



Business Plan

2016 - 19 (Yr2)

**Targets, priorities and
financial plan 2017/18**



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Foreword

As Unity approaches its thirtieth year, we must acknowledge the advances this country has made on equality and diversity. We've been progressive in comparison with many other nations. But to maintain that lead, these issues must return to the top of the policy agenda, which has not been the case of late. The United Kingdom faces new challenges which have been exacerbated in the wake of the EU referendum. The headlines talk about a divided nation and an increase in anti-immigration views. Cohesion has been challenged in some areas including increased reports of hate crime.

Community housing associations like ours do make a difference, and we feel that organisations which provide services and support for black and minority ethnic communities are particularly important today.

In addition, our tenants face the continuing challenges of welfare reform and we will continue to support those who are affected.

To date Unity has successfully grown its stock to over 1200 homes alongside its focus on regeneration, support for local enterprise and employment. We are now pleased to set out our new business plan for the period starting April 2017, which sets out our ambitions for the next phase of our growth and development.

We are committed to deliver an additional 196 social housing units by April 2022 which will comprise a mixture of rental and shared ownership homes.

Unity does face some significant challenges in achieving this target. In recent years, the supply of new homes in the Leeds area has fallen well short

of the need created by a growing economy. Finding suitable sites is becoming more of a challenge and many of those which are available are more expensive to develop due to their nature. In addition, building costs are rising as a result of inflation (weak pound) and a general shortage of skilled labour within the building trade.

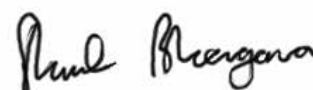
The performance of our Unity Enterprise subsidiary has further improved over the last year with increased occupancy and the completion of some much needed building improvements. Currently we provide good quality affordable space for around 80 businesses in the local area. We will look to build on this success and will continue to look at ways in which we can support our business tenants. We are also maintaining our successful support service to help improve employment opportunities and financial wellbeing.

Value for Money and the views of our tenants will remain the key drivers in everything that we do. We are currently refreshing our Value for Money strategy to ensure that we deliver the best outcomes for our tenants and communities in the most efficient way.

The challenging environment for the social housing sector continues but we have confidence that our plan is robust and capable of meeting the challenges that we face in continuing to deliver and grow our services and impact in minority ethnic communities.



Ali Akbor
Chief Executive



Shruti Bhargava
Chair of UHA Board

Operating Environment

This section summarises some of the key changes to the environment in which we operate. The main driver of change is coming from the governments Housing White Paper.

Housing White Paper

In February 2017, the government published its new Housing White Paper containing a number of targets to try and solve Britain's housing issues. It has been viewed as an evolution rather than a revolution, however it does recognise that the housing market is broken due to years of under supply.

There is a desire to build more homes, both for rent and sale and an encouraging political will to work with associations. The changes are centred around four key areas:

- **Planning for the right homes in the right places** - making sure that local authorities understand their level of housing need and that land is available in the right places and at the right price.



- **Building homes faster** - aiming to reduce the often significant time lag between planning consent being granted and new homes being built.
- **Diversifying the market** - the number of homes built is currently constrained by a lack of competition with a small number of high volume housebuilders. Housebuilding methods have not changed significantly in the last 100 years and business models tend to limit the numbers built. As a result, new measures are planned to support new/different housebuilders and more innovative construction methods.

Housing Associations will be supported to build more by:

- setting a rent policy for beyond 2020 after further consultation with the sector. This will allow for more certain parameters when planning future developments;
- making regulation more independent and more in line with the private sector;
- urging associations to explore all avenues for building more homes; and
- focusing on improving efficiency

They also promise to look at the way the planning system works and to stimulate the availability of financing where possible

- **Helping people now** - the paper acknowledges the lack of affordability, particularly for first time buyers and the knock on effect for private renters. Therefore in addition to the longer term measures noted above there are some immediate interventions, including Help to Buy, Right to Buy and the Shared Ownership and Affordable Homes Programme (SOAHP).



Right to Buy discounts for housing association tenants was extended in the Housing and Planning Bill 2015. It provides for a grant to be paid to associations to compensate them for selling homes at a discount, however it relies on local authorities selling off expensive properties in order to fund the grants.

Unity has just agreed a new round of grant support under the SOAHP scheme to deliver 100 new units by 2022.

Welfare Reform

There have already been major changes to the benefits system in recent years with the Benefit Cap, the bedroom tax and the ongoing roll out of Universal Credit. We have been working with those tenants affected to help them to navigate the changes, often by planning well in advance of the change date.

