



Homes & Enterprise

Supporting BME Communities
and Multi-Cultural Neighbourhoods

Annual Report
2015 - 2016

Delivering
nationally,

Delivering
locally.



Delivering nationally.

Delivering locally.

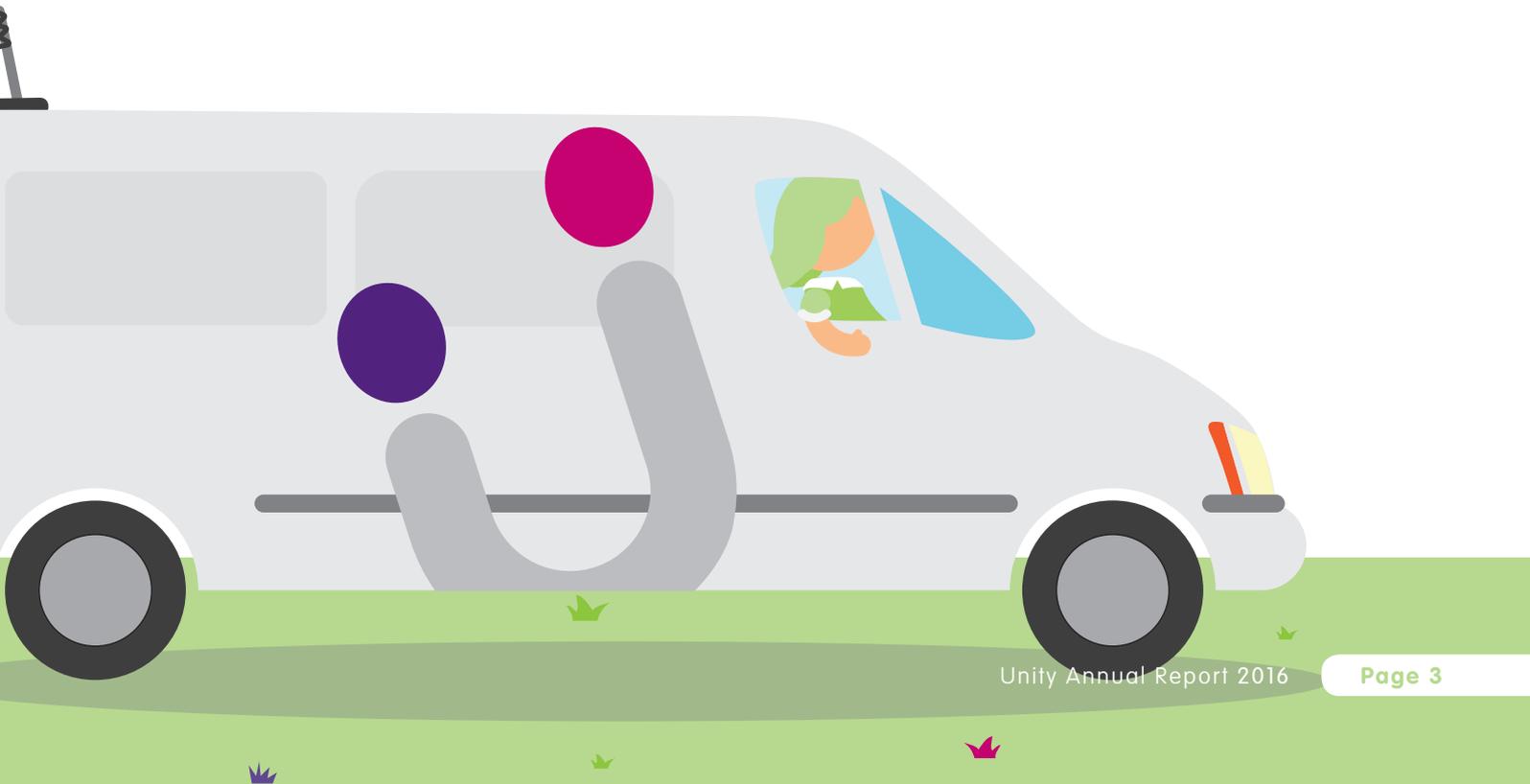
In housing, it's all about delivery. No ifs, no buts. So, whether it's building affordable new homes to meet the national agenda or, more locally, the provision of value for money housing management services for our tenants, Unity delivers. And, in an increasingly challenging world, Unity continues its success in other areas too. Look at our regeneration projects in Chapeltown, Harehills and Holbeck.

