



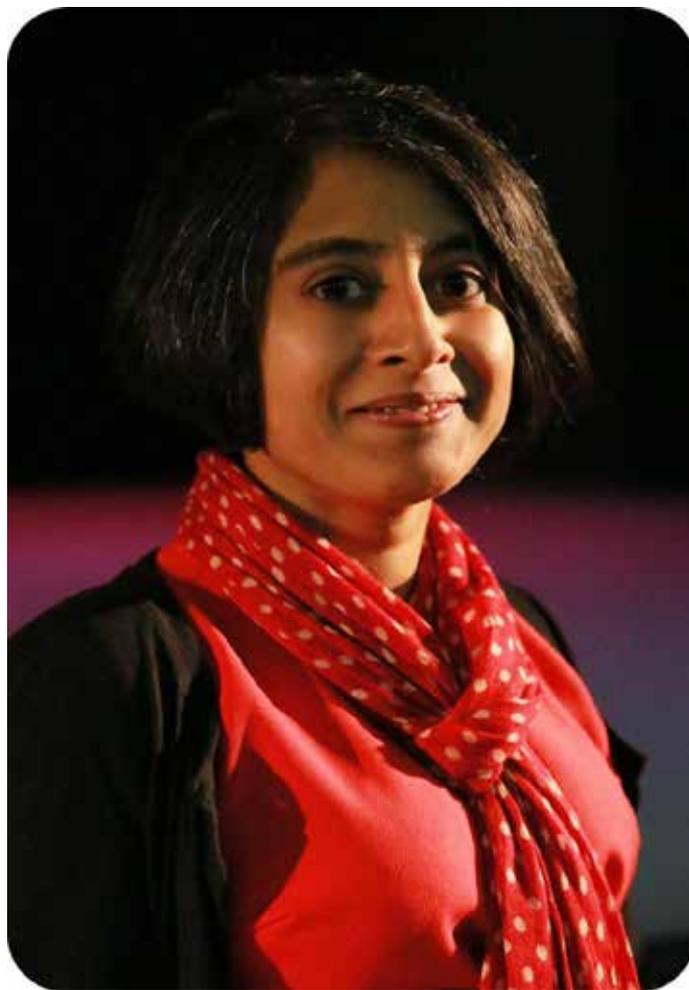
Business Plan

2016 - 19 (Yr1)

Targets, priorities and
financial plan 2016/17

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Foreword

Unity Homes and Enterprise has been very successful over the last 30 years and remains firmly rooted locally in the communities that we serve, providing housing choice, improving life opportunities and addressing inequalities. During this time we have added over 1200 homes to the local housing stock, we continue to be involved in regeneration, and encourage enterprise to fuel the local economy. We are pleased to present our new business plan for the period commencing April 2016 setting out our ambitions for the next phase of our continued growth and development in supporting BME Communities and Multi-cultural neighbourhoods.

We started our planning process in 2015 shortly after the comprehensive spending review announcements on rent setting and new home targets. We also reflected at an early stage on the possible outcomes of the Housing and Planning Bill. Whilst we welcome any efforts to increase the supply of housing, we remain concerned about the potential impact of these changes on the future supply of social housing, and on the ability of housing associations to deliver additional services to tenants and communities living in low income and low value areas in our towns and cities.

We have reconsidered our position as a specialist BME housing association and feel there is a compelling argument that now, perhaps more than in recent years, there is a need for organisations such as ours to deliver services and represent minority ethnic communities. Within this context we realise there are some limitations as well as strengths linked to the size and capacity of our organisation. We have agreed therefore that we will investigate a number of options to grow our capacity and reach but do so in a way that retains a strong emphasis on local communities and local decision making.

We have reviewed our short and longer term financial plans and remain committed to our new development target of 120 additional social housing units by March 2019. During the course of 2016 we will again review our financial plans and determine our capacity for further new development beyond 2019. Value for money and service priorities based on the needs and views of our tenants sit at the top of our agenda. We have reconfirmed our commitment to provide good quality and well maintained homes for local people and also our commitment to support our tenants improve their employment opportunities and financial wellbeing.

The investment in our Unity Enterprise subsidiary company is now starting to pay dividends and we believe we are in a strong position to deliver on our ambitious plans to grow the business, to support local enterprise, and to reinvest profits for the benefit of local people and local communities.

Underpinning all of the above is the ability and commitment of our staff to meet our targets and ambitious plans. We are pleased therefore that we have recently been able to retain the silver standard for investors in People which normally applies to the top 5 percentile of those assessed.

This is a challenging period for the social housing sector but we believe our new plan demonstrates that we can rise to the challenge whilst remaining true to our founding ambitions.



Ali Akbor
Chief Executive



Shruti Bhargava
Chair of UHA Board

Operating Environment

This is the first year of our new three year planning cycle and we, alongside all housing associations, are faced with one of the most diverse and complex set of challenges than has been the case in recent times. These are principally contained within the Housing and Planning Bill 2015, the Comprehensive Spending Review 2015 and the roll out of Welfare Reform.

Housing and Planning Bill 2015

This Bill has been produced as part of the Government's intention to end the housing crisis before the next general election in 2020. The National Housing Federation believes the Bill provides an important opportunity to help housing associations scale up the number of homes they can offer.

Notwithstanding that, the NHF believes a number of key amendments should be made to the Bill to ensure housing associations are fully able to play their part in this significant policy objective. Within this context it is important to recognise that the Government's priority is to 'transform generation rent into generation buy' and there is a clear focus on home ownership.

The main elements of the Bill, as currently drafted, are:

- **Starter homes** - starter homes will be homes for sale at 80% of the market price, up to a value of £250,000 outside of London. They will be built by private developers and sold to first time buyers under the age of 40. There will be a duty on local authorities to increase the supply of starter homes especially as part of large scale developments. The current intention is to divert funding from existing affordable housing obligations to support the development of starter homes. The NHF is lobbying for starter homes to be built in addition to affordable homes for sub-market rent and shared ownership and not at the expense of it.
- **Self/custom build** - local authorities will be required to keep a register of people seeking to acquire land to build or commission their own home

- **Extending right to buy for housing association tenants** - the Bill provides for a right to buy for housing association tenants based on a voluntary agreement as set out by the NHF. The Bill provides for a grant to be paid to associations to compensate them for selling homes at a discount. The House of Commons briefing suggests that this aspect of the Bill is controversial given there are concerns that receipts raised from the sale of high value council stock (see below) will not generate sufficient funding to pay off debt, provide for replacement of sold stock or cover the cost of discount for tenants. The NHF is lobbying for changes to this aspect of the Bill.

- **Sale of high value stock** - in order to generate funds to pay for the right to buy for housing association tenants, councils will be required to sell 'high value stock' as soon as it becomes vacant

- **Pay to stay** - social tenants with a household income of over £30,000 (outside of London) will be required to pay market rents. The NHF is lobbying that this requirement should remain voluntary for housing associations and that freedom should be given to implement the policy when it is cost positive and supports business plans. The NHF has extended its lobbying in this context to suggest that government should withdraw from rent setting and give housing associations the ability to set rents that reflect market conditions.

- **Reduced regulation** - shortly after the Bill was published, the Office for National Statistics decided to reclassify housing associations as public non-financial corporations. The Government has committed to take the necessary steps through deregulatory measures to address the issues raised in this decision and introduce a more proportionate regulation of financial viability and governance for housing associations.

