

## ON ACTIVE SERVICE

1918 / 2018:- Celebrating the role that people from all faiths and backgrounds played in World War I.

2017 / 2018:- Celebrating the role that Unity Housing Association plays within the local community.

Note: - Correspondence in this report should be shared throughout the community and remembered with pride.



Authorised for distribution:-

*Ali Akbar*

Chief Executive.

*Shruti Bhargava*

Chair.



# Unity:- On active service for the past thirty years.

On the 11th hour of the 11th day of the 11th month of 2018, the 100th anniversary of the Armistice will be marked. The customary two minutes silence will be observed in memory of the millions who gave their lives in the Great War.

As history books confirm, it truly was a world war. On the British side volunteers came, not just from towns and cities across the United Kingdom, but from Great Britain's far flung Commonwealth.

During the four years of the conflict over two million Commonwealth soldiers rallied to the call. A quarter of those who died "fighting for King and country" were from the Commonwealth.

Often overlooked is the part that black and minority ethnic Commonwealth soldiers played in the conflict. In 1914, on the Western Front, the number of Indian Sepoys (professional soldiers of the Indian Army) matched the number of British troops.

A year later, in 1915, the West Indian Regiment was formed; 15,000 men volunteered from across the Caribbean islands. They saw action on the Western Front, Palestine, Egypt and Italy. Barbadian, Walter Tull, became the first Black officer to lead white men into battle.

What all these men had in common was the Commonwealth. Its modern-day Charter brings together the values and aspirations of 2.4bn people living in 53 independent sovereign states. Its overall aim, through development and democracy, prosperity and peace, is to improve the lives of all its people. All in all, a compelling force for good.

And it's a similar story at Unity where, through quality affordable housing, development, enterprise, customer service, good governance and tenant involvement, we too aim to improve the lives of people living in our neighbourhoods. Something that, in a more peaceful age, we think is worth fighting for.

# Contents.

Page	
4	Unity make advances on every front.
6	Volunteers answer the call.
8	Enthusiasm and work rate.
10	Whilst home slackers look on.
15	On the Western Front.
16	Rallying to the call.
18	A welcome addition.
20	Mentioned in despatches.
22	Our senior officers.
24	Counting the cost.
26	Standing to attention.
27	An absolute dream!





# On active service:- Unity make advances on every front.

Last year we were delighted that the Lord Mayor of Leeds, Councillor Jane Dowson, was one of the guest speakers at our AGM. After celebrating our 30th anniversary in such excellent fashion there was, perhaps, a danger that this year could have been a case of, 'after the Lord Mayor's Show'. That certainly hasn't been the case as, over the past twelve months, Unity has made significant advances on every front.



Our key strategic role is to increase affordable housing to overcome the current housing crisis. We're pleased to report that we've done just that, with a further 58 completions in our affordable homes development programme, all of which are fully let.

The need for new homes has never been greater. A report by the Rowntree Foundation warns that, by 2022, the shortage of housing will be equivalent to a city the size of Leeds. We are playing our part in preventing that. In that respect Unity punches well above its weight, making a significant contribution to local housing. In our quest to meet our objectives we have added Kirklees to the areas where Unity has a presence.

As Unity has grown, so have our services. We are - and have been for a number of years -- much more than regeneration experts and provider of affordable homes. Our work extends to many areas as we work towards another of our goals - the creation of sustainable communities.

Unity Enterprise, which celebrates 20 years within the Unity Group in 2018, is a good example. As well as offering local businesses affordable, quality workspace, Unity Enterprise also nurture them. The launch of the Business Incubator was another major advance in the services we provide to help local enterprise thrive and grow. Through Unity Employment Services

we work with tenants and local people to give them the skills they need to become attractive to employers and then help them find work. Over 250 people have benefited from this service over the past year.

Operationally Unity has also enjoyed success. Most importantly our activities generated a surplus of £1.9m which, as a not for profit business, will be reinvested; building new homes, improving existing ones and supporting our added value tenant services.

During the year we engaged a new repairs and maintenance contractor, GTD. We felt it important that tenants were involved in their selection. GTD have made a great start and our Housing Management team are looking forward to developing a close working relationship with them and in turn an even better service to tenants.

Unity's success as both landlord and developer continues to raise our profile on the national stage. We were delighted to welcome Alok Sharma (Housing Minister at the time of his visit) who came to meet a number of our tenants. Leeds West MP, Rachel Reeves paid a visit to our Whyther Park development, which is of course, in her constituency. We also welcomed back Lord Mayor of Leeds, Councillor Jane Dowson, to open the Business Incubator at the Unity Business Centre.