Then there's our support for local businesses through Unity Enterprise. Nor, as a leading Black and Minority Ethnic (BME) housing provider have we forgotten our roots. In fact our core values are as much part of Unity now as they were nearly thirty years ago when we first opened our doors for business.



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Delivering nationally.

Delivering locally.



Welcome to Unity's 2015/16 annual report.

We're delighted to report on another excellent performance which has seen us add more affordable homes to the local housing stock, continue our work on regeneration and, in a number of ways, provide support to our tenants.

There is a national housing shortage. Understandably the Government is therefore keen that we build more homes. Over the year this has presented us with an interesting challenge – marrying the national agenda to what we're doing at a local level to more closely meet the needs of our tenants.

We are delivering on both. Perhaps, most impressive, is that this has been achieved against a far from easy working environment. The Government's ruling on gradual rent reductions came into force this year; add to that, 'right-to-buy'. As a result we are expected to build more homes with less income and much less availability of grant funding.

The good news is that, in spite of these strong head winds, Unity has delivered 'business as usual' to our tenants and partners. We are delivering on the national house building agenda whilst continuing to deliver a first rate housing management service to our tenants. This has been achieved through a mix of prudent management over a number of years and continued strong demand for our properties.

We also made changes to the way we work, enabling us to do more with existing resource – a case of working smarter.

Of course, partnerships are a key component of our success. Over the last year we've worked closely with Leeds City Council. We're in the Accent Consortium, the Homes & Communities Agency's regional development partner. We're also a member of the Leeds Housing Alliance, a collaborative partnership of Leeds social housing providers which, along with Unity, includes Connect, Leeds Federated, Leeds Jewish, Leeds & Yorkshire and St Anne's.

On the development front, as you'll read elsewhere in the report, during 2015/16 as part of the Homes & Communities Agency programme, Unity completed 28 new homes. And that's just the start; we've a further 120 scheduled with a total of 200 over the current 5/6 year cycle. It's the biggest house building programme in our 30 year history. We're also creating the capacity to do more without negatively impacting on the creation of sustainable communities that enhance the lives of our tenants.

Of course, amidst so much positive progress, we mustn't forget our roots. Unity Homes was established to eliminate the poor quality, poorly managed housing many black and minority ethnic people were living in, in Chapeltown & Harehills, thirty or so years ago. Since then, there's no doubt that we've made giant strides in that respect.

But the original need is still out there. Poor housing goes hand in hand with lower educational achievements and lower levels of health and well-being. Nor has racism been eradicated. Indeed, recent events may have made matters worse. All of which confirms the

essential nature, not only of Unity's work, but in the wider BME social housing movement. In short, BME housing associations continue to have a role in addressing the needs of multi-cultural communities and understanding their specific needs.

Before we finish, in what has been a busy and hectic year at Unity, we were delighted to receive Investors in People Silver Standard accreditation. It's a real feather in our cap and signifies that we value our staff by recognising and rewarding good performance and that we deliver continuous improvement.

Finally we'd like to offer our thanks for another successful year to our partners and our committed staff and Board. This year Michelle Anderson, Tom English and Andrea Tara-Chand will be standing down from Unity Housing Board. We want to take this opportunity to thank them for all their dedicated service to Unity over the years.

Ali Akbor
Shruti Bhargava



Delivering for nearly thirty years

Established in 1987 to address the needs of black and minority ethnic communities in Leeds, Unity Housing is a leading BME housing association.

Based in Chapeltown, we now manage over 1,200 properties, providing homes for families, singles, the older generation and those with special needs. Our work focuses on Chapeltown, Harehills, Beeston and Holbeck. In line with the national agenda, our developments include homes for shared ownership. And, of course, we continue to provide quality homes at an affordable rent for local people.



Tenant care, primarily through the delivery of first rate housing services, is at the heart of what we do. However, in an environment where benefit changes make life increasingly challenging for our tenants, we also look to support them in other ways too. That's why we now have a Financial Inclusion team. In addition, Unity Employment Services helps tenants and the wider community into the jobs' market. Unity also has a highly successful tenant involvement strategy.

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



Delivering locally... on customer service

Receiving a first rate, value for money Housing Management Service is what matters most to our tenants. It's what they expect and the hallmark of what we do; a benchmark from the day they first move in.

