



# Getting on with the job

Annual Report 2011-2012



Providing choice, improving  
life opportunities and  
addressing inequalities



Homes & Enterprise

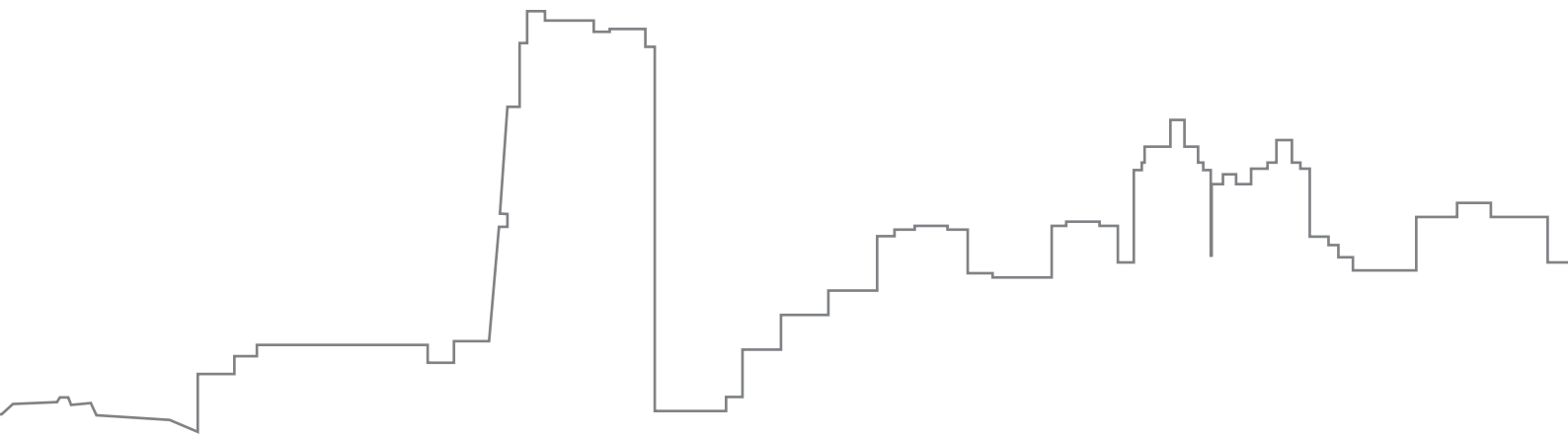
Supporting BME Communities



**Providing choice, improving  
life opportunities and  
addressing inequalities**

Back in 1987, the year  
Unity was born, Margaret  
Thatcher had secured a  
third election victory. On

the housing front, 'right to buy' was in  
its pomp. The world population passed  
5bn. Top of the pops were Tiffany, U2  
and Bon Jovi. The box office hits were  
'Cry Freedom', 'Lethal Weapon' and 'Dirty  
Dancing'. Fred Astaire, Andy Warhol  
and Rita Hayworth died. 'Black Monday'  
saw world stock markets crashing and  
weatherman Micheal Fish famously  
failed to forecast a massive storm that  
ripped through southern England.



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# Getting on with the job



For the past 25 years Unity Housing Association has been providing choice, improving life opportunities and addressing inequalities in Leeds. Our initial focus was on the Chapeltown area, working largely with the Black and Minority Ethnic (BME) community. We spread into neighbouring Harehills, across the city to Beeston and then most of the other inner city areas of Leeds.

During the past quarter century Unity has added nearly 1200 affordable homes to local housing stock. We continue to be involved in regeneration and encourage enterprise to fuel the local economy. Our tenants play a growing role in everything we do. But as we celebrate our 25th birthday, we're not looking for plaudits. At Unity Housing Association it's very much business as usual. We're simply getting on with the job, as we look forward to the future – whilst celebrating our past.



**1987:**

Following a meeting at the Roscoe Church, Chapeltown – the decision is made to establish Unity Housing Association. "When we met that Saturday ... I never dreamed we would achieve this much." Georgina Webbe, founder member.



Continuity is the theme for this year's annual report. As well as reflecting on this year's progress, it's about looking back at the past 25 years and celebrating our success. At the same time, it's not a case of 'job done'. So it's also about getting on with the job of housing people and delivering a first class housing service; this year, next year and for many more years to come.

# Going from strength to strength

So what sort of environment are we operating in? The short answer is: a tough one. Deficit reduction and cutting public expenditure are at the centre of the Government's economic policy. This affects us and our tenants. The good news is that we are well placed to meet the obvious challenges that these policies present.