Other aspects of the Bill include: giving local authorities more powers to tackle rogue landlords and providing assistance with 'private sector' enforcement work; reforms to the planning system with the aim of speeding it up and allowing it to deliver more housing; making Compulsory Purchasing Orders more efficient in order to assist with land assembly.



Comprehensive Spending Review 2015 - additional homes targets

The housing elements of the spending review focussed on a package of measures to deliver 400,000 affordable housing starts by 2020/21 in line with the policy objectives of the Housing and Planning Bill. In summary, funding has been ring fenced to assist with the delivery of starter homes, additional shared ownership homes, additional rent to buy homes and additional specialist homes for older people and people with disabilities. The extent to which housing associations can actively participate in this growth programme is yet to be determined because of the other planned changes in the Housing and Planning Bill and the new rent setting policy.

Comprehensive Spending Review 2015 - rent setting

The major change for housing associations arising from the spending review was the change in rent setting. As part of the 2013 spending review the Government announced that from 2015/16 social rents would rise by CPI plus 1% each year for 10 years. Plans were also announced to cut short the policy of converging council and housing association rents. This 10 year plan was introduced in part to help mitigate the previous cutbacks in new development grant and also address concerns about the ability of housing associations to repay debt and invest in new and existing social housing.

A House of Commons briefing paper explains that the 10 year settlement was short lived as the Chancellor announced that rents in the social

housing sector would be reduced by 1% per year from 2016 for four years, resulting in a 12% reduction in average rents by 2020/21. The briefing paper explains that the measure is forecast to save £1.4 billion in housing benefit and also that tenants not in receipt of housing benefit will benefit from reduced rent levels.

Inevitably this change has resulted in all associations reviewing their costs and their ability to fund future new affordable housing.

Welfare Reform

The full impact of the policy issues raised above, is still the subject of review within Unity whereas we now have some experience of the impact of Welfare reform. Universal Credit was introduced in Leeds in February 2016 on a phased roll out basis. Prior to this change the main impact of Welfare Reform in terms of a reduction in income for some of our tenants was the spare room subsidy (otherwise known as the 'bedroom tax'). Other changes which have impacted on our tenants are: the replacement of Council Tax Benefit with a local Council Tax support system (which generally has resulted in lower levels of support), a cap on out of work benefits (including Housing Benefit), tougher sanctions for non-compliance on out of work benefits and a 'replaced' Disability Living Allowance.

The Universal Credit roll out in Leeds will initially apply to single applicants who are unemployed and will affect, at this stage, just a small number of Unity tenants. Other changes due to be introduced are: a total 'benefit cap', reductions in backdating Housing Benefit claims from 6 months to 4 weeks, reductions in Housing Benefit 'disregards', a four year freeze on unemployment benefits (including Housing Benefit, Universal Credit and Tax Credits).

We have developed a 'risk mitigation' strategy to deal with the impact of these changes on our tenants and on our ability to collect rents due. We remain committed to our financial inclusion service to support our tenants with debt management and our employment service to ensure our tenants can access jobs, work experience and training. We have set improved rent arrears targets and will continue to provide high levels of service, invest in our existing stock and fund our current new development commitments.

Local Housing Market

A recent study of the housing market in Leeds identifies that the affordability of housing in many parts of the city remains problematic with house prices on a continuing upward trend. A continuing difficulty for households to afford or access home ownership is placing more pressure on rented housing stock and is increasing the demand for private rented housing.

Demand for social housing remains very strong with around 25,000 registered on Leeds Homes. The study revealed that those with a priority need were rehoused together with a half of those with a moderate need. This left over 19,000 applications unable to access or afford market priced housing.

The study also identified the need for a new approach towards housing people as they get older. In particular, there is a need to recognise that older people have different wants about whether to live in their own homes or in a specialised setting, and that the type of specialist housing on offer needs to be attractive to older people and non-institutional in appearance and approach.

Leeds City Council has developed an ambitious strategy for the provision of a mix of housing by 2028, which includes additional Council social housing. We continue to work closely with the Council to assist with the delivery of this ambitious strategy and we will be assessing our capacity to develop additional affordable housing beyond that to which we are already committed.

BME Housing Associations

We remain committed to our founding principle as a BME Housing Association. The UK and Leeds in particular is becoming increasingly diverse, with BME households more frequently living in



overcrowded or poor housing. We also remain committed to our focus as a community based organisation supporting local multi-cultural neighbourhoods. This commitment is given added weight through the findings of a recent study of BME housing organisations. This study revealed that BME organisations operate mainly in some of the country's most deprived neighbourhoods; have been well received and a major success for BME communities; are well managed and offer good value for money.

The study suggests the BME housing sector needs to expand in terms of the number of homes managed and needs to continue to make a significant contribution to meeting the housing, care, support and health needs of BME communities. Our new plan includes ambitions for growth and improved financial capacity in order to 'extend our reach' in support of local diverse communities and local people from a range of backgrounds.

Regulatory Framework

We carried out a major review of the revised regulatory framework last year and introduced new governance arrangements alongside new approaches to risk management, stress testing and value for money. We believe we have an improved Board 'team' which has the necessary skills and experience which is capable of operating in this ever changing environment and one which is able to conduct affairs with the appropriate degree of independence. We are not complacent and we will continue to ensure our governance arrangements are continually reviewed and are of a high standard.

Our Mission & Values

Our Mission

Provide housing choice, improve life opportunities and address inequalities

Our Values

Integrity - Being honest, transparent and sincere with strong principles

Respect - In the way we treat people, service users and each other

Flexibility - 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 focussed - Continually review and adopt best practice and ensure we operate efficiently and effectively in order to make best use of resources

Equality and fairness - In the way we work and deliver services





Our Objectives

Provide and continue to develop good quality mixed tenure housing which reflects needs and aspirations.

We will ensure the highest standards of repair and maintenance of our existing stock. Our priority will be to develop new high quality stock in geographic areas of Leeds where members of the BME community would want to live. We will also consider opportunities to support BME communities across the wider Leeds City Region. Our new development programme will consist of the type and tenure of unit for which we know there is a current and emerging need.

Provide high quality affordable housing services.

We aim to achieve the highest level of tenant satisfaction through the delivery of a range of flexible high quality services which respond to the needs of our current tenants. We will take account of emerging needs of new tenants and redesign our services accordingly. We will be sensitive to the needs of existing and new tenants in regard to the current economic climate and the Government's legislative programme.

Involve and work with our tenants and the communities we serve to inform and improve services.

We will engage with our tenants and BME communities to develop a good evidence base to help us design our services and influence the policy and delivery of services by others. On this basis we will seek to represent BME communities, and others, in the multi-cultural neighbourhoods within which we work.

Work with partners to encourage and support the regeneration of our target neighbourhoods.

We will work in partnership to deliver physical, social and economic regeneration programmes to help create and sustain neighbourhoods where BME communities want to live. We will focus our efforts in those neighbourhoods where our tenants live and where there are high percentages of BME communities. We will aim to deliver and facilitate the delivery of services based on our understanding of current and future needs. We will continue to ensure our tenants have the best advice and access to training and employment opportunities and we will aim to promote and sustain financial inclusion.

Provide and facilitate business support services and encourage local enterprise.