We're pleased to report that over the past year our Housing Management team has delivered on all counts. According to a survey completed by new tenants moving in, 99% commented positively on the quality of their new home. In a similar vein; 96% of tenants moving out, told us that they would definitely recommend Unity to a friend. Both excellent indicators of the quality of the service Unity delivers

Repairs hit the mark

Unity tenants continue to give our repair service a massive thumbs-up. During 2015/16 around 3,000 repairs were undertaken by our contractors. Following completion, a third of our tenants returned their customer satisfaction report – with 99.5% telling us they were happy with the result. We're prompt with our response times too – 99% of all repairs – emergency, urgent and routine were dealt with within agreed timescales. What's more, by harnessing the buying power of our contractors, the work was done within the £1.3m budget and £160k of savings made -- money that enabled us to undertake additional routine maintenance work.



Keeping the lights on

Meeting escalating energy bills are a challenge for many of our tenants. That's why, alongside a wider national 'green' agenda, Unity is a lead organisation in the provision of energy efficient homes. We raised our target Standard Assessment Procedure (SAP) rating for the year to 69 (the higher the rating, the more energy efficient the property). As a result of our energy efficiency programme we actually achieved an average SAP across all our properties of 73. Improvements included new energy efficient boilers, insulation and double glazing. Other improvement work saw the installation of new kitchens, bathrooms, doors and windows. In total, during the year under review, 256 Unity properties benefited from improvement work.

Arrears reduction

Timely payment of rent is the lifeblood of our operation. It's equally important that we help tenants avoid building hard to clear arrears. Our Housing Management Team have enjoyed another year of progress, during which rent arrears came down from 6.3% to 5.56% -- beating our target of 5.75%. An outstanding performance in the current climate, achieved without a major increase in evictions. A combination of leaner, smarter working practices, improved IT systems and targeted campaigns helped us towards our goal. Another key factor in our performance was the addition of a third member of our Financial Inclusion Team. As well as rent arrears, team members have also been assisting tenants affected by the introduction of Universal Credit.

Healthy future

When it comes to customer service, you still can't beat 'face-to-face'. And that's what Unity's 'Tenant Health Check' programme is all about. Nothing to do with medical matters – although our housing officers no doubt make polite enquiry about a tenant's wellbeing – our 'Health Check' programme ensures that tenants are visited by their housing office at least once over a two-year period. The aim of the 'Health Check' is to highlight a tenant's individual needs or concerns and devise an action plan to meet them. An added advantage of the programme is that it makes our housing officers more visible to our tenants.

Addressing concerns on ASB

Previously, one of the area's flagged up for attention by Unity's Tenants and Scrutiny panels was our response to reports of anti-social behaviour (ASB). Everyone does, of course, have the right to enjoy the peace and quiet of their home. So, over the past year we have continued to do all we can to support our tenants, taking appropriate and decisive action when required. Fortunately, levels of ASB across all Unity properties are generally low – mainly noise nuisance – which we are generally able to deal with through engagement with the tenant responsible. The introduction of 'Tenant Health Checks' during 2015/16 is now playing an important role in the control of ASB.



Delivering new homes to meet both a local and national agenda

Over the past twelve months Unity's Regeneration & Development team have been playing their part in addressing the shortage of affordable housing – an issue at both local and national level.

Whilst the continuing popularity of Leeds as a place to live and work is great news for the city, the pressure that places on available housing stock – and prices – does little to help those on lower incomes looking for quality housing at an affordable rent.

It's a similar story for those wanting to buy. For the vast majority of younger people -- the traditional first time buyer – home ownership for most is a distant dream. The average age for someone buying their first home is now 35-40 years old.

The good news is that Unity is on the case. During the year under review, a successful bid was submitted to the Housing and Community Agency (HCA) to build 120 new homes for affordable rent, Unity's largest ever house building programme.

At the same time, welfare changes and social fund cutbacks at both local and national level, continue to hit those most in need. Thanks to Unity's success we are able continue to support them through Unity Employment Services and other community regeneration programmes.

Completed developments

Brown Lane East

A mixed development of 42 houses and flats for both rent and shared ownership. Difficulties encountered by potential buyers in obtaining mortgage finance for a few of the shared ownership properties, meant we were left with three unsold. Their tenure was converted to affordable rent and were quickly let.

Stratford Court, Chapel Allerton

A development comprising 4 bungalows and 24 flats. Nine of the properties were for shared ownership. It has proved extremely popular – particularly for those looking to downsize. This has in turn, 'opened up' several under-occupied larger properties for tenants with families.