We would like to say thank you to retiring Board Members Shazia Khan & Tim Yeardley and Andrea Tara-Chand who is stepping down this time. On a sadder note, we also marked the passing of Baroness Dean who died in March 2018. Baroness Dean was one of the guest speakers at our 2017 AGM.

Of course none of what we've achieved over the past year would be possible without the partners mentioned throughout this report. Key are Leeds



City Council, Kirklees Council and the Homes & Communities Agency (now Homes England). It's an arrangement that works for the good of all. They have confidence in Unity's strategic vision and we deliver on what we promise - with impressive results.

And finally, as you will see, we have chosen the 100th anniversary of the end of the Great War as our theme for both the annual report and our AGM. Commonwealth soldiers from the Caribbean and South Asia played a major part in the conflict. It is fitting that their sacrifice be honoured. Our carefully researched information covers just a little of what those brave men and women faced - and gave their lives for. And, were it not for the Commonwealth, Unity would not be here. Our raison de etre is a direct result of the influx of West Indian and South Asian people from the 1940s onwards. It should make all of us proud of our roots and our heritage.

*Ali Akbor  
Shruti Bhargava*

Ali Akbor  
Shruti Bhargava



# On active service:- Volunteers answer the call.

Unity was established by a group of enthusiastic volunteers in 1987 to improve housing for the West Indian population in Chapeltown and Harehills. Our name comes from 'comm...unity'. We're an organisation dedicated to the local community with a unity of ideas and a unity of purpose.

*Our history is important!*

Over the past 31 years, we've never lost sight of our roots. Our annual aim is to let half of our properties to people from the BME population in Leeds. Over the past year lettings to that sector stood at 66%.

Of course, like all successful organisations, we've adapted, we've innovated and we've improved to meet the constantly changing demands of the social housing market. And, like an army, we're strong. Whilst other BME housing associations have been swallowed up by larger organisations, Unity stands firm, proudly independent, as one of the UK's leaders in its field.



Unity Annual Report  
ON  
ACTIVE  
SERVICE.  
1918-2018 • 2017-2018

We're still based in Chapeltown, Leeds and now manage nearly 1,300 properties, providing homes for families, singles, the older generation and those with special needs. Our work focuses on Chapeltown, Harehills, Beeston and Holbeck. Whilst the provision of quality homes at an affordable rent is our main business, we also have properties for shared ownership.

Tenant care, primarily through the delivery of first rate housing services, is at the heart of what we do. However we also look to help tenants in other ways too. That's why we now have a Financial Inclusion team and, through Unity Employment Services, we help 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.





# On active service:- Enthusiasm and work rate.

*100% at all times!*

When the West Indian Regiment arrived on the Western Front, initially there was a reluctance to throw them straight into battle. So, many of the volunteers were consigned to labour tasks, frequently working on munition supplies. The work was dangerous, constantly under enemy fire, with many lives lost. Needless to say, the men impressed their peers through their enthusiasm and work rate. In one instance 60 men of the 6th Battalion unloaded a staggering 375 tons of ammunition in less than two hours. Stories such as this earned the West Indian Regiment great respect and popularity amongst their army colleagues.

**A property portfolio we're proud of**  
Whilst our Housing Management team can't compete with such a phenomenal work rate, they have completed another highly successful year. Under somewhat challenging circumstances their devotion to duty was reflected in improved customer satisfaction ratings.

## Repairs

A change in our maintenance contractors meant that repair target times dipped with emergency, urgents and routines down by an average 4.4%. However, keeping our customers fully informed about the changeover meant that overall customer satisfaction rates increased to 97%, comfortably ahead of the 95% target. Forrest, our outgoing contractors, delivered 6.5 years of great service, for which we thank them. Our new contractors, GTD (Guaranteed to Deliver) have made a good start and repair target times are now very much back on track.

## Property improvements

Unity tenants live in modern, well appointed, well maintained properties. That's because we invest in our property portfolio with an ongoing programme of improvements and cyclical repairs. Last year we invested £796,000 with 70 homes benefiting from new energy efficient boilers, 64 had new kitchens fitted and 15 new window frames. Direct purchasing of materials enabled us to cut costs and, as a result, we were able to complete a higher number of improvements than planned.

## Tenant safety

Tenant safety, particularly in multi-occupancy properties, is always of prime importance at Unity. Whilst we don't have any high-rise flats in our portfolio, it does include a number of three storey blocks. Following Health & Safety fire risk assessments we completed upgrades at 13 of our communal properties to meet all aspects of current legislation. All flats have an evacuation policy in case of fire. We also carried out individual checks to ensure that older tenants are physically capable of following the evacuation procedures.