**1988:**  
Unity's property portfolio stands at 13 properties.



**1989:**  
Unity's property portfolio extends to 21 properties.



During the year we revised and updated our three year Business Plan. It focuses on the things we need to do to minimise the effect of the Government's programme on our tenants and on our business. At the same time, we must continue to provide support to those in greatest need.

Housing Benefit is first and foremost amongst the changes we are facing. Come 2013 it will be 'wrapped up' into the new universal credit which, along with other benefits, will be paid directly to the claimant. As many of our tenants have their housing benefit paid directly into their Unity rent account, this will have a major impact on us. There will also be the imposition of an overall cap on benefits. Coupled with the already introduced increase in non-dependent deductions, we foresee an increase in rent arrears, a possible increase in the turnover of properties and greater costs for us.

We have also put in place measures to ensure that we are up to speed with the Localism Act. This major piece of legislation came into force in 2011. It introduced Neighbourhood Development Plans and associated planning guidelines. The Act reduces the burden of external regulation and challenges us to make better use of housing where demand massively exceeds supply. It also introduced 'affordable rent', the aim of which is to increase our income in order to reduce dependency on grant funding for new housing developments.

New social housing regulatory standards came into effect on 1st April 2012. The headline measure is the abolition of the Tenant Services' Authority. Responsibility for regulation now rests with the Homes & Community Agency. Intervention in the regulation of customer standards will only take place

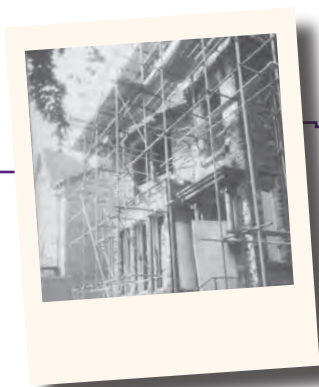
where there is serious detriment or harm to a number of tenants. There is an increased focus on value for money, on governance, board planning and control. Tenant involvement has been revised to ensure they have a voice in setting standards, scrutiny and problem resolution.

We have overcome many challenges over the past 25 years. There will no doubt be plenty more to come. To meet the challenges of the future, we're continuing to appraise and review our governance arrangements and board membership, to ensure people with the right skills and background are at the helm of the organisation.

Of course, none of our future or past performance would be possible without our devoted staff and board, to whom we offer our thanks for another successful year. Nor can we forget our partnership with Leeds City Council, other housing providers and the recently established Chapeltown Development Trust.

This year Robert Pitt is standing down from the Unity Housing Board after many years service. We want to take this opportunity to thank Robert for his dedicated service to Unity over the years.

**Ali Akbor** Chief Executive  
**Karen Morley** Chair of the Board



**1990:**

Unity's property portfolio increases to 68 properties including 30 as part of the organisations first development programme



**Ali Akbor**



**Karen Morley**

# An ongoing story. With more to come



A leading BME housing association, the Unity Group was originally established in 1987. From its base in Chapeltown Leeds, it now manages nearly 1,100 properties – a mix of houses, flats and bungalows.

Our property portfolio meets the needs of a wide range of people, including families, singles, the older generation and those with special needs. We continue to focus our efforts on both BME and white British communities where there are high levels of need. That's why we have programmed to build new properties over the next three years as part of the Affordable Housing programme.



**1991:**  
The Right Reverend Bishop Wood of Croyden and Housing Corporation Board member opens Unity Close a scheme of 20 family homes that takes the portfolio total to 159.



**1992:**  
"Our housing stock has increased to nearly 200 homes ... and we look forward to meeting our target of 500 homes in the next 2 to 3 years."  
Ruth Gardner, Chairperson



Whilst our aim continues to be the provision of good quality homes at an affordable rent, ever spiraling property prices has made shared ownership an increasingly important element in our business mix. A developer of new affordable homes, Unity works in partnership with other local and national partners including the Homes and Communities Agency.

Early in our history we recognised that creating sustainable neighbourhoods requires more than the provision of affordable quality housing. So we added Unity Enterprise to our remit. This arm of our operation offers affordable workspace to local businesses through three business centres.

We invest in the community in other ways too; regeneration in the areas in which we work and by actively encouraging tenant involvement in local activities.



**1993:**  
Clinton Cameron MBE becomes Chair. Unity adopts a 3 year business plan which sets out future growth, development and direction.