Unity's affordable homes programme 2015-18

Over the past decade, Unity's development and regeneration programme work has extended beyond our traditional Chapeltown and Harehills heartland. Following our successful bid to build 120 new homes on sites across Leeds, the following progress has been made:

Rocheford Court

A £1.2m project. Contractors, Esh Construction started work in December 2015. Completion of the development, which comprises nine houses and two bungalows, is due in November 2016.

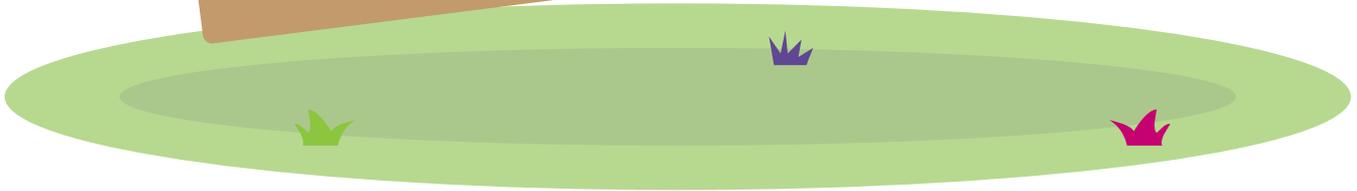
Holborn Court, Little London

A £1.8m project. The contractors on this site, Jack Lunn Construction, started work in December 2015 and will complete the 15 flats and two bungalows in November 2016.

Parkwood Road, Beeston

A £2.3m project. The contractors on this site, Strategic Team Group, are due to complete this development of 18 houses in January 2017.

In addition, Unity have identified five further sites and submitted planning permission to build a total of 45 new homes on them. In addition, the Regeneration and Development team are looking for further suitable sites with the intention of developing them by June 2018.



Creating sustainable neighbourhoods

Regeneration isn't just about building new homes. It's also about sustainability. And that means creating neighbourhoods which are economically viable. That's where Unity Employment Services (UES) fits into our organization.

UES is based at the employment hub at Unity Business Centre. Through the provision of an holistic employment and training service, UES assists our tenants and people living in the wider community to find employment or training.

From school leavers who need guidance on how to take the first tentative steps in to the jobs' market, mothers wanting to return to work, or 50 year olds in fulltime employment who want to go back to university for additional qualifications, UES is there to help. Now into its fourth year, since it was established UES has helped over 600 people.

This year has been another highly successful one for the team with a steady flow of customers finding employment across a wide variety of occupations including; cleaning, retail, warehousing, catering and construction. In total UES helped 77 people find work, delivered accredited skills training to 120 people and enabled 15 more to gain work experience through voluntary placements.

Whilst working for the good of all, UES prides itself on finding employment for younger people. With this in mind, during the year Unity took on its first ever regeneration apprentice. In addition, placements were found for a further ten local people to work at three of our developments where they are being taught key building skills.

Collaborative working

Unity's regeneration programme is all about improving life, not just for our tenants, but for the wider community. As such, we continue to seek out and establish opportunities for strategic collaborative working with local groups and organisations.



Holbeck Neighbourhood Forum

The local Forum which comprises stakeholders, residents, businesses and ward members, was established to drive forward improvements in the area. Supported by various Leeds City Council departments, the Forum is a statutory consultee on all planning matters in the area – including Unity's Brown Lane East development. Its recently drafted Neighbourhood Plan will be evaluated during the summer. Other projects in the pipeline include a refurbishment of Holbeck Moor and an initiative to improve private sector housing in the area.

Beeston & Holbeck Regeneration Plan

This Group supports and complements the work of Holbeck Neighbourhood Forum. The overall vision is to make Beeston and Holbeck an area where people want to live and work and enjoy leisure time too. Partners include Housing Leeds and South Leeds Employment & Skills Board. Together we consider current/emerging issues in the area and investigate the potential for better collaborative working.



Chapeltown Housing Investment Project (CHIP)

Unity has been part of this steering group for several years. It comprises Leeds City Council, other local social housing providers and LATCH (Leeds Action to create Homes).

During the year the 'Working better for Chapeltown Forum' raised a number of issues affecting the area. They included: 'crime and grime', financial exclusion and provision for older people. As a result, the local action plan was revised to better represent the points raised.

With older people in mind, Unity is part of a joint working group which also includes the Feel Good Factor, Leeds Black Elders, Care & Repair and Leeds University. We're pleased to report that during the year the number of volunteers increased significantly. As a result around 450 older people in the area are now involved in activities to combat social isolation. The joint working group also established a minor works project offering decorating and gardening services which has also enjoyed particular success.

Mencap

Unity was part of the team that helped to build a new state-of-the-art facility on a site off York Road for this national charity for mainly younger people with learning disabilities. Using cost effective off-site building technology, the development was completed in just six months. 'The Vinery Centre' was opened in March 2016 and provides an excellent and much needed base. Facilities include a sensory room and soft play area. It is expected to have over 2,000 regular users annually.





Unity is much more than simply a provider of quality affordable housing. We're also a provider of quality affordable business units through our subsidiary company, Unity Enterprise.

Successful small businesses grow, creating jobs and prosperity within the local area. So, we're more than just a landlord. Our aim is to support and nurture the businesses who operate from our enterprise centres. We do this financially through affordable rents and with sound advice and guidance. We're there to help the budding entrepreneur who's made the move from being a 'back bedroom business' to become a fully-fledged professional set-up operating from one of our business units.

Delivering for local enterprise



Spread across three sites in Chapeltown and Harehills, Unity Enterprise comprises: Unity Business Centre (UBC), Chapeltown Enterprise Centre (CEC) and the Leeds Media Centre (LMC). Very much part of the Leeds business community, Unity Enterprise is an important element in our business plan.

Over the past year the vibrant Leeds business scene has ensured that occupancy rates at all three sites remain at a high level with a high rate of enquiries and lettings activity.

Unity Business Centre (UBC)

The UBC's value for money offering, which includes reception and meeting facilities, continues to be extremely popular. Our flexible short-term lets use an easy to understand one page tenant licence, removing the need for a solicitor, which has obvious cost saving advantages. The UBC is home to around 80 different enterprises which include training organisations, recruitment consultants, fashion designers, printers and a café. During the year under review, occupants benefited from the installation of high speed broadband.

Chapeltown Enterprise Centre (CEC)

The Centre offers a winning combination of quality business space with plentiful parking at a very competitive rent. We regard the CEC very much as a business incubator. Working closely with Chapeltown Development Trust (CDT), Chapeltown Enterprise Network and Leeds City Council we nurture business start-ups and small and medium-sized enterprises. We were delighted – as were many of our tenants – to welcome an Afro-Caribbean restaurant to the business mix.

Leeds Media Centre (LMC)

The LMC is in direct competition with city centre office accommodation. However the availability of free parking – and our excellent product offer – ensures we both win and retain tenants. The business mix includes charities and training organisations. A major tenant is 'Made in Leeds' TV. A tasty development during the past year was the arrival of an Asian restaurant. Due to open in late 2016, the restaurant will seat around 50 people. Its owners have made a major investment in the refurbishment of the ground floor area which it will occupy. Opening hours will be mainly during the evening which will improve the ambience of the area and introduce a whole new clientele to the LMC.

Delivering locally and nationally on tenant involvement

Working with our tenants is a key strategy at Unity Housing. At a local level we listen to feedback from residents – and act on it. The close working relationship with our tenants is undoubtedly one of the reasons we continue to get such high levels of customer satisfaction.

And, as the national agenda challenges social housing providers to look at measures they can take to ensure long-term sustainability, who better to recommend ways of finding efficiencies and streamlining services, than the end-users – the tenants themselves?

A busy year for the panel

The past year has been another busy one for our Tenants' Panel. They've been involved in a mystery shopping exercise, testing Unity's housing management service and how we protect personal data supplied to us by tenants. They also looked at the gardening and cleaning service in communal areas and were involved in setting criteria for new and existing supplier service contracts. The assessor from Investors in People attended a Tenants' Panel meeting to find out more about opportunities to influence service delivery. She liked what she heard, helping Unity to achieve Silver Standard.

Blooming marvellous

'Unity in Bloom' is Unity's gardening competition. Introduced in 2015, it's growing nicely. The first ever competition attracted around 20 entries, the gardens of which were visited by the judges – all member of Unity's Tenants' Panel.



Alongside encouraging the gardening skills of our tenants, 'Unity in Bloom' aims to encourage tenants to look at their own 'patch' and see how they can improve it. Associated to 'Unity in Bloom' was a free distribution of plants, pots, seeds, soil and tips at a series of gardening workshops. It's linked to a Chapeltown and Harehills project called 'Back to Front' which is encouraging people to grow fruit and veg, saving money and improving their diet.

Sponsorship

Whenever we can, Unity provides financial support for local events and worthwhile local projects which will bring benefit to the whole local community. During the past year we supported Leeds West Indian Carnival as well as festivals and galas in Beeston, Holbeck and Meanwood.

'Unity News', our quarterly newsletter, keeps all our residents up to date with stories, special offers and other tenant-related issues.



Delivering financially

Financial performance

Unity Homes & Enterprise has delivered another outstanding financial performance in a very challenging economic environment. Overall Group surplus was £1.6m. During the year, our tenants benefited from a £1.3m investment in improvements and repairs to our property portfolio.



Group statement of financial position

at 31st March	2016 £'000	2015 £'000
Tangible fixed assets		
Housing properties	55,332	54,805
Non-housing freehold properties	2,893	3,063
Other tangible fixed assets	130	171
	58,355	58,039
Current assets		
Debtors due within one year	283	287
Properties for sale	511	948
Cash at bank and in hand	7,808	5,847
	8,602	7,082
Creditors: amounts falling due within one year	(3,099)	(2,892)
Net current assets	5,503	4,190
Total assets less current liabilities	63,858	62,229
Creditors: amounts falling due after more than one year		
Grants	(31,011)	(30,466)
Others	(18,329)	(19,203)
Provisions for liabilities		
Pension provisions SHPS	(935)	(664)
Total net assets	13,583	11,896
Reserves		
Revenue reserve	13,583	11,896
Total reserves	13,583	11,896

Group statement of comprehensive income

at 31st March	2016 £'000	2015 £'000
Turnover	8,061	6,357
Operating costs	(5,728)	(4,472)
Operating surplus:	2,333	1,885
Gain on disposal of assets	115	24
Interest receivable	53	72
Interest payable & similar charges	(825)	(627)
Total comprehensive income for the year	1,676	1,354

Delivering on governance

Senior management

Ali Akbor
Parveen Sidhu
Wayne Noteman

Chief Executive
Operations' Director & Deputy Chief Executive
Development and Regeneration Director

The Board

Shruti Bhargava
David Heels
Richard Walker

Chair
Chair of Audit & Risk Management Committee
Chair of Operations Committee

Michelle Anderson
Tom English
Naseer Ahmed
John Jefferies
Emma Green
Bob Howley
Andrea Tara-Chand
Shazia Khan
Tim Yeardley
Waheed Butt
Nothabo Changwe-Dube

(Appointed 30th September 2015)
(Appointed 30th September 2015)
(Appointed 30th September 2015)
(Resigned 15th December 2015)

(Observer from 30th September 2015)



An outstanding performance - delivered!

	2014/15		2015/16	
	Target	Actual	Target	Actual
Gross Turnover				
Unity Housing	£5,325k	£5,186k	£5,823k	£7,576k
Unity Enterprise	£550k	£510k	£536k	£485k
Surplus For The Year				
Unity Housing	£584k	£1,117k	£989k	£1,636k
Unity Enterprise	£(37)k	£(38)k	£(37)k	£40k
Interest cover	344%	427%	424%	341%
Gearing ratio	40%	39%	37%	39%
Rent arrears	6.5%	6.36%	5.75%	5.56%
Voids				
Unity Housing	2%	0.97%	1%	1%
Unity Enterprise	19.43%	21.12%	17.16%	18.9%
Tenant Satisfaction	88%	82.2%	82.2%	82.2%
Re-let times	24 days	21.6 days	22 days	20 days
BME lettings, no less than	50%	78.26%	50%	67.1%
Repairs Performance				
Emergency	99%	99.9%	99%	99.2%
Urgent	99%	99.4%	99%	99.1%
Routine	99%	99%	99%	99%
Gas safety inspections	100%	100%	100%	100%
Planned/responsive spend	61/39	60/40	60/40	61/39
Number of new housing units	76	52	28	28



Unity Homes & Enterprise Delivering nationally. Delivering locally

Our mission

Provide housing choice, improve life opportunities and address inequalities.

Our objectives

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

Our values

Integrity – being honest, transparent and sincere with strong principles

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

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

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

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

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



Supporting BME Communities
and Multi-Cultural Neighbourhoods

Unity Housing and Enterprise

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IN PEOPLE

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Until 2019



business for neighbourhoods