Gas servicing was completed at all Unity properties. We also have an ongoing programme of electrical testing for all Unity properties. During 2017/18 a further 362 tests were completed.

## Up to date with our rent

Efficient control and collection of rent is essential to the success of Unity. Without it none of the improvements we make to our properties, repairs or, indeed, development of new housing stock, could happen. We have a dedicated rent collections team within housing management. It's a strategy that clearly works as we've completed another outstandingly successful year. Rental collections for the year 2017/18 was 99.3% of our total rent roll. What's more, the team's firm but fair approach resulted in a further reduction in arrears -- for the fourth year in succession.

## Void management

When it comes to income maximisation, void management is also important. An empty property yields no return, so keeping the number of voids within our portfolio to a minimum is very important. Unity scores well here with just 0.77% of our total housing stock empty during the year under review.



## Lettings

Unity has a very low stock turnover - just 5.2% compared to a national average of 10%. That speaks volumes about the quality of our properties. And it also reflects our careful approach to lettings. Our lettings team ensure that we are offering the right product to the right person. References are taken from their previous housing provider and an affordability assessment completed. It's an holistic approach that creates a stability of tenure and, in turn, more stable communities. New Unity tenants are clearly impressed, giving us a 99% approval rating on the standard of their new home. When tenants decide to move on, 93% said they were satisfied with our service and 87% said they would be happy to recommend us to a friend or relative.

## Beating the beast

The 'beast from the East' made the winter of 2017/18 one of the coldest on record. So it's good to know that Unity tenants live in increasingly energy efficient homes. During the past year a further 48 of our properties had their SAP ratings - that's the nationally recognized standard used to score home energy efficiency - improved. Unity is amongst the most energy efficient housing providers in the UK.



# On active service:- Whilst home slackers look on.

*No slacking at Unity*

Dressed in full length army great coats to keep out the chill, the arrival of West Indian troops in London in the winter of 1916 caused much excitement. A newspaper picture caption of the time said: "No finer fighting material can be found than among West Indian troops. They are soldiers of sterling quality." Another newspaper headline read "Men from the West Indies enlist, whilst home slackers look on."

There's certainly been no sign of slacking at Unity's Development & Regeneration team over the past 12 months. Despite some tough conditions, they've dug in and then gone on to make significant advances.

Unity recognises the need for homes that meet the needs of people of every generation including families, singles and those living with disabilities. That's why there's a huge demand for Unity's new build, high quality affordable housing - both for rent and for shared ownership.

## **Soldiering on**

But developing those much needed new homes isn't easy. Leeds economic strength makes it a popular place to live - which is of course a positive. But, when it comes to the development of new homes, popularity pushes up land values, adding to costs. And, because there is a lot of development work in the city, there's a shortage of labour, which pushes up wages costs too.

But, as the saying goes, our Development Team have bravely soldiered on. During the past two years, through our Affordable Homes Programme, Unity has completed 58 new homes with a further 106 properties ready to go. That leaves 56 new homes still to be identified in order to meet our overall allocation of 220 homes by the end of March 2021. Our track record on delivering new homes suggests that, whilst challenging, it is well within our range.

## **Victorian values**

Whilst those moving into new homes in Little London, Beeston and Holbeck would say that every new Unity property is a cause for celebration, we are particularly proud of our project at 146 Chapeltown Road. The property is a typical stone built Victorian terraced family home situated within the Chapeltown Conservation Area. When we started the project the poor state of the derelict building meant that only the property's front façade could be retained. A thoughtfully designed extension has created six spacious apartments. Working with the trustees of the property next door, and part-financed by the Heritage Lottery Fund, it has taken seven years from inception to completion and the property is now fully let.

During the year work continued on the following projects:

## **Whyther Park, Armley**

Formerly the Ancestor Arms, a public house, boarded up for a number of years, this site had become an eyesore. The land was purchased by Leeds City Council and, following competitive marketing, Unity was chosen as the preferred developer. Due for completion in December 2018, the development will comprise eight flats and six houses. Esh Construction are our construction partners.



## **Quarmby Road, Huddersfield**

Unity added Kirklees to our property portfolio a couple of years ago. Our contractors, Jack Lunn, started work on the site in 2018. Completion of the nine houses is due in December 2018.