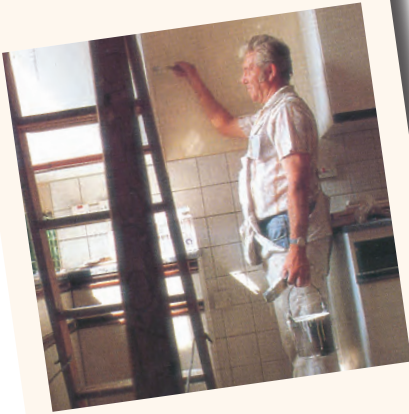


**1994:**  
Unity moves into its new offices on Chapletown Road. The office incorporates a striking new architectural frontage called 'tangled roots'.



It's essential that we get housing management right. Whether it's a leaking tap, re-letting a property or helping a tenant reduce their fuel bill, they're all equally important.

Day-in, day-out, Unity's Housing Management team is working hard to meet the expectations of our tenants. The excellent news is that, on the whole, we are. An internal customer satisfaction survey carried out in 2011/12 showed that 87% of respondents are happy with our repairs' service and 88% satisfied with Unity overall. Of course, achieving 100% is our ultimate aim, so there's still work to be done. To this end, we're working with our tenants' panel, auditing our services and using comment and feedback to make further improvements.



## Service that continues to deliver



**1995:**  
Unity's turnover reaches £1m



**1996:**  
Unity's property portfolio reaches 600 units and accesses a new loan facility for £9m.



### Investing in our properties

As with any responsible landlord, investment is a key element of Unity's housing strategy. During the past year we invested £921,000 on improvements and cyclical works across our estates. Over 500 tenants benefited from a variety of enhancements including new kitchens, bathrooms, energy efficient central heating boilers as well as gas servicing, electrical safety testing and painting. By achieving value for money savings, we actually completed more work than initially targeted.

### Tenant input

The best way to improve our services is by working with our tenants. So Unity's Tenants' Panel reviewed our repairs service, gas servicing, painting, cleaning and gardening. With the exception of gardening, they gave all these services the thumbs-up. Our Tenants' Panel was also involved in the re-tendering of our gas servicing contract which resulted in the incumbent contractors, IDM successfully winning an extended contract.

### Energy efficiency

Rising fuel bills are making energy efficiency ever more important. Unity has set itself a Standard Assessment Procedure (SAP) rating of 65 (the average SAP rating is 62). During the past year we concentrated on upgrading re-lets. We also assisted tenants in properties which had lower than average SAP ratings and, as a result, helped reduce fuel bills.

### Anti-social behaviour

We have a good record on dealing with anti-social behaviour. Our close working relationship with local police, Leeds City Council and other agencies has resulted in us having only three live cases. During the course of the year we evicted one troublesome family in the Stonegate estate. This was a good result for their neighbours and all who live in the area, where this family had been causing major problems.

### Handy person service

During the year we launched a new 'handy person service'. Delivered in-house the service completes minor repairs.



**1997:**  
Unity celebrates its first decade and demonstrates its maturity with improved accountability and more rigorous governance procedures.



# Continuing our housing heritage

Unity is committed to the development and regeneration of its heartland in Chapeltown and Harehills. We continue to play a similar role in the Beeston area of Leeds. Over the past three years, through acquisition and new-build, we've added a combined total of 80 new units of quality housing stock.

As well as creating new homes, our Regeneration and Development programme has created 24 new jobs and training opportunities for local people.

## Work in progress

During the course of the year work continued on our developments at Scott Hall Square and The Beverleys.

## Scott Hall Square

Due for completion in 2012, this is a re-development of a key local authority affordable housing site. With plenty of open space, it complements Unity's existing Scott Hall Green development. Grant funded by the Homes & Communities Agency, this £2.4m project comprises 24 new units built to Code for Sustainable Homes Level 4 standards. Included in the housing mix are 2/3/4 bedroom houses as well as accommodation for the elderly and people with disabilities. Thirteen are for 'Rent' and eleven for 'Shared Ownership'. Nine of the properties were sold before completion.

## The Beverleys

A brownfield site in a prominent position at the heart of Beeston, close to the shopping centre and Beeston Park. Due for completion in September 2012, this is a major £5.5m regeneration of the area, complementing other high profile private sector projects. We are working in partnership with Chevin Housing



## 1998:

Unity's reputation spreads far and wide with a visit from South African housing minister Mrs Sankie Mtlembi-Manhanyele. It also completes its first 'in-house' development scheme.