Benefit Cap – this was introduced in January 2017 in Leeds and limits the benefits a household can receive to £20,000.

Universal Credit – is slowly being introduced but will be fully implemented in 2018, once the new digitised systems are implemented.

Other changes include the Local Housing Allowance (single room rate) applicable to most under 35's with effect from April 2018; Housing benefit being capped at Local Housing allowance rates; and Child Tax credits being limited for more than 2 children.

Local Housing Market

Leeds City region has seen population growth of 3.1% over the past five years allied to economic growth of 6%. This has been driven by a successful financial services sector, a large student population

and higher levels of investment. Furthermore this trend is forecast to continue with additional support from growth in the tech sector.

As a result, a potential shortfall in housing of up to 30,000 units by 2021 is forecast. Overall the City needs 15,000 new homes per annum compared with an actual build rate of around 8,000 in 2014/15. The issue is exacerbated by the lack of suitable land supply with 40% of local authorities not having a five year supply of land. New sites are urgently required.

Against this backdrop it is no surprise that demand for social housing remains high with 24,000 applicants on the Leeds register in 2016. The private rented sector has grown strongly since 2001, however only 12% of private rented properties have rents within Local Housing Allowance levels. We will continue to work closely with Leeds City Council to assist with their ambitious plans to address these issues. Their core strategy is to deliver 70,000 new homes by 2028, including 13,000 affordable homes.

BME Housing Associations

We remain strongly committed to our founding principle as a BME Housing Association and to our focus as a community based organisation which supports local multi-cultural neighbourhoods. The growing need for housing in BME communities mirrors that of Leeds as a whole.

Whilst many BME organisations have merged with larger associations, with a resultant loss of their BME identities, Unity is steadfast in its view that it can continue to make a real difference as a small community based local housing provider.

Regulatory Framework

We have a continual process for self-improvement to ensure that our governance and performance management processes support Unity in being an efficient and well run organisation.

This is monitored externally by the Homes and Communities Agency (HCA) to whom we regularly submit performance data for review. In addition, we will be scrutinised by way of an In Depth Assessment conducted by the HCA once every 3 to four years.



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.

	2015-16 Target	2015-16 Actual	2016-17 Target	2016-17 Forecast	2017-18 Target
Gross turnover					
Unity Housing	£5,824	£7,576k	£5,706k	£5,722k	£6,639k
Unity Enterprise	£536k	£477k	£550k	£617k	£539k
Surplus for the year					
Unity Housing	£988k	£1,636k	£724k	£1,663k	£1,202k
Unity Enterprise	£(37)k	£40k	£14k	£98k	£39k
Interest cover	424%	365%	415%	674%	459%
Gearing ratio	37%	37%	35%	40%	43%
Rent arrears	5.75%	5.56%	4.75%	4.75%	4.25%
Bad debt provision charged	£114k	£23k	£112k	£35k	£133k
Voids					
Unity Housing	1%	1.02%	1%	0.68%	0.75%
Unity Enterprise	17%	18.90%	14.14%	6.25%	9.62%
Re let times	22 days	20 days	20 days	19 days	20 days
BME lettings, no less than	50%	85.7%	50%	75%	50%
Repairs performance					
Emergency	99%	99%	99%	99%	99%
Urgent	99%	99%	99%	99%	99%
Routine	99%	99%	99%	99%	99%
Gas safety inspections	100%	100%	100%	100%	100%
Planned / responsive spend	57/43	60/40	57/43	57/43	54/46
Number of new housing units	21	25	58	56	12

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 good quality mixed tenure housing which reflects needs and aspirations

- 1.1 Review our capacity for additional new development beyond 2021, taking account of the provisions of the Housing and Planning Bill (once enacted), the new rent setting regime and other factors affecting our business
- 1.2 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 the input of our Tenant Involvement Panels, inclusive of Tenant Scrutiny Panel
- 3.2 Review and improve our services based on regular tenant feedback, satisfaction surveys and the results of our tenant census

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

6.7 Update and regularly review our Risk Management Strategy

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

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

6.10 Review our communication strategy and influencing role



Financial Plan

This plan sets out five year financial forecasts for both Unity Housing and Unity Enterprise. There is also a summary of the 30 year plan for Unity Housing.

In developing the plan a number of scenarios have been created and stress tests carried out in order to understand the resilience of the organisation should it be faced with additional financial pressures in the future.

The plan aims to deliver a further 196 homes, including 50 shared ownership properties.