## **Leopold Street, Chapeltown**

Using derelict land, this £4.1m development is in Unity's heartland, across the road from our offices. Working in conjunction with Chapeltown CoHousing Group - ChaCo for short - when completed in December 2019 it will provide 30, one and two bedroom properties, for the over-55s to be owned and managed by Unity and 34 flats & houses to be owned by ChaCo. ChaCo is a local interest group focused on the development of community-based housing projects. The contractors for this project are Starfish Construction.

## **Beckhill Grove, Meanwood**

A £4.8m investment, this major development will add 30, two and three bed, homes to meet local housing needs. They will complement the 125 homes Unity already owns and manages on the Stonegate Estate in Meanwood. Esh Construction are our chosen contractors. Completion is due on December 2019.





### Leeds Road, Kippax

This former mining village has become a popular commuter town, pushing up property values. Our development is using land formerly occupied by a primary school. It's in a prime position, on the main arterial road heading into the city of Leeds. Strategic Team Construction Group had an option on the site (owned by Leeds City Council) and offered Unity a land and works package to build 23 houses and flats for Affordable Rent. The project is valued at £3.1m and completion due in December 2019.

In addition, planning permission has been granted to build two, 3 bedroom houses at Avenue Crescent in Chapel Allerton. We are also due to strengthen our links in Kirkstall with the proposed development of seven houses at Northgate, Cleckheaton.

We also added to our housing stock through local acquisitions, 22 houses and flats in Harehills and Pudsey from the Riverside Housing Group. A programme of improvement work has subsequently been undertaken on these properties, replacing kitchens, bathrooms, doors, windows and, where necessary, Health & Safety work.

### Collaborative working

As part of Unity's regeneration programme, we continue to seek out and establish opportunities for collaborative working with local groups and organisations which will result in improvements to the lives of people living in our communities.

### Chapelton Housing Investment Strategy (CHIS)

Unity has been part of this steering group for several years. The group comprises various Leeds City Council Departments, private sector housing, Housing Leeds plus Latch and six other local social housing providers.

Over the past year the group has continued its work on Welfare Reform, Empty Homes, services for older people and how best to support local people with issues such as Financial Inclusion, Employment and Skills' development.

### Holbeck Neighbourhood Forum (HNF)

The Forum plays a key part in the ongoing regeneration and general improvement of Holbeck -- one of the most deprived areas in Leeds. Supported by Leeds City Council, following the adoption of the Holbeck Neighbourhood Plan, the Forum is a statutory consultee on all planning matters in the area. The Forum comprises residents, ward members, businesses and local stakeholders,

It's been a busy year on a number of fronts. The Council completed their city-wide PFI initiative which has seen both improvement work to existing homes and the development of new ones. In total 400 properties were included in this project, a good number of which were in Beeston/Holbeck.



In partnership with Groundwork, an organisation dedicated to improving people's lives through the creation of green spaces in urban environments, HNF acquired funding to refurbish Holbeck Moor Park.

As part of the Leeds Neighbourhood Approach initiative, the Forum has also been improving private sector rented housing in Holbeck by pro-actively targeting private sector landlords. It has proved to be a success. To date the project has inspected 555 of the 650 targeted properties, brought 76 long-term voids back into use, identified 983 hazards and served 116 enforcement notices on landlords. As a result, Leeds City Council have committed to retaining the team in the area for the next three years.

In addition, Forum members undertake joint walkabouts every quarter, which have helped resolve over 720 issues relating to road conditions, tipping and unsightly properties.

In June 2017 Leeds City Council committed £4.5m to fund a Group Repair Scheme, targeting landlords of 189 properties of which 151 have signed up. Work is due to be completed in late summer 2018.



Beeston & Holbeck Regeneration Plan Partners include Housing Leeds, South Leeds Employment & Skills Board and Holbeck Neighbourhood Forum. Via the various Improvement Boards, partners are able to discuss emerging local issues and seek ways to improve neighbourhoods.

Unity's regeneration work in the Parkwood area, completed in 2016/17, has initiated a wider improvement programme in the area; Leeds City Council commencing work on re-roofing and external cladding to properties as well as making general environment enhancements.

### Regeneration: the next phase

Whilst building new homes and refurbishing old ones is key to regeneration, what comes next is equally important. That means creating sustainable neighbourhoods that are economically viable; where residents have the required skills to find work and are both financially included and independent.

That's where Unity Employment Services (UES) fits into our organisation. Operating from the Hub at Unity Business Centre, UES has a three person team (including

*Great to see -  
So much activity!*



an apprentice). Its purpose is to help local people develop skills and find employment. UES offers a regular programme of work search activities at the Hub including a twice-weekly job club, training, employment skills as well as classes to improve English.