Association on this Homes & Community Agency funded project which comprises 55, 2/3 and 4 bedroom properties. It includes a mix of shared ownership sales and rented homes. The development meets Code for Sustainable Homes Level 4 standards. When completed, Unity will manage and own 21 of the properties.

### **The Sholebrokes**

Unity has acquired two properties: 60 Sholebroke Avenue and Sholebroke House, a former hostel owned by Leeds Federated Housing Association. The former has been converted into a 7-bed family home. The latter, which is next door to Unity's Olrika Court scheme for older people, will offer one and two bedroom accommodation.

### **Chapelton Housing Investment Programme (CHIP)**

This is a collective of local social housing providers plus the voluntary sector, and the public and private arms of the Council's housing department. Its aim is to collate information on housing stock in the area, including proposals for future developments, potential disposals, trends in re-lets and voids as well as ascertaining levels of customer satisfaction. Through CHIP a clearer picture of housing needs in the area is being developed. This will enable us to deal with issues such as under-occupation

which is becoming increasingly important following the changes to Welfare Benefit. We are also working with a number of local groups including Leeds Black Elders, the Feel Good Factor and Leeds University on ways of better meeting the needs of older people, young families and people with disabilities.

We are now planning to work in a similar collective on the Beeston and Holbeck Regeneration Plan.

### **And the work goes on**

The Government's Affordable Homes' programme aims to add to the country's affordable housing stock. The Board has approved a programme to build 67 homes.



#### **1999:**

Ali Akbor is appointed chief executive of the Association. Housing stock climbs to over 800 and the first Tenants' Forum meets.



# Keeping the business ball rolling

Thriving communities need a thriving local economy to fuel them.

That's the rationale behind Unity Enterprise, the commercial arm of Unity Housing Association. Spread across three business units in Chapeltown and Harehills, Unity Enterprise manages three separate business centres: Unity Business Centre (UBC), Chapeltown Enterprise Centre (CEC) and Leeds Media Centre (LMC).

## Unity Business Centre

Over the past twelve months, UBC has added 25 new entrepreneurial 'micro businesses'. At the same time it's lost a number of publicly funded tenants. Our new breed of tenants include a furniture restorer, a security company and a black film club. In total, UBC provides a home for around 200 working people. Their presence has spin-off benefits for other local businesses, helping to create wealth and work

## Chapeltown Enterprise Centre

This unit has a very local customer base. The Centre, which can accommodate 15 tenants, has been 100% full for the whole of the financial year. As well as the internal business units, the Centre has three street facing retail units including a delicatessen and an off-licence/general store.



**2000:**

Unity takes over management of Chapeltown & Harehills Enterprise Ltd and sets up Unity Property Services now Unity Enterprise. Work commences on expansion of the offices at 117 Chapeltown Road.



### Leeds Media Centre

LMC offers a different product to its tenants; 15 units of plug-in and play office space. Tenants benefit from 24/7/365 days a year IT and telecom support. There's car parking and an on-site cafe. The Media Centre has enjoyed a very successful year with 100% occupancy rates.

### Employment Services

Our employment outreach service has enjoyed a successful first year working with 86 clients. Of these, 42 are now in employment doing a wide variety of jobs including call centre work, retailing, construction, maintenance and care homes. Clients, who have ranged from 17 to 63, attend an eight week 'steps to employment' course at Leeds Media Centre.



### Looking ahead

Confident in its future success, Unity Enterprise is making a massive investment in UBC and CEC. Already agreed is a £310k inter-company loan and match funding from Local Economic Growth Initiative (LEGI). It is hoped that this will be match funded by the European Regional Development Fund. Our plans for refurbishment include a complete internal and external remodelling of the Business Centre with a new reception area, circulation space and improved IT and telecoms network. A £500,000 facelift at the CEC will include a lift and solar panels on the roof.



#### 2001:

New partnerships are formed and England international footballer, Rio Ferdinand visits the 'YES Cyber Cafe' based in one of Unity's premises.



#### 2002:

Unity celebrates 15 successful years. Chairman Clinton Cameron MBE reflects on a proud past and predicts plenty of challenges in the future.

# Tenant tenacity keeps us under scrutiny

At Unity, tenant involvement is paramount. That's why Unity employs a dedicated Tenant, Neighbourhood & Involvement Officer to implement our tenant involvement strategy. What with the completion of our first joint tenant inspection of estate services in Chapeltown, tenant panels and the challenges of Welfare Reform, tenant involvement has continued apace.