Through our Unity Enterprise company we will offer affordable managed workspace to support the needs of a wide range of small businesses and other organisations. We will provide and facilitate direct support to encourage local enterprise and we will offer and facilitate business advice to our existing tenants. Through these services we will aim to support the economic regeneration of our target neighbourhoods.

Be a progressive and expanding business with a sound resource base

We will be a strong and forward-looking organisation. We will have a robust financial plan to support the delivery of high quality services and new development. Our governance and performance management arrangements will be of the highest standard and we will be a place where people want to work.

Targets

The targets set below are built into our financial plans and need to be met to ensure business viability and high levels of tenant satisfaction. The financial targets will be regularly monitored by the

Board and form part of the quarterly management accounts reported to the Board. More detailed targets are considered by the Operations Committee linked to more consumer orientated service standards and by the Unity Enterprise Board. In addition, targets which are likely to be of more relevance and of interest to our tenants are reported to the Tenant Scrutiny Panel and in our tenant newsletter.

	2014-15 Target	2014-15 Actual	2015-16 Target	2015-16 Forecast	2016-17 Target
Gross turnover					
Unity Housing	£5,325k	£5,237k	£5,824k	£5,859k	£5,594k
Unity Enterprise	£550k	£510k	£536k	£548k	£472k
Surplus for the year					
Unity Housing	£584k	£1,117k	£988k	£1,527k	£724k
Unity Enterprise	£(37)k	£(38k)	£(37)k	£20k	£14k
Interest cover	344%	427%	424%	549%	415%
Gearing ratio	40%	39%	37%	39%	35%
Rent arrears	6.5%	6.36%	5.75%	5.75%	4.75%
Former tenant arrears	6%	4.71%	6%	4.8%	6%
Bad debt provision charged	£261k	£97k	£114k	£33k	£112k
Voids					
Unity Housing	2%	0.97%	1%	1.16%	1%
Unity Enterprise	19.43%	21.12%	17%	18.97%	14.14%
Tenant satisfaction	88%	82.2%	82.2%	82.2%	82.2%
Relet times	24 days	21.6 days	22 days	22 days	20 days
BME lettings, no less than	>50%	78.26%	>50%	70%	>50%
Repairs performance					
Emergency	99%	99.9%	99%	99%	99%
Urgent	99%	99.4%	99%	99%	99%
Routine	99%	99%	99%	99%	99%
Gas safety inspections	100%	100%	100%	100%	100%
Planned / responsive spend	61/39	60/40	60/40	61/39	57/43
Number of new housing units	76	52	28	48	52

Our Priorities

We review our objectives and related priorities on a regular basis. By their nature, some of our priorities carry forward from one year to another whilst others represent new ambitions and our approach to changing needs, demands and the environment within which we operate.

Our priorities are set out as statements of intent within this plan. Measurable and timebound actions necessary to achieve our priorities are set out in a more detailed Operational Plan which is monitored by the Senior Management Team. Specific reports are then considered by the Board(s) and our Committees at key milestone dates. We provide a 'Dashboard' of overall performance to each Board meeting.

Objective 1

Provide and continue to develop high quality mixed tenure housing which reflects needs and aspirations

- 1.1 Deliver our current new development programme on budget and on time
- 1.2 Review our capacity for additional new development beyond 2018, taking account of the provisions of the Housing and Planning Bill (once enacted), the new rent setting regime and other factors affecting our business
- 1.3 Agree a longer term strategy, involving partners, to secure healthy independent living for older people and carry out appraisals of the demand and opportunity to provide specialist accommodation
- 1.4 Develop a new asset management strategy which offers improved value for money and ensures high standards of decency and tenant satisfaction

Objective 2

Provide high quality affordable housing services

- 2.1 Continue our drive to reduce rent arrears and develop best practice

- 2.2 Plan and manage the impact of Welfare Reform on our tenants and on our business

- 2.3 Continue to improve our approach to managing turnover and reducing void levels and rent loss

- 2.4 Introduce a new repairs and maintenance contract and improve services and value for money

Objective 3

Involve and work with our tenants and the communities we serve to inform and improve services

- 3.1 Continue to expand and extend the input of our Tenant Involvement Panels and our Tenant Scrutiny Panel

- 3.2 Review and improve our services based on regular tenant feedback, satisfaction surveys and the results of our tenant census

- 3.3 Engage with our partners and local communities to review and update our understanding of the current and future needs of local people living within our 'estates' and target neighbourhoods

Objective 4

Work with partners to encourage and support the regeneration of our target neighbourhoods

- 4.1 Review our current employment service offer, success to date and future work programme

- 4.2 Encourage and participate in neighbourhood regeneration initiatives relevant to our existing tenants, new development sites and our high priority areas (Chapeltown, Harehills, Beeston and Holbeck)

- 4.3 Review our longer term approach to community/neighbourhood regeneration

Objective 5

Provide and facilitate business support services and encourage local enterprise

- 5.1 Agree a new business plan and work programme for our Unity Enterprise services and business

Objective 6

Be a progressive and expanding business with a sound resource base

- 6.1 Monitor and continually improve our governance arrangements and compliance with the Regulatory Framework

- 6.2 Monitor, review and improve our Value for Money Strategy

- 6.3 Introduce additional loan funding to support our new development programme

- 6.4 Develop plans and policies pending the enactment of the Housing and Planning Bill 2015

- 6.5 Investigate and develop opportunities for growth and improved financial capacity

- 6.6 Implement the requirements of the new accounting framework, ensure budget control and management of cash-flow, and adhere to our financial plan and lender covenants

- 6.7 Update and regularly review our Risk Management Strategy

- 6.8 Continue to improve our management and staff development programmes and our drive for customer service excellence

- 6.9 Ensure systems and operating procedures are up to date and fit for purpose

- 6.10 Update and regularly monitor the organisations 'self-assessment' and Operational Plan

- 6.11 Review our communication strategy and influencing role



Financial Plan

The plan set out in this document is a high level summary of the main elements of the financial plan. Full budget reports are produced and considered by the Board every quarter. In addition there are quarterly Financial Surveys and comprehensive annual returns are submitted to the Homes and Communities Agency.

The plan includes housing developments of 120 units with expected completion dates up to June 2018.

The financial plan covers a 30 year period of which the first 5 year Forecasts are shown below as follows:

Table 1 Unity Housing Association Group

Table 2 Unity Housing Association

Table 3 Unity Enterprise

A number of actions have been taken within the plan to combat the effects of Welfare Reform. These will be explained further in the commentary.

Assumptions

Inflation is assumed to be actual for 2016/17, with CPI at 1.75% in 2017/18 and then 2.00% for the remainder of the plan. RPI is at 2.70% in 2017/18 rising to 3.00% by 2021/22. All costs increase by RPI except salaries which have been reduced by 0.5%. Repairs have been set in line with the planned programme, after which they follow inflation from 2022/23.

Rental income is based on the rent plan, which is set in line with government guidelines. Rents with some exceptions are at -1.00% for the four years from 2016/17 to 2019/20. Rents from 2020/21 have been assumed at CPI + 1.00%

Voids have been set at 2% throughout the plan to allow for Welfare Reform.

Bad debt provision has been set at 2% of gross rental income in 2016/17 then at 4% 2017/18, 3% in 2018/19 and then 2% thereafter. This is based on the likely impact on our tenants of Welfare Reform and the general economic uncertainty.

Repairs and maintenance spend has been set in line with our stock condition survey and Asset Management Strategy which was approved by the Board in 2012. This has a defined planned programme (finishing in 2019/20) which aims to increase the lifecycle of our components and reduce the overall routine spend. Over the course of the plan we propose to spend some £60m on all repairs and components. This allows for some £8m of savings over the 30 year period without affecting our tenants. See Table 4.

Treasury costs are included as per the fixed loan agreement rates with variable rates based on market trends rising from an average 0.65% in 2016/17 to 4% in 2021/22 excluding lenders margins. Capital repayments are based on agreed profiles.

Additional facilities of £18m have been allowed for in this plan with current debt peaking in 2018/19 at £27m.

New developments are based upon properties with an average affordable rent of £101.29. The average build cost of £135k. Grants have been included at around £30k per unit. The assumed development programme is summarised opposite.

The additional loan interest, maintenance and other costs of the new units assumed at this stage of the plan are covered by additional rent and savings made.

Summary of Development Schemes

	Cost £000s	Grants £000s	Net £000s	Units	Completion Date	Ave Grant £000s
Holborn Court	2,251	510	1,741	17	Dec 16	30
Rocheford Court	1,476	330	1,146	11	Dec 16	30
Parkwood Road	2,542	540	2,002	18	Jan 17	30
146 Chapeltown Road	1,126	535	591	6	Mar 17	89
Walford Road	1,772	450	1,322	15	Jul 17	30
Parkwood Road PH2	920	180	740	6	Apr 17	30
Avenue Crescent	280	60	220	2	Jan 18	30
Quarmby Road	1,170	270	900	9	Apr 18	30
Former Ancestor PH	1,570	360	1,210	12	Apr 18	30
Keepmoat Sites	3,120	720	2,400	24	Jun 18	30
	16,227	3,955	12,272	120		

Unity Enterprise

Assumptions in the Unity Enterprise plan are driven by the same inflation rates as Unity Housing.

Rents for 2016-17 have been set in accordance with the Unity Enterprise rent plan and then by RPI thereafter.

Unity Business Centre voids - Phase 1 have been set for 2016/17 at 25%, 2017/18 at 15% and then 10% for the remainder of the plan to allow for the phased occupation of the refurbished units. Phase 2 has been set at 10% in line with its historical occupancy levels. Bad debt is set at 2.00%.

105 Chapeltown Road, included in Unity Business Centre rents, are based on the current rent levels and are inflated as above, but voids & bad debts are zero.

Chapeltown Enterprise Centre - Voids are at 10% throughout and bad debts at 2%

Leeds Media Centre - voids are at 5% for the remainder of the plan and bad debts 2%

Interest on the intercompany loan is assumed at 4% over base and repayments of £32k per annum until the final payment of £27k in 2028/29 The opening balance is assumed at £411k.

Cash is expected to be tight through the first few years of the plan along with relatively small surpluses. There are significant improvements from year four as the higher occupancy levels in the business centre begin to take effect.

30 Year Financial Plan

The annual surpluses, reserves, borrowings, interest cover and gearing are shown on Table 5. Loan interest covenants are met throughout the period.

Gearing peaks at 50% in 2018/19 and drops to zero in 2041/42. This is considerably lower than our covenant level of 65%.

Table 1: Unity Group Five Year Forecasts

Income and expenditure	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Net rental income	5,990	6,299	6,518	6,543	6,722
Other income	76	30	32	32	33
Net turnover	6,066	6,329	6,550	6,575	6,755
UHA Operating Costs	4,390	4,624	4,783	4,843	4,972
Unity Enterprise Operating Costs	439	448	458	468	462
Operating Costs	4,829	5,072	5,241	5,311	5,434
Operating Surplus/(Deficit)	1,237	1,257	1,309	1,264	1,321
Interest Receivable (net)	10	6	10	14	12
Interest Payable	(509)	(784)	(1,019)	(1,124)	(1,106)
Surplus/(Deficit) for the period	738	479	300	154	227
Surplus/(Deficit) percentage of turnover	12.17	7.57	4.58	2.34	3.36
Balance sheet	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Tangible fixed assets					
Net housing assets after depreciation	28,242	32,516	31,980	31,311	30,691
Other fixed assets	1,843	1,763	1,684	1,616	1,570
	30,085	34,279	33,664	32,927	32,261
Cash at bank	1,201	1,529	7,090	6,204	5,331
Other current assets and liabilities	(908)	(577)	(546)	(537)	(570)
Net current assets	293	952	6,544	5,667	4,761
Total assets less current liabilities	30,378	35,231	40,208	38,594	37,022
Financed by:					
Long term creditors					
Housing loans	18,321	22,694	27,371	25,603	23,804
Captial and reserves					
Other	12,057	12,537	12,837	12,991	13,218
	30,378	35,231	40,208	38,594	37,022
Cash flow	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	2,832	2,117	2,405	2,406	2,500
Net servicing of finance costs	(473)	(926)	(979)	(1,082)	(1,065)
Net cash inflow/(outflow) from above	2,359	1,191	1,426	1,324	1,435
Net cash inflow/(outflow) -					
Construction and asset costs less grant	(7,098)	(5,204)	(509)	(410)	(477)
Net cash inflow/(outflow) before financing	(4,739)	(4,013)	917	914	958
Loan repayments	(855)	(7,909)	(1,356)	(1,800)	(1,831)
Loan financing	-	12,250	6,000	-	-
Increase/(decreases) in cash	(5,594)	328	5,561	(886)	(873)
Opening balance - cash	6,795	1,201	1,529	7,090	6,204
Closing balance - cash	1,201	1,529	7,090	6,204	5,331

Table 2: Unity Housing Association Five Year Forecasts

Income and expenditure	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Net rental income	5,532	5,808	6,003	6,012	6,177
Other income	62	16	17	17	18
Net turnover	5,594	5,824	6,020	6,029	6,195
UHA Operating Costs	4,390	4,624	4,783	4,843	4,972
Operating Costs	4,390	4,624	4,783	4,843	4,972
Operating Surplus/(Deficit)	1,204	1,200	1,237	1,186	1,223
Interest Receivable	29	28	33	37	34
Interest Payable	(509)	(784)	(1,019)	(1,124)	(1,106)
Surplus/(Deficit) for the period	724	444	251	99	151
Balance sheet	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Tangible fixed assets					
Net housing assets after depreciation	28,242	32,516	31,980	31,311	30,691
Other fixed assets	511	479	447	427	412
	28,753	32,995	32,427	31,738	31,103
Cash at bank	1,193	1,520	7,063	6,100	5,151
Other current assets and liabilities	(616)	(335)	(350)	(335)	(367)
Net current assets	577	1,185	6,713	5,765	4,784
Total assets less current liabilities	29,330	34,180	39,140	37,503	35,887
Financed by:					
Long term creditors					
Housing loans	18,321	22,694	27,371	25,603	23,804
Inter company	(379)	(347)	(315)	(283)	(251)
	17,942	22,347	27,056	25,320	23,553
Capital and reserves					
Other	11,388	11,833	12,084	12,183	12,334
	29,330	34,180	39,140	37,503	35,887
Cash flow	2016-17	2017-18	2018-19	2019-20	2019-20
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	2,761	2,062	2,333	2,274	2,370
Net servicing of finance costs	(454)	(904)	(957)	(1,059)	(1,043)
Net cash inflow/(outflow) from above	2,307	1,158	1,376	1,215	1,327
Net cash inflow/(outflow) -					
Construction and asset costs less grant	(7,071)	(5,204)	(509)	(410)	(477)
Net cash inflow/(outflow) before financing	(4,764)	(4,046)	867	805	850
Loan repayments	(823)	(7,877)	(1,324)	(1,768)	(1,799)
Loan financing		12,250	6,000		
Increase/(decreases) in cash	(5,587)	327	5,543	(963)	(949)
Opening balance - cash	6,780	1,193	1,520	7,063	6,100
Closing balance - cash	1,193	1,520	7,063	6,100	5,151

Table 3: Unity Enterprise Five Year Forecasts

Income and expenditure	2016-17 £000s	2017-18 £000s	2018-19 £000s	2019-20 £000s	2020-21 £000s
Net rental income	458	491	515	531	545
Other income	14	14	15	15	15
Net turnover	472	505	530	546	560
Operating Costs	439	448	458	468	462
Operating Surplus/(Deficit)	33	57	72	78	98
Interest payable	(19)	(22)	(23)	(23)	(22)
Surplus/(Deficit) for the period	14	35	49	55	76
Balance sheet	2016-17	2017-18	2018-19	2019-20	2020-21
Tangible fixed assets	£000s	£000s	£000s	£000s	£000s
Other fixed assets	1,332	1,284	1,237	1,189	1,158
	1,332	1,284	1,237	1,189	1,158
Cash at bank	8	9	27	104	180
Other current assets and liabilities	(292)	(242)	(196)	(202)	(203)
Net current assets	(284)	(233)	(169)	(98)	(23)
Total assets less current liabilities	1,048	1,051	1,068	1,091	1,135
Financed by:					
Inter company loan	379	347	315	283	251
Capital and reserves - other	669	704	753	808	884
	1,048	1,051	1,068	1,091	1,135
Cash flow	2016-17	2017-18	2018-19	2019-20	2020-21
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	71	55	72	132	130
Net servicing of finance costs	(19)	(22)	(22)	(23)	(22)
Net cash inflow/(outflow) from above	52	33	50	109	108
Net cash inflow/(outflow) - Construction and asset costs less grant	(27)				
Net cash inflow/(outflow) before financing	25	33	50	109	108
Loan repayments	(32)	(32)	(32)	(32)	(32)
Increase/(decreases) in cash	(7)	1	18	77	76
Opening balance - cash	15	8	9	27	104
Closing balance - cash	8	9	27	104	180

Table 4: Detailed Repair & Maintenance Costs

	2017 £s	2018 £s	2019 £s	2020 £s	2021 £s	2022 £s	Total £s
Routine maintenance							
Day to day repairs	300,000	300,000	330,000	345,000	360,000	375,000	2,010,000
Void relet repairs	126,000	157,500	159,000	162,000	165,000	168,000	937,500
Gas repairs	171,000	171,000	188,325	192,000	211,200	217,800	1,151,325
Routine repairs total	597,000	628,500	677,325	699,000	736,200	760,800	4,098,825
Cyclical Programme							
Cyclical painting	100,000	90,640	92,400	94,160	95,920	97,680	570,800
Gas servicing	104,600	121,550	128,250	134,950	141,650	148,350	779,350
Electrical testing	57,480	36,288	34,020	36,000	38,880	45,000	247,668
Asbestos	8,400	6,480	6,660	6,840	7,020	7,200	42,600
Cyclical programme total	270,480	254,958	261,330	271,950	283,470	298,230	1,640,418
Major repairs							
Planned – non components							
Scheme improvements	60,000	48,000	24,000	24,000	36,000	36,000	228,000
Major works – other	24,000	30,000	24,000	24,000	24,000	24,000	150,000
Aids and adaptations	24,000	28,800	32,400	33,600	36,600	36,000	190,800
Major repairs total	108,000	106,800	80,400	81,600	96,000	96,000	568,800
Planned programme – components							
Component – boilers	115,200	117,000	81,000	86,400	90,000	93,600	583,200
Component – bathrooms	61,200	48,600	52,200	54,000	57,600	59,400	333,000
Component – doors	29,700	20,400	20,640	21,000	21,600	22,200	135,540
Component – fires	12,000	6,120	6,240	6,300	6,360	6,420	43,440
Component – kitchens	167,200	140,400	144,000	98,400	151,200	100,800	802,000
Component – windows	33,000	33,000	24,000	25,200	27,600	30,000	172,800
Components total	418,300	365,520	32,8080	291,300	354,360	312,420	2,069,980
Total repair costs	1,393,780	1,355,778	1,347,135	1,343,850	1,470,030	1,467,450	8,378,023

Table 5: UHA 30 Year Business Plan

Year	Surplus £000s	Reserves £000s	Borrowings £000s	Interest Cover £000s	Gearing %
2017	724	11,388	18,321	407	35
2018	444	11,833	22,694	274	42
2019	251	12,084	27,371	226	50
2020	99	12,183	25,603	203	47
2021	151	12,334	23,804	211	43
2022	272	12,606	22,209	230	40
2023	422	13,028	20,556	254	37
2024	596	13,623	18,840	287	34
2025	809	14,432	17,054	319	30
2026	1,007	15,439	15,191	361	26
2027	1,495	16,934	13,244	410	22
2028	1,768	18,702	11,476	496	19
2029	1,901	20,602	10,458	569	17
2030	2,036	22,639	9,440	646	14
2031	2,177	24,639	8,674	739	13
2032	2,375	27,191	7,908	838	11
2033	2,502	29,692	7,142	946	10
2034	2,636	32,328	6,376	1,086	9
2035	2,767	35,095	5,610	1,226	7
2036	2,964	38,059	4,844	1,456	6
2037	3,189	41,248	4,078	1,744	5
2038	3,352	44,599	3,312	2,160	4
2039	3,504	48,104	2,546	2,787	3
2040	3,689	51,793	1,780	3,854	2
2041	3,823	55,616	1,014	5,913	1
2042	3,893	59,599	0	11,875	0
2043	4,141	63,740	0	0	0
2044	4,295	68,034	0	0	0
2045	4,422	72,456	0	0	0
2046	4,560	77,016	0	0	0

Risk Map

Risk Scoring

The method for quantifying the risk both in terms of impact and probability are shown in the tables below. Impact multiplied by probability gives a risk score. The scoring system used in the risk register is based on 5 as being the highest and 1 as the lowest. Probability multiplied by impact gives the risk score.

Impact

Monetary impact

£0 - £5000

£5000 - £20,000

£20,000 - £100,000

£100,000 - £500,000

More than £500,000

Reputational impact

One or two customer complaints

Many complaints

Local news headline, regulatory interest

National news, not main item, regulatory supervision

National news headline

Probability

- 1 Negligible likelihood of occurrence
- 2 Remote possibility
- 3 Possible but not likely
- 4 Moderately likely
- 5 Very likely

Consequence of residual risk scores

- 1-5** The Association is comfortable with this risk.
- 6-9** The area with this risk score will be reviewed by the Senior Management Team on a regular basis and at least quarterly.
- 10+** The area with this risk will be reviewed urgently and reported to the Board.

Risk Map

Description of risk	Risk impact	Probability	Risk total	Key controls/actions
Governance				
Failure to maintain and upgrade Board skills resulting in poor governance generally as a consequence of which Regulatory requirements are not met.	3	3	9	<ul style="list-style-type: none"> • Regular Board member recruitment • Board appraisals. • Training
Failure to stress test covenants and meet regulatory framework	3	3	9	<ul style="list-style-type: none"> • Active stress testing • Maintain records of assets and liabilities • Certify compliance with governance and viability
Finance				
Poor outlook of the economy that might impact on public sector funds and housing market.	4	4	16	<ul style="list-style-type: none"> • Regular and robust review of business plan and budget monitoring. • Committed to VFM review of all activities and significant budgetary savings in areas such as staff costs and maintenance contracts. • Ability to raise external finance to continue activities of the business • All covenants on loan finance are met ensuring there is no risk of a breach which could impact financial stability
Poor performance and internal controls expose the Association to the risk of fraud and other criminal activity. This can result in financial cost and damage our reputation.	3	4	12	<ul style="list-style-type: none"> • Periodic rotation of duties and spot checks • Fraud Register • Whistle Blowing policy • Internal and external audit • Review of key systems and procedures
Poor management of the Association's finance function resulting in poor financial performance damages the business and our ability to deliver our services.	4	2	8	<ul style="list-style-type: none"> • Internal and external audit including the audit findings report. • Monthly management accounts and budget reporting. • Acting on controllable material adverse variances • Treasury management policy • More emphasis on VFM and cost reduction
Loss of stock due to Government's extension of Right To Buy	5	5	25	<ul style="list-style-type: none"> • Regular review of Business Plan • Stress testing Business Plan
Low inflation for a sustainable period versus higher operating costs	4	3	12	<ul style="list-style-type: none"> • Regular and robust review of Business Plan and budget monitoring
Increased pension costs	3	4	12	<ul style="list-style-type: none"> • Regular review of budget and costs

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
1	2	2	CEO, Board	Regular reporting to Board
3	2	6	CEO, Finance Manager	Regular reporting to Board
2	2	4	CEO, Finance Manager	Benchmarking
3	3	9	CEO, Finance Manager	Periodic reports to the Board. Regular reports to Audit & Risk Management Committee
3	1	3	CEO, Finance Manager, SMT	Monthly reporting to SMT and managers Quarterly performance reporting to the Board- KPIs Quarterly Finance Report to the Board
4	5	20	Finance Manager	Reporting to the Board
3	3	9	CEO, Finance Manager	Reporting to the Board
3	4	12	CEO, Finance Manager	Reporting to the Board

Description of risk	Risk impact		Risk total	Key controls/actions
	Risk impact	Probability		
Further reduction of rents after four years	4	3	12	<ul style="list-style-type: none"> Remodelling of current business plan, including stress testing
Failure to appropriately evaluate options for merger/partnership	5	4	20	<ul style="list-style-type: none"> Undertake robust due diligence, legal and financial Ensure appropriate governance structures and executive resources are in situ
Reputation				
We fail to deliver the organisation's objectives resulting in poor customer service, reputational harm and we draw regulatory attention.	3	2	6	<ul style="list-style-type: none"> Competency framework and performance management system Leadership programme for all managers Regular staff training sessions New performance framework SMT and Board monitoring
Poor relations with media, resulting in adverse publicity	3	4	12	<ul style="list-style-type: none"> Maintaining relationship with local media by proactively managing positive news Advice as required from PR consultant and legal
IT				
The Association's IT systems and processes are not fit for purpose and therefore cannot support the business.	3	3	9	<ul style="list-style-type: none"> IT strategy in place and implemented Review of all processes.
Inadequate plans in an emergency situation resulting in the disruption of service. This can result in the loss of life, serious injury or loss of data and corporate liability, manslaughter in the most serious cases	5	2	10	<ul style="list-style-type: none"> Full daily backups of data on server Insurance cover Virtual servers in place. Disaster recovery plan in place also specific IT Risk map detailing risk
Human Resources				
Failure to recruit and maintain staff skills resulting in poor performance	2	3	6	<ul style="list-style-type: none"> Robust recruitment process Staff appraisal and development programme Training programme Code of conduct
Not providing staff with adequate skills/tools to deal with personal safety	4	4	16	<ul style="list-style-type: none"> Appropriate training undertaken Red flags used in IBS Code 5 software on mobiles Risk assessments in place
No policies and procedures in place for dealing with safeguarding of children, vulnerable adults, resulting in harm to vulnerable people and reputational damage	4	4	16	<ul style="list-style-type: none"> Policies are in line with Leeds City Council Training for front line staff Reporting systems in place
Unable to provide business continuity due to loss of key staff	3	3	9	<ul style="list-style-type: none"> Management Succession Plan Key man insurance

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
4	2	8	CEO, Board, Finance Manager	Regular reporting to SMT Board
1	2	2	CEO, Board	Regular reporting to SMT Board Merger task group
2	2	4	CEO, SMT	Quarterly business plan progress report to SMT Performance reporting to the Operations Committee quarterly and SMT monthly.
3	2	6	SMT	Reporting to SMT as need arises
1	2	2	Operations Director, SMT	Monthly and quarterly reports to SMT and Operations Committee respectively.
2	2	4	Operations Director, SMT	Monitoring by SMT. Periodic reports to Operations Committee. External consultancy BISCON
1	2	2	Operations Director, SMT	Performance monitoring and management
3	2	6	Operations Director	Team meetings
3	2	6	Operations Director	Report as necessary
3	2	6	CEO, Finance Manager	Report as necessary Regular review by SMT

Risk impact
Probability
Risk total

Description of risk

Key controls/actions

Development

Unable to meet HCA requirement to identify firm development sites by May 2016 for 2015-18	4	3	12	<ul style="list-style-type: none"> • Close liaison with LCA/LA • Development consortium • Development outside of Leeds
Poor economic outlook results in inability to sell shared ownership properties	3	3	9	<ul style="list-style-type: none"> • Regular and robust monitoring • Ensure risk appraisals undertaken looking at demand • Use of benchmarking across RPs • Close liaison with HCA/LA • Reduce level of overall shared-ownership • Limit shared-ownership sites in some areas • Work with partners and local Homebuy Agent to maximise marketing opportunities
New homes development regime and associated borrowing requirements impact on viability of Association	3	2	6	<ul style="list-style-type: none"> • Maintain regular contact with the HCA • Robust standards and costings used in the appraisals process • Affordable Homes Programme 2015-18 same as current programme - all risks identified.
Insufficient skills and resources and the poor management of the development programme. This could lead to a breach of the HCA contract for 2011-15 and have a serious financial impact as well as resulting in damage to our reputation and relationship with stakeholders.	2	2	4	<ul style="list-style-type: none"> • Internal audit • Leadership programme for all managers • Staff training • Monitoring progress of schemes under development • Close liaison with HCA/LA • Final scheme on site
Failure to manage contractor performance	2	2	4	<ul style="list-style-type: none"> • Robust procurement processes/procedures • Regular and robust contractor monitoring • Use of consultants where required

Housing

Failure to maximize the stock and let our stock in a timely manner can produce increased lost revenue and an increased financial risk to the association.	3	2	6	<ul style="list-style-type: none"> • Continual and regular monitoring of void properties. • Ensuring timescales are met, or exceeded, for void works whilst standards are met/exceeded. • Role responsibilities have been altered to ensure a dedicated resource is in place for lettings and allocations. • Housing advice surgery has been established to better educate customers on housing options.
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Post control
risk impact

Post control
probability

Total control
risk

			Responsibilities	Monitoring
2	2	4	Regeneration Director	Monthly report to SMT Quarterly report to Operations Committee.
3	2	6	Regeneration Director, SMT	Monthly reporting to SMT Quarterly reporting to Board, Audit and Risk Management Committee
3	1	3	Regeneration Director, SMT	Robust information about market rents Board and Audit and Risk Management Committee SMT monitoring of 5 year and 30 year business plan.
2	1	2	Regeneration Director, SMT	Monthly development reporting SMT. Audit and Risk Management Committee and quarterly reporting to the Board.
2	1	2	Regeneration Director, SMT	Monthly report to SMT Quarterly report to Operations Committee.
1	1	1	Operations Director, SMT	Weekly team meetings Operations Committee Monthly management meeting

Risk impact
Probability
Risk total

Description of risk

Welfare reforms impact on the Association's income stream

4

5

20

Key controls/actions

- Prudent budgeting including higher rate used for bad debt provision and void costs.
- Income Management Team in situ.
- Robust rent recovery procedures
- Income Management Team Leader continues with DHP monitoring, Green Deal referrals and debt budgeting referrals.
- Comprehensive census being carried out
- Staff training around identification of UC claimants and Alternative Payment Arrangements
- Provision of internal and external training packages to tenants around digital access and budgeting courses
- Identified initial UC claimants to be educated around the impact of UC in advance of their move
- All tenancies inputted on IBS arrangement system

Failure to keep policies and procedures up to date can result in more complaints, higher tenant dissatisfaction, lead to adverse regulatory and legal attention and adverse publicity.

2

3

6

- Regular review of key policies/procedures.
- Use external specialist where needed to ensure good practice
- Staff training
- Internal audit
- Deliver operational plan

Poor performance and service delivery results in dissatisfied customers, more complaints, adverse publicity and regulatory attention. It also impacts on our reputation, costs and efficiency.

3

3

9

- Internal and external audit including the audit findings report
- Monthly management accounts and KPIs.
- Benchmarking
- Customer satisfaction surveys
- Effective recruitment for new posts
- Leadership programme for all managers
- Deliver service improvement plan
- Use of feedback for continuous improvement
- Quality assurance monitoring
- Weekly KPI information update/displayed

Maintenance

Poor management and control of the Association's health and safety can result in adverse publicity, service failure, injury or loss of life and corporate manslaughter. It can also lead to higher financial costs and reputational damage.

4

3

12

- External consultants annually review our health and safety.
- Staff training
- Improved internal controls
- Deliver service improvement plan
- Fire risk assessment of flats and annual review of resultant action plan.
- External review of gas safety via Morgan and Lambert.

Post control risk impact
 Post control probability
 Total control risk

3

2

6

Responsibilities

Operations Director, SMT

Monitoring

Monthly and quarterly monitoring of KPIs.

Monthly report to SMT, quarterly report to Operations Committee.

1

2

2

Operations Director, SMT

Policies approved by Operations Committee on quarterly basis and Tenant Scrutiny Panel on quarterly basis.

1

2

2

Operations Director, SMT

Monthly and quarterly reports to the SMT and Operations Committee respectively.

Monthly and quarterly KPIs.

3

2

6

Operations Director, SMT

Quarterly performance reporting to Operations Committee.

Risk impact
Probability
Risk total

Description of risk

Key controls/actions

Poor procurement and contract management eg. development/maintenance results in poor customer services and inefficient operations.	3	3	9	<ul style="list-style-type: none"> • Deliver maintenance improvement plan, greater emphasis on VFM • Review of major contracts • Deliver service improvement plan
Failure to maintain fire alarms in communal areas	4	4	16	<ul style="list-style-type: none"> • Weekly testing of alarms by contractor • Risk assessments in place • Notice boards updated
Failure to maintain 100% compliance for gas servicing certification can result in adverse publicity, service failure, injury or loss of life and corporate manslaughter. It can also lead to downgrading of financial viability and reputational damage.	3	5	15	<ul style="list-style-type: none"> • Internal monitoring controls in place and monitored on a regular basis by primary officer. • Other staff trained to act as back up if primary officer is unavailable. • All staff trained in control process. • Contractor involved in control process and subject to continual monitoring. • Budget for service reviewed to ensure adequate finance for eleven month cycle. • Adequate provision for legal assistance when required. • Regular external review of process.
Failure to maintain investment in planned maintenance program will result in deteriorating stock condition, failure to meet HSHRS and higher day to day repair cost. It will also lead to higher levels of complaint, reputational damage and reduction in asset value.	3	3	9	<ul style="list-style-type: none"> • Detail budget preparation process • Fully costed investment program • Adequate level of investment. • Regular review of expenditure and cost. • Adequate repairs / planned work ratio established.

Enterprise

Unable to let units post refurbishment resulting in business viability in question	3	4	12	<ul style="list-style-type: none"> • Robust financial monitoring of accounts • Effective advertising via various media
Unable to maintain a sustainable business plan for Unity Enterprise	3	4	12	<ul style="list-style-type: none"> • Robust financial business planning and monitoring • Effective marketing of Business Centre

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
1	2	2	Operations Director, SMT	SMT monitoring Periodic reports to the Board. OJEU processes followed and reported to SMT
2	2	4	Maintenance Manager	Team meetings Contractors meetings
4	2	8	Operations Director	Monthly SMT monitoring Quarterly performance reporting to Operations Committee Quarterly performance reporting to Board Minutes of the meetings
3	2	6	Operations Director	Monthly SMT monitoring Quarterly performance reporting to Operations Committee
3	3	9	Operations Director, SMT	Monthly SMT monitoring Quarterly reports to Board
3	3	9	Operations Director, SMT, Finance Manager	Monthly SMT monitoring Quarterly reports to Enterprise Board and Audit and Risk Management Committee.

Board Structure & Board Member Profiles

The Board

Shruti Bhargava (Chair)

Richard Walker

(Chair of Operations Committee)

David Heels

(Chair of Audit & Risk Management Committee)

Michelle Anderson

Andrea Tara Chand

Tim Yeardley

Waheed Butt

Emma Green

John Jefferies

Tom English

Shazia Khan

Naseer Ahmed

Nothabo Changwe-Dube (tenant observer)

Audit & Risk Management Committee

David Heels

Tom English

Shazia Khan

Tim Yeardley

Naseer Ahmed

Abdul Ravat

Operations Committee

Richard Walker

Michelle Anderson

Shazia Khan

Waheed Butt

John Jefferies

Enterprise Board

Emma Green (Chair)

Cyril Powell

Abdul Ravat

Will Jennings

Robert Pitt

Andrea Tara Chand

Ravinder Panesar

Remuneration Panel

Shruti Bhargava

Michelle Anderson

David Heels

Shazia Khan

John Jefferies

Shruti Bhargava (Chair)

Shruti joined the Board in September 2014 as Chair Elect and took up the position of Chair from January 2015.

Primarily an independent consultant working across non-profit, public and private sectors, Shruti has worked in a variety of organisations focusing on strategy, transformation, leadership and 'trouble-shooting' problems. She also has over 10 year experience working closely with a number of social housing providers; these include Sheffield Homes as Service Development Manager and Sheffield City Council leading programmes of transformational change. She has also been a Non-Executive Director in both public and not for profit sectors.

One of Shruti's main strengths is communicating with people at all levels, embracing change and developing organisational thinking. She is passionate on improvement of customer focused services and has a proven track record taking organisations forward and preparing for the future.

She is a champion of diversity and her past experience includes leading on Sheffield City Council's Best Value review of services to BME

Richard Walker

(Chair of Operations Committee)

Richard has been working in a social housing environment since 1998, predominantly dealing with tenancy and neighbourhood management and customer services with strategic responsibility since 2004.

He has been responsible for service delivery over a range of challenging areas including community engagement and housing strategy as well as overseeing a £300m Decent Homes Programme.

He has led on several projects that have gained recognition at a national level as well as gaining Investors in Diversity accreditation in 2011.

David Heels

(Chair of Audit & Risk Management Committee)

David's background is predominantly in finance. He has worked for the Housing Corporation as Head of Financial Appraisal, as a Housing Consultant for PriceWaterhouseCoopers, for a subsidiary of another registered provider and as Director of Corporate Services/Head of Business Centre for the ALMOs in Leeds. He currently holds the position of Head of Finance at Horton Housing Association.

David has experience of heading up large projects and advising on and upholding policy at a senior level. He has extensive reporting and influencing experience at both Board and Committee.

Michelle Anderson

Michelle joined the Board in 2006. Michelle is currently a Head of Service in Leeds City Council's Employment & Skills Service, with responsibility for managing a range of strategic projects and programmes including the development of the Leeds Apprenticeship Training Agency – the first in the Leeds City Region.

Previously Michelle worked in the Council's Regeneration Services managing major physical regeneration programmes and prior to 2005 Michelle spent 12 years working in housing management for two Leeds based Housing Associations. Michelle is also a Magistrate, holds a MA in Public Policy & Management and a Professional Diploma in Housing Studies.

Andrea Tara Chand

Andrea is a resident of Chapeltown who joined the Unity Board in the Autumn of 2009. Andrea has a long history of involvement in the community sector and is the current chair of Chapeltown Development Trust. Andrea had a particular interest in promoting women and BME equality.

In a professional capacity, Andrea has worked in the public sector for over 20 years, most recently on

issues of regeneration and government poverty strategies. Currently teaching at the University of Leeds on Criminal Justice Strategies.

Academically, Andrea has a Masters degree in Policy studies and is completing doctoral research.

Tim Yeardley

Tim is a lecturer and course leader at Leeds Beckett University. he lectures on business and events at the UK Centre of Events Management.

He has previously worked in banking, insurance, stockbroking, training, transport and charitable sectors. He has experience of training and skills consultancy, strategic planning, financial management, communications and risk evaluation. He gained an MBA in 2007 and joined the Board in 2008.

Tom English

Tom has been a member of the Unity board since 2009. He currently works in the private sector and also has experience of working in the social housing sector, bringing both commercial and social perspectives to the board.

Tom has an MA degree in Housing Policy and Practice and a BA (Hons) degree in History and Social Policy.

Shazia Khan

Shazia joined the board in 2009. Her professional background and expertise relates to the fields of Equality & Diversity, Human Resources and Policy Development.

During her career Shazia has worked for a number of local authorities and also the Commission for Racial Equality. Outside of work, she has held many voluntary roles over the years, including for example school governor and charity trustee. Shazia's academic qualifications include a law degree and CIPD qualification.

Waheed Butt

Waheed has many years experience of front line services in the public sector, both as a team member and more recently at a more senior level.

Within a social housing environment, he has significant experience of all aspects of tenancy management, developed and led on policies and procedures. He has primarily worked in housing for Leeds City Council and an ALMO for 7 years.

Cyril Powell

Cyril has over 30 years' experience within the social housing sector. From front line management to senior level with his main areas of responsibility being in regeneration and development.

He has been involved at board member level with a number of organisations including Willow Park Housing Trust, Keniston Housing Trust and Bluecoat Arms Centre. He was involved in setting up Unity and has recently returned to the board of Unity Enterprise following a gap of some years.

Abdul Ravat

Abdul has spent many years within regeneration and development environments at a senior level. He has previously worked for the Housing Corporation dealing with regulations and investment and more recently at the HCA at a more local level, driving investment, regeneration and economic growth.

Nothabo Changwe-Dube

Nothabo joins the Board as a tenant observer. She is a qualified Management Accountant with a strong background of finance within both the public and private sectors.

She specialises in financial and research projects currently within Leeds, and has previous social housing experience within Foundation Housing.

Naseer Ahmed

Naseer Ahmed has over 35 years' experience within the social housing sector at both non-executive and senior management levels, including for the CIH National Council, and the Together Housing Group.

Naseer also possesses a sound knowledge of governance, investment and development and community involvement issues.

Emma Green

Emma has a background as a Finance Director, and extensive working with SME and Social Enterprises.

Emma has an MSc in Social Enterprise, and particular expertise and interest in Charity Finance. She is also Chair of the Unity Enterprise Board.

John Jefferies

As co-owner of a social housing consultancy, John's primary skills are based in strategic planning and regeneration. Working across the country, often within areas of challenge, he has held several senior posts dealing with stock transfers and policy development.

John has a proven flexible approach, working alongside Management teams in both the private and public sectors. Currently however, he deals mainly with business and finance planning.

Unity Senior Management Team profile and staffing structure

Chief Executive

Operations Director & Deputy Chief Executive

Enterprise Manager
Enterprise Team

Housing Services Manager
Housing Team

Maintenance Manager
Maintenance Team

IT, Performance & Compliance Manager
IT, Performance & Compliance Team

Regeneration & Development Director

Regeneration Manager
Employment Services Team

Finance Manager
Finance Team

PA & Office Administrator
Corporate Services Team

Chief Executive

Ali Akbor, MSc CPFA

Ali was appointed in January 1999. Before joining Unity he was at the City of Salford as Head of Finance for the Community and Social Services Directorate.

He has extensive organisation and financial experience, and has worked with Housing Associations for many years, having been a Board Member for two other Housing Associations. He is also a member of the Chartered Institute of Public Finance and Accountancy (CIPFA).

Operations Director & Deputy Chief Exec

Parveen Sidhu BSc (Hons)

Parveen joined Unity in February 2005 and successfully project managed Unity's Audit Commission Inspection on the Housing Management and Maintenance Services.

Parveen has a proven track record in social housing, with her previous roles including working as an Area Manager between 2001 and 2003 for a Local Authority and subsequently as Head of Operations.

In 2004 she led on rewards and loyalty, website development and marketing as Head of Intouch Services, for a large LSVT.

Regeneration & Development Director

Wayne Noteman

Wayne was appointed Regeneration & Development Director in April 2010. Before joining Unity he has held a number of posts including Senior Projects Manager (Firebird JVC), Housing Projects Manager (Bradford Trident NDC) and was New Initiatives Manager for Leeds City Council.

After over 20 years in housing regeneration he has extensive knowledge of the sector and serves on the Boards of Horton Housing, Bradford YouthBuild and was previously a Board Member for Bradford Community Housing Trust.

Our Mission: Provide housing choice, improve life opportunities and address inequalities.



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 focussed

continually review and adopt best practice and ensure we operate efficiently and effectively in order to make best use of resources.

Equality and fairness

in the way we work and deliver services



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