To deliver the programme, UES works with a number of partners including PATH Yorkshire (training, mentoring and coaching), Interserve (employability courses), Yorkshire First Solutions (work opportunities), Learning Partnerships (English as a second language) and Kirkstall Forge (Construction Skills Certification Scheme training).

During the past year UES has helped:

- 110 people find work
- 177 people improve their skills and employability through training
- 30 people find voluntary work

Wherever possible, UES likes to find work for clients on Unity's own development sites. As a result six clients were employed at Lenhurst Avenue in Leeds and Quarmby Road in Huddersfield. UES also promotes work and training opportunities in other sectors which, over the past year has included the rail industry, nursing, retail and the police.

#### Pilot progress

It's been a long time coming, but Welfare Reform including Universal Credit, the Benefit Cap and under-occupation will be affecting all our tenants in the not too distant future. Ensuring they are fully prepared for these major changes is essential. During the year we embarked on a pilot project, visiting the homes of in excess of 500 tenants to talk to them about employment prospects and welfare changes, offering further assistance. Work is still ongoing in

Harehills and Meanwood with further visits planned in 2018 in Little London, Woodhouse, Wortley, Armley and Hunslet. To date, as a result of this project, around 50 tenants requested further guidance.

#### Working with Older People

Unity is all about the community. So in our efforts to create cohesive and sustainable communities, it's important that we don't overlook the needs of the older generation. To this end, Leeds University were commissioned to undertake research into the needs and aspirations of older people living in Chapeltown and Harehills. Grant funding was secured by one of our partners, Feel Good Factor. Work commenced in 2017 on a number of initiatives including a gardening and decorating project (Leeds Black Elders), aids and adaptations to homes (Care & Repair) and additional support to help older people with ongoing health issues - such as dementia - to live more independently (The Feel Good Factor). The Care & Repair team also offer support to clients where it is thought a move to alternative accommodation may be beneficial. These initiatives have proved to be highly successful and further funding was obtained by the Feel Good Factor to continue the work in 2018.



# Active service:- On the Western Front.

The Indian Expeditionary Force arrived in Marseille during September and October 1914. They were deployed to the battle sector of what was to become the Ypres Salient.

In the spring of 1915, Indian forces provided the lead division in the Allied offensive in French Flanders at the Battle of Neuve Chapelle. Later that year the Indian infantry divisions were redeployed to Mesopotamia. However Indian Cavalry divisions remained on the Western Front until March 1918. The Indian Army also fought at the Battle of the Somme (1916), Cambrai (1917) and were part of the advance to the Hindenburg Line (1917). Around 130,000 Indian troops fought in Flanders, 9,000 of them losing their lives. A memorial to the troops who served so gallantly was unveiled in Ypres in 2011.

#### Tenacious fighters

The Indian Army rapidly gained a reputation for being tenacious fighters. On 31st October 1914, Khudadad Khan became the first South Asian soldier to be awarded the Victoria Cross. Wounded himself, the 26-year old machine gunner continued to fight, his five colleagues already dead. His actions held up the German advance at Ypres and prevented them capturing ports vital to the Allied supply chain. Khan's machine gun position was eventually over-run by the Germans and he was left for dead. Under the cover of darkness, Khan crawled back to his own lines, re-joined his regiment and continued fighting. Born in Dab in modern-day Pakistan, Khan survived the war and died aged 82.

Field Marshall Sir Claude Auchinleck spent much of his 43 year military career in India. He once commented that the British would not have come through either World War without the Indian Army. In the First World War 1.3m Indian soldiers rallied to the cause, many of them volunteers. Recruited from the Punjab, Utter Pradesh, Maharashtra, Tamil Nadu and Bihar, the Indian Army crossed all faiths and castes; a mix of Muslims, Hindus and Sikhs. During the course of World War One, 74,000 were killed and 67,000 injured. Nearly 100 Indian Army nurses also lost their lives as well as thousands of orderlies.

*Looking forward to 2019!*



# On active service:- Rallying to the call.

It is a little known fact that, as well as sending thousands of brave young men to fight on the Western Front, the West Indies was also an enterprising and generous benefactor to the war effort. Trinidad sent millions of barrels of oil, Jamaica sent rum and Barbados, vast amounts of sugar. In total the islands sent £54m of goods to Europe and beyond between 1914 and 1918. In addition the islands raised £2m in cash which provided well equipped ambulances and - cutting edge at the time - nine aeroplanes.

And enterprise is what Unity Housing Association's business arm, Unity Enterprise