## Estate services' inspection

In the past it has been difficult for Unity tenants to inspect, compare and scrutinise the services they receive. This is partly because of demands on staff time and a small, available pool of active tenants. Staff and tenants at Unity recognised this – as did staff and tenants at Headrow Housing and Leeds & Yorkshire – both Leeds-based housing associations. So they decided to trial new ways of working together. This has proved to be very successful, with the first ever joint tenant inspection. It compared gardening services, cleaning services and service charges as well as raising levels of customer satisfaction. Tenant inspectors also added their own comments to what has proved to be an interesting and useful report.



### 2003:

Unity's development programme continues apace as housing stock passes the 1,000 mark. Chairman Clinton Cameron retires and Naheed Arshad-Mather MBE is appointed in his place.



### 2004:

Extensive work in the community is recognised as Unity are declared winners of the Asian Business 'Social Enterprise' Award. The 'Feel Good Factor' is launched with Unity appointed as the accountable body.

### Tenant panels

Unity's Tenant Panel meets on the first Tuesday of every month. Each one has a different focus, perhaps looking at repairs, neighbourhoods or mystery shopping. Depending on the topic, relevant Unity managers attend. To make it as accessible as possible, we run two identical sessions on the same day – one in the afternoon and one in the evening. This means that we attract a vibrant, multi-ethnic group of residents with a wide range of ages and personal circumstances. In addition, our Tenant Scrutiny Panel will look into customer complaints.

### Menu of participation

During the year we launched our menu of participation. This recognises that many of our tenants may want to participate but because of other commitments, prefer to dip in and out, as circumstances permit. During the past year one such group has reviewed our website and provided us with some really useful feedback.

### Welfare reform

The effects of welfare reform, in particular the introduction of the universal credit and benefit caps, looms large for Unity and its tenants. That's why we now have a Financial Inclusion officer to help tenants prepare for the changes. Through our tenant newsletter and other communication channels we're helping our tenants to learn more about money management and ensure that they receive the benefits to which they're entitled.

### Sponsorship

As ever, Unity provides financial assistance to local events and worthwhile local projects through sponsorship. Last year we sponsored the reggae concert and the annual West Indian carnival.



#### 2005:

Unity Enterprise, through Chapeltown Enterprise Centre and Unity Business Centre, offers over 90 workshops for local business and enterprises.



#### 2006:

Unity offers a diverse portfolio of affordable properties to meet the needs of the people of Leeds by expanding its shared ownership portfolio.



# Cash flow

## Financial performance

Unity Housing Association has delivered another strong financial performance. Our Group surplus of £424,000 exceeded budget. During the year we invested £921,000 on improvements and maintenance of our properties.

## Rent

Rent collection is at the heart of our business. These are hard times for our tenants as they cope with welfare reform and the impact of the recession. So we are pleased to report that during the past year rent arrears flat-lined at 6.85% of our total rental collections.

To help our tenants cope with the changes in welfare benefits we developed a financial inclusion strategy. Our aim is to help tenants maximise their income and learn money management techniques. To this end, we have appointed a dedicated member of staff to deliver this programme during the next financial year.

## Bad debts

Unity also focused on reducing bad debts. These occur when tenants have vacated properties, leaving rent unpaid. Streamlining and improving our records so we can keep in closer contact with former tenants has enabled us to reduce our bad debts.

## Voids

Empty properties don't earn rent. It's essential therefore that when a property becomes void we find new tenants as quickly as possible. The past year has proved to be a challenging one as a number of difficult to let properties became available. We worked closely with other agencies to help us find tenants. This has proved successful with all of them now re-let.

## Looking ahead

Unity is in a good financial position. We have £7m of new finance in place to fund our ongoing development programme. As well as new housing, we're also well placed to develop new services for our tenants and invest in Unity Enterprise.



**2007:**

Unity launches its new brand which reflects its growing reputation both locally and regionally.



**2008:**

Unity gets a positive outcome from its Audit Commission Inspection with stars for 'service' and 'prospects for improvement'.