The developments will be financed partly by grant but mainly by additional debt. As a result, debt will double, peaking at £39 million in 2021. The plans and assumptions have been carefully tested to ensure compliance with all of its banking covenants both now and in the future.

Detailed financial forecasts are set out in Appendix 1 as follows:

Table 1 Unity Housing Association Group

Table 2 Unity Housing Association

Table 3 Unity Enterprise

Table 4 Maintenance & Repair Costs

Table 5 UHA 30 Year Business Plan

Assumptions

Our key assumptions are set out below.

Inflation - RPI increases to 3.30% by 2021/22. All costs increase by RPI except salaries which include a 2% increase. Repairs have been set in line with the planned programme.

Rental income is based on the rent plan, which is

set in line with government guidelines. Rents with some exceptions are cut by 1% for the next three years to 2019/20. Rents from 2020/21 have been assumed to increase at CPI only.

Treasury costs are included as per the fixed loan agreement rates with variable rates based on market forecasts rising to 3.5% in 2021/22 excluding lenders margins. Capital repayments are based on agreed profiles.

New developments rents are based upon average approved affordable rents. An average build cost of £140k. Grants have been included at around £30k per unit.

Voids have been set at 1% throughout the plan.

Bad debt provision has been set at 2% of gross rental income in 2017/18 then at 4% 2018/19, 3% in 2019/20 and then 2% thereafter. This is based on the potential impact of Welfare Reform.

Repairs and maintenance spend has been set in line with our best expectations, taking into account our 2016 stock condition survey and Asset Management Strategy. Our strategy has a defined planned programme (finishing in 2019/20) which aims to increase the lifecycle of our components and reduce the overall routine spend. Our 30 year forecast is below those included in the stock condition survey and although we would expect this, we will be completing some further reviews to give us assurance that our plan is sufficient.

30 Year Financial Plan

The summary 30 year plan including Surplus, Reserves, Borrowings, Interest and Gearing is shown in Appendix 1, Table 5.

Development Summary

Planned schemes are summarized below. Grant is included at an average of £30k per unit and average total build cost is £140k per unit.

Summary of Development Schemes	Units	Completion
Parkwood Road	6	2018
Chapeltown Road	6	2018
Former Ancestor PH	14	2019-20
Beckhill Grove	31	2019
Leopold Street	24	2019
Avenue Crescent	2	2019
Quarmby Road	9	2019
Juniper Place	12	2019
Chapel Fold	10	2019
SOAHP ¹	82	2019-22
Total	196	

(SOAHP¹ - Shared Ownership Approved Plan)

Unity Enterprise

During 2016/17 the efficiency of Unity Enterprise has increased with an overall reduction in voids alongside the completion of much needed improvements to the buildings.

The Unity Enterprise plan assumes that the current levels of rents and voids will be maintained and that further planned building improvements and maintenance will be completed.

Rents have been set in accordance with the rent

plan and all inflation assumptions are replicated from the Unity Housing plan.

Voids

Voids have been included as follows:

Centres	Void Rate
Unity Business Centre	8.3%
Chapeltown Enterprise Centre	10.0%
Leeds Media Centre	12.5%
Overall	9.6%

Bad debt provision

Included at 1%

Maintenance

The agreed maintenance schedule has been included within the plan.

Intercompany loan

Interest on the loan is set at 4% over base and repayments of £32k per annum are included. The opening balance will be £379k.

Board Structure & Board Member Profiles

The Board

Shruti Bhargava (Chair)

Richard Walker

(Chair of Operations Committee)

David Heels

(Chair of Audit & Risk Management Committee)

Tim Yeardley

Waheed Butt

Emma Green

John Jeffries

Shazia Khan

Naseer Ahmed

Nothabo Changwe-Dube (observer)

Audit & Risk Management Committee

David Heels

Shazia Khan

Tim Yeardley

Naseer Ahmed

Abdul Ravat

Operations Committee

Richard Walker

Shazia Khan

Waheed Butt

John Jeffries

Enterprise Board

Emma Green (Chair)

Cyril Powell

Abdul Ravat

Will Jennings

Andrea Tara Chand

Ravinder Panesar

Remuneration Panel

Shruti Bhargava

David Heels

Shazia Khan

John Jeffries

Shruti Bhargava (Chair)

Shruti Bhargava is an independent consultant specialising in strategy, leadership and change, and has been Chair of Unity Homes & Enterprise since January 2015.

She began her career as an Operational Researcher in the steel industry, and has had a diverse career which has spanned sectors and roles since then.

Her journey has included being a management consultant in Cap Gemini, a VFM specialist at the Audit Commission, leading on Best Value transformation reviews at Sheffield City Council, and working as a facilitator with community groups.

Within housing, she has worked with tenants groups, led on Sheffield Homes' first two successful inspections, was a Board Director at Sheffield Homes, and a trustee of a BME domestic abuse charity. She has strengths in visioning, making sense of complex problems, and has particular interests in public policy creation and delivery. Shruti is especially passionate about addressing issues of equality, diversity, and cohesion in our society.

Richard Walker

(Chair of Operations Committee)

Richard has been within social housing 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 is now the Managing Director of his own consultancy firm, specialising in housing, customer services, operations and business transformation, working both inside and outside of the housing sector.

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.

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.

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 Arts 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 an 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 Jeffries

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.

Will Jennings

Will has over 25 years' experience within the social housing sector, the majority of this time at a senior level. Moving within development and regeneration areas, his comprehensive knowledge has helped develop regional and local strategies and initiatives.

More recently, Will has been employed by

Incommunities in Bradford, dealing specifically with the challenges of employment and funding. His broad knowledge and expertise have proved vital to the aims and objectives of Unity Enterprise.

Ravinder Panesar

Rav has spent the last 8 years as a Business Advisor within the West Yorkshire area. He assists and supports new enterprises and small businesses ensuring sound beginnings and growth into successful ventures.

Previous experience, although still linked to business and enterprise, includes trade and investment both in the UK and abroad. Rav was the winner of Outstanding Individual 2005 for UK Trade & Investment, and was Business Advisor of the year in 2009.

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.

Unity Senior Management Team profile and staffing structure

Chief Executive

Operations Director & Deputy Chief Executive

Enterprise Team
Housing Services
Maintenance
IT, Performance & Compliance

Regeneration & Development Director

Regeneration
Employment Services Team

Corporate Services Director

Finance
PA & Office Services
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, Chartford Homes and was previously a Board Member on Bradford Youth Board and Bradford Community Housing Trust. Wayne is also a School Governor at Hillcrest Primary School.

Corporate Services Director

Tony Osborne

Tony joined Unity in November 2016 and has a diverse background in both the corporate and third sectors. He spent 15 years working in the life science sector, most recently as Finance Director of CeNeS Pharmaceuticals plc, before joining the charity and housing association Papworth Trust as Director of Finance and Central Services.

Appendix 1: Financial Tables

Table 1: Unity Group Five Year Forecasts

Income and expenditure	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Net rental income	6,274	6,456	6,862	6,993	7,354
Other income	904	2,096	1,402	2,099	2,551
Net turnover	7,178	8,552	8,264	9,092	9,905
UHA Operating Costs	4,950	6,487	6,048	6,879	7,532
Unity Enterprise Operating Costs	484	478	489	509	517
Operating Costs	5,434	6,965	6,537	7,388	8,049
Operating Surplus/(Deficit)	1,744	1,587	1,727	1,704	1,856
Interest Receivable (net)	3	1	1	3	9
Interest Payable	(506)	(819)	(1,047)	(1,381)	(1,666)
Surplus/(Deficit) for the period	1,241	769	681	326	199
Surplus/(Deficit) percentage of turnover	17.29	8.99	8.24	3.59	2.01
Balance sheet	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Tangible fixed assets					
Net housing assets after depreciation	66,423	73,737	76,611	79,598	78,081
Other fixed assets	2,714	2,597	2,514	2,407	2,317
	69,137	79,334	79,125	82,005	80,398
Cash at bank	405	1,174	1,698	38,073	8,813
Other current assets and liabilities	434	(147)	630	1,076	(429)
Net current assets	839	1,027	2,328	39,149	8,384
Total assets less current liabilities	69,976	77,361	81,453	121,154	88,782
Financed by:					
Long term creditors					
Housing loans	21,124	26,904	30,027	39,574	38,073
Grants	32,319	33,154	33,443	33,184	32,200
Inter Company	0	0	0	0	0
	21,124	26,904	30,027	39,574	38,073
Capital and reserves					
Other	16,533	17,303	17,983	18,310	18,509
	69,976	77,361	81,453	91,068	88,762
Cash flow	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	1,346	3,002	1,954	2,328	4,508
Net servicing of finance costs	(461)	(764)	(1,013)	(1,348)	(1,630)
Net cash inflow/(outflow) from above	885	2,218	941	980	2,878
Net cash inflow/(outflow) -					
Construction and asset costs less grant	(5,813)	(7,196)	(3,509)	(4,205)	(520)
Net cash inflow/(outflow) before financing	(4,928)	(4,978)	(2,568)	(3,225)	2,358
Loan repayments	(979)	(1,253)	(1,408)	(1,486)	(1,532)
Loan financing	3,750	7,000	4,500	11,000	0
Increase/(decreases) in cash	(2,157)	769	524	6,289	826
Opening balance - cash	2,562	405	1,174	1,698	7,987
Closing balance - cash	405	1,174	1,698	7,987	8,813

Table 2: Unity Housing Association Five Year Forecasts

Income and expenditure	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Net rental income	5,786	5,952	6,341	6,457	6,799
Other income	853	2,045	1,350	2,046	2,498
Net turnover	6,639	7,997	7,691	8,503	9,297
UHA Operating Costs	4,950	6,487	6,048	6,879	7,532
Operating Costs	4,950	6,487	6,048	6,879	7,532
Operating Surplus/(Deficit)	1,689	1,510	1,642	1,624	1,765
Interest Receivable	19	20	21	23	28
Interest Payable	(506)	(819)	(1,047)	(1,381)	(1,666)
Surplus/(Deficit) for the period	1,202	711	617	266	127
Balance sheet	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Tangible fixed assets					
Net housing assets after depreciation	66,423	73,737	76,611	79,598	78,081
Other fixed assets	534	473	430	403	388
	66,957	74,210	77,041	80,001	78,469
Cash at bank	392	1,162	1,648	7,863	8,608
Other current assets and liabilities	647	17	796	1,243	(261)
Net current assets	1,039	1,179	2,444	9,106	8,347
Total assets less current liabilities	67,996	75,389	79,485	89,107	86,816
Financed by:					
Long term creditors					
Housing loans	21,124	26,904	30,027	39,574	38,073
Grants	31,081	21,951	32,275	32,052	31,103
Inter company	(347)	(315)	(283)	(251)	(219)
Capital and reserves					
Other	16,138	16,849	17,466	17,732	17,859
	67,996	75,389	79,485	89,107	86,816
Cash flow	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	1,278	2,926	1,822	2,202	4,376
Net servicing of finance costs	(445)	(765)	(993)	(1,328)	(1,611)
Net cash inflow/(outflow) from above	833	2,161	829	874	2,765
Net cash inflow/(outflow) -					
Construction and asset costs less grant	(5,777)	(7,170)	(3,467)	(4,205)	(520)
Net cash inflow/(outflow) before financing	(4,944)	(5,009)	(2,638)	(3,331)	2,245
Loan repayments	(947)	(1,221)	(1,376)	(1,454)	(1,500)
Loan financing	3,750	7,000	4,500	11,000	
Increase/(decreases) in cash	(2,141)	770	486	6,215	745
Opening balance - cash	2,533	392	1,162	1,648	7,863
Closing balance - cash	392	1,162	1,648	7,863	8,608

Table 3: Unity Enterprise Five Year Forecasts

Income and expenditure	2017-18 £000s	2018-19 £000s	2019-20 £000s	2020-21 £000s	2021-22 £000s
Net rental income	488	504	521	536	555
Other income	51	51	52	53	53
Net turnover	539	555	573	589	608
Operating Costs	484	478	489	509	517
Operating Surplus/(Deficit)	55	77	84	80	91
Interest payable	(16)	(19)	(20)	(20)	(19)
Surplus/(Deficit) for the period	39	58	64	60	72
Balance sheet	2017-18	2018-19	2019-20	2020-21	2021-22
Tangible fixed assets	£000s	£000s	£000s	£000s	£000s
Other fixed assets	2,180	2,124	2,084	2,004	1,929
	2,180	2,124	2,084	2,004	1,929
Cash at bank	13	12	50	124	205
Other current assets and liabilities	(213)	(164)	(166)	(167)	(168)
Net current assets	(200)	(152)	(116)	(43)	37
Total assets less current liabilities	1,980	1,972	1,968	1,961	1,966
Financed by:					
Grants	1,238	1,203	1,168	1,132	1,097
Inter company loan	347	315	283	251	219
Capital and reserves - other	395	704	517	578	650
	1,633	1,051	1,685	1,710	1,747
Cash flow	2017-18	2018-19	2019-20	2020-21	2021-22
	£000s	£000s	£000s	£000s	£000s
Net cash inflow from operating activities	68	76	132	126	132
Net servicing of finance costs	(16)	(19)	(20)	(20)	(19)
Net cash inflow/(outflow) from above	52	57	112	106	113
Net cash inflow/(outflow) - Construction and asset costs less grant	(36)	(26)	(42)		
Net cash inflow/(outflow) before financing	16	31	70	106	113
Loan repayments	(32)	(32)	(32)	(32)	(32)
Increase/(decreases) in cash	(16)	(1)	38	74	81
Opening balance - cash	29	13	12	50	124
Closing balance - cash	13	12	50	124	205

Table 4: Detailed Repair & Maintenance Costs

	2018 £s	2019 £s	2020 £s	2021 £s	2022 £s	2023 £s	Total £s
Routine maintenance							
Day to day repairs	300,000	315,000	330,000	345,000	360,000	388,750	2,038,750
Void relet repairs	157,500	159,000	160,500	162,000	163,500	165,000	967,500
Gas repairs	165,300	180,000	186,000	211,200	217,800	224,400	1,184,700
Routine repairs total	622,800	654,000	676,500	718,200	741,300	778,150	4,190,950
Cyclical Programme							
Cyclical painting	77,250	78,750	80,250	81,750	83,250	85,500	486,750
Gas servicing	111,400	121,550	128,250	132,650	141,650	148,350	786,150
Electrical testing	43,680	44,790	50,450	51,950	57,700	59,320	307,890
Asbestos	5,400	5,400	5,700	5,850	6,000	6,300	34,800
Cyclical programme total	237,730	250,640	264,650	274,500	288,600	299,470	1,615,590
Major repairs							
Planned – non components							
Scheme improvements	20,400	20,400	20,400	20,400	20,400	25,200	127,200
Major works – other	60,000	54,000	54,000	54,000	54,000	54,000	330,000
Aids and adaptations	28,800	32,400	33,600	36,000	38,400	42,000	211,200
Major repairs total	109,200	106,800	108,000	110,400	112,800	121,200	668,400
Planned programme – components							
Component – boilers	172,295	147,125	141,427	150,783	143,767	136,350	891,747
Component – bathrooms	39,769	29,891	39,965	41,460	41,384	52,745	255,214
Component – doors	18,680	17,954	17,215	16,464	15,702	14,928	100,943
Component – fires	4,627	4,422	4,210	3,990	3,761	3,525	24,535
Component – kitchens	123,270	127,035	83,480	84,336	85,000	83,124	586,245
Component – windows	32,553	22,850	23,434	25,171	26,849	27,874	158,731
Components total	391,194	359,277	309,731	322,204	316,463	318,546	2,017,415
Total repair costs	1,360,924	1,370,717	1,358,881	1,425,304	1,459,163	1,517,366	8,492,355

Table 5: UHA 30 Year Business Plan

Year	Surplus £000s	Reserves £000s	Borrowings £000s	Interest Cover £000s	Gearing %
2018	1,202	16,138	21,124	460	44
2019	711	16,849	26,904	270	53
2020	617	17,466	30,027	241	57
2021	266	17,732	39,574	187	74
2022	127	17,859	28,073	170	70
2023	225	18,083	35,765	181	66
2024	355	18,438	33,394	196	61
2025	426	18,864	30,953	210	56
2026	625	19,489	28,435	228	50
2027	698	20,188	25,832	247	45
2028	832	21,020	23,409	281	40
2029	899	21,919	21,736	307	36
2030	1,012	22,930	20,063	334	33
2031	1,084	24,014	18,642	368	30
2032	1,166	25,180	17,220	405	27
2033	1,201	26,381	15,799	444	24
2034	1,311	27,692	14,378	494	22
2035	1,349	29,041	12,956	548	19
2036	1,422	30,463	11,535	633	16
2037	1,561	32,024	10,364	736	14
2038	1,606	33,631	9,942	814	13
2039	1,596	35,227	9,521	862	13
2040	1,607	36,833	9,100	923	12
2041	1,600	38,433	8,679	975	11
2042	1,580	40,013	8,257	1,043	10
2043	1,554	41,567	8,000	1,113	10
2044	1,531	43,098	8,000	1,140	9
2045	1,439	44,538	8,000	1,131	9
2046	1,469	46,007	0	1,697	0
2047	1,690	47,697	0	0	0

Appendix 2: 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		Risk total	Key controls/actions
	Probability			
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				
<p>Economic and political uncertainty that might impact on public sector funds, the housing market and the UK economy e.g. cost inflation > rent inflation</p> <p>This may in turn impact on the ability to raise finance</p>	4	4	16	<ul style="list-style-type: none"> • Annual business planning process, including stress testing scenarios - including update of 30 year plan • Reforecasting throughout the year and monitoring of budget performance • Continued commitment to VFM review of all activities • Covenant compliance monitored closely in all plans and forecasts, including stress test scenarios
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
Loss of stock, due to Government's extension of Right To Buy as a voluntary scheme	4	4	16	<ul style="list-style-type: none"> • Regular review of Business Plan • Stress testing Right To Buy scenarios
Increased pension costs	3	4	12	<ul style="list-style-type: none"> • Regular review of budget and costs • Monitor pension fund developments and review risks periodically

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
3	4	12	CEO, Finance Manager	Benchmarking
2	3	6	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
3	4	12	Finance Manager	Reporting to the Board
3	3	9	CEO, Finance Manager	Reporting to the Board

Description of risk	Risk impact		Risk total	Key controls/actions
		Probability		
M & A opportunities impact on management time resulting in a loss of performance and/or staff uncertainty	5	3	15	<ul style="list-style-type: none"> • Undertake robust due diligence, legal and financial at the outset • Ensure appropriate governance structures and executive resources are planned
Reputation				
We breach the regulatory framework leading to in depth reviews and potential downgrades to our GIV1 status	4	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 • Self-assessment against the HCA framework
As a result financing becomes very difficult.				
Poor relations with media, resulting in adverse publicity	3	3	9	<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. • Periodic penetration testing
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
Theft or loss of customer data resulting in a Data Protection breach and potentially significant fines	3	4	12	<ul style="list-style-type: none"> • Hardware review and update plan/IT strategy • Staff training • Periodic penetration tests.
Human Resources				
Failure to recruit and maintain staff skills resulting in poor performance, staff misconduct	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

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
3	3	9	CEO, Board	Regular reporting to SMT Board Merger task group
4	2	8	CEO, SMT	Quarterly business plan progress report to SMT Performance reporting to the Operations Committee quarterly and SMT monthly.
2	2	4	SMT	Reporting to SMT as need arises
3	2	6	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
3	3	9	Operations Director, SMT	Performance monitoring and management
1	2	2	Operations Director, SMT	Performance monitoring and management
3	1	3	Operations Director	Team meetings

Risk impact
Probability
Risk total

Description of risk

Key controls/actions

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

- 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

- Management Succession Plan
- Key man insurance

Development

Unable to meet HCA requirement to identify firm development sites

4 3

12

- Close liaison with LCA/LA
- Development consortium
- Development outside of Leeds

Insufficient skills and resources and the poor management of the development programme. This could lead to a breach of the HCA contract and result in damage to our reputation and relationship with stakeholders.

3 2

6

- 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 resulting in delays, overspends or poor quality of work

2 2

4

- Robust procurement processes/procedures
- Regular and robust contractor monitoring
- Use of consultants where required

Housing

Poor management of our housing stock which may result in:

- Longer void periods
- Tenant dissatisfaction
- Rising arrears
- Adverse publicity
- Regulatory issues
- Policies not being updated

3 2

6

- Monitoring of monthly KPI data and management accounts - benchmarking of data
- Forward planning of void works
- Dedicated resources in place for Lettings and Allocations
- Housing advice surgery has been established to better educate customers on housing options
- Staff training
- Periodic review of policies
- Internal audit programme agreed by Audit and Risk Management Committee
- Customer satisfaction surveys

Post control
risk impact

Post control
probability

Total control
risk

Responsibilities

Monitoring

3

1

3

Operations Director

Report as necessary

3

2

6

CEO, Finance Manager

Report as necessary
Regular review by SMT

3

2

6

Regeneration Director

Monthly report to SMT
Quarterly report to Operations
Committee.

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

2

2

Operations Director, SMT

Weekly team meetings

Operations Committee

Monthly management meeting

Reports to SMT and Operations
Committee

KPIs monthly

Risk impact
Probability
Risk total

Description of risk

Key controls/actions

Maintenance

Description of risk	Risk impact	Probability	Risk total	Key controls/actions
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	<ul style="list-style-type: none"> 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. Regular review of KPIS by SMT and Board
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 Maintain emphasis on VFM Periodic 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.	5	3	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 the necessary 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.

Post control
risk impact

Post control
probability

Total control
risk

Responsibilities

Monitoring

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
3	1	3	Operations Director, SMT	Quarterly performance reporting to Operations Committee.
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

Risk impact
Probability
Risk total

Description of risk

Key controls/actions

Enterprise

Poor quality stock in deteriorating business centers, resulting from a lack of investment	3	4	12	<ul style="list-style-type: none"> Detailed budget preparation - Planned Maintenance schedule Fully costed investment programme over a medium term Adequate level of investment
Incorrect mix of stock	3	3	9	<ul style="list-style-type: none"> Undertake a stock condition survey on individual properties to review existing and potential uses Consideration given to alter in units
Failure to maximise the stock and let our stock in a timely manner can produce increased lost revenue	3	2	6	<ul style="list-style-type: none"> Continual and regular monitoring of void properties Ensure stock of a lettable standard Effective advertising
Specialist nature of space and cost per square foot at LMC	3	3	9	<ul style="list-style-type: none"> Review rent levels/voids
Poor IT provider - IT systems and processes are not fit for purpose, making it impossible to re-sell	3	3	9	<ul style="list-style-type: none"> Review of services and associated costs
Unable to let units and maintain a sustainable business plan, resulting in business viability being in question	3	4	12	<ul style="list-style-type: none"> Robust financial monitoring of accounts
General outlook of the economy due to uncertainty following Brexit	3	3	9	<ul style="list-style-type: none"> Regular and robust review of business plan Constant reviewing of voids and leavers questionnaires
Failure to deliver the organisation's objectives resulting in poor customer service, reputational harm and leavers	3	3	9	<ul style="list-style-type: none"> Regular staff training sessions New performance framework
Failure to undertake regulatory and essential maintenance	3	3	9	<ul style="list-style-type: none"> Weekly review of routine maintenance schedule

Post control
risk impact

Post control
probability

Total control
risk

Responsibilities

Monitoring

Post control risk impact	Post control probability	Total control risk	Responsibilities	Monitoring
3	2	6	Operations Director	Quarterly performance reporting Annual budgeting
2	2	4	Operations Director, Enterprise Manager	Constantly reviewing market demand and void properties
2	1	2	Enterprise Manager	Weekly review of vacant properties
2	2	4	Operations Director, Enterprise Manager	Monthly review of void properties
2	2	4	Operations Director	Monthly Management meeting review
3	3	9	Operations Director, SMT	Monthly SMT monitoring Quarterly reports to Board
2	2	4	CEO, Finance Manager, Enterprise Manager	Benchmarking/SMT
2	2	4	Operations Director, Enterprise Manager	Performance report to SMT monthly
1	2	2	Operations Director, Enterprise Manager	Constantly reviewing to ensure compliance and asset value maintained

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

CUSTOMER SERVICE EXCELLENCE®

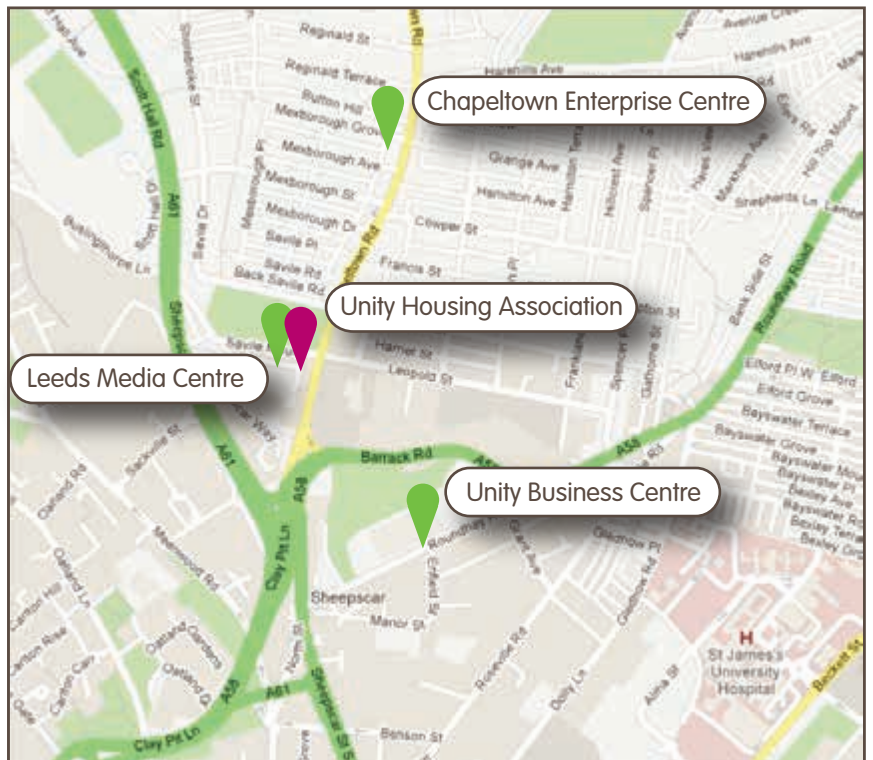


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