## Group Balance Sheet

AS AT 31ST MARCH 2012

	2012 £'000	2011 £'000
<b>Tangible fixed assets</b>		
Housing properties	55,370	52,617
Social Housing Grant	(32,883)	(31,994)
Other grants	(3,622)	(3,267)
	<b>18,865</b>	<b>17,356</b>
Investment	5	5
Non-housing freehold properties	845	837
Other tangible fixed assets	89	105
	<b>19,804</b>	<b>18,303</b>
<b>Current assets</b>		
Debtors due within one year	409	314
Properties for sale		586
Cash at bank and in hand	2,478	4,147
Long term debtors	10	10
	<b>2,897</b>	<b>5,057</b>
<b>Creditors, amounts falling due within one year</b>	<b>(1,605)</b>	<b>(1,788)</b>
<b>Net current assets</b>	<b>1,292</b>	<b>3,269</b>
<b>Total assets less current liabilities</b>	<b>21,096</b>	<b>21,572</b>
Creditors, amounts falling due after more than one year	14,235	15,135
<b>Capital and reserves</b>		
Designated reserves	275	304
Revenue reserves	6,586	6,133
<b>Group funds</b>	<b>6,861</b>	<b>6,437</b>
	<b>21,096</b>	<b>21,572</b>

## Group Income and Expenditure Accounts

FOR THE YEAR ENDED 31ST MARCH 2012

	2012 £'000	2011 £'000
<b>Turnover</b>	<b>5,542</b>	<b>4,859</b>
<b>Operating costs</b>	<b>(4,644)</b>	<b>(4,118)</b>
Operating surplus	898	741
Surplus on the sale of fixed assets - housing		12
Interest receivable & other income	42	42
Interest payable & similar charges	(516)	(516)
<b>Surplus for the financial year</b>	<b>424</b>	<b>279</b>



**2009:**  
Unity achieves IIP and takes over management of the Leeds Media Centre.

# Follow our leaders



## Senior management

Ali Akbor	Chief Executive
Parveen Sidhu	Operations' Director & Deputy Chief Executive
Wayne Noteman	Development & Regeneration Director

## The Board

Karen Morley	Chair
Sheila Saunders	Chair of Audit & Risk Management Committee
Michelle Anderson	Chair of Operations Committee

Peter Dickeson	(to September 2011)
Tom English	
Terence Holmes	
Shazia Khan	
Robert Pitt	
Andrea Tara Chand	
Tim Yeardley	



### 2010:

Unity continues to build and invest in its existing properties with new developments across Leeds. Its portfolio now stands at 1200 properties.



### 2011:

Overall 'tenant satisfaction with Unity services' continues to improve with a result of 88% whilst 'satisfaction with repairs and maintenance' stands at 87%.



# Persistently good performance

## Performance Results

Year End 2011/12

### Current stock profile at 31/3/12

1 Bed	231
2 Beds	320
3 Beds	340
4+ Beds	199
<b>Total</b>	<b>1090</b>

### REPAIRS

Emergency repairs completed in target time	99%	<b>UHA TARGET</b> 99%
Urgent repairs completed in target time	98.5%	98%
Routine repairs completed in target time	98.6%	98%
First time fix	98.5%	85%
Appointments made that were kept	99.1%	99%
Gas Service % completed	100%	100%
Failing decent homes standard	0%	0%
Average SAP rating of self-contained GN dwellings	72%	65%

### Lettings by ethnic origin for 2011/12

Asian/Asian British	12%
Black/Black British	31%
Dual Ethnic Heritage	11%
White British	34%
White Other	8%
Black Other	2%
Chinese or other ethnic group	2%

### VOIDS

Voids as % turnover of stock	6.02%
GN Re-let times	31.6 days
Rent loss due to GN voids	1.28%
% of lets to nominations	81.5%
GN lettings to BME tenants	64.6%

### TENANT SATISFACTION

Satisfied with landlord services	88%
Satisfied with repairs & maintenance	87%

### COMPLAINTS

Total number of complaints received	18
% responded to on time	100%

### Average gross rents by property type at 31/3/12

1 Bed	£65.33 per week
2 Beds	£79.04 per week
3 Beds	£86.79 per week
4+ Beds	£95.73 per week

### RENTS

Rent arrears	6.85%
Rent collection	99.48%



**2012:**

Unity celebrates 25 years of being a leading BME housing association in Leeds, and will have 1200 properties at the completion of its current development programme







We will deliver:  
**quality housing  
services, socio-economic  
development and  
related neighbourhood services**

To:  
**our tenants, BME communities  
and neighbourhoods**

Aimed at:  
**providing choice,  
improved life opportunities and  
addressing inequalities**



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business for neighbourhoods



INVESTORS  
IN PEOPLE



Providing choice, improving  
life opportunities and  
addressing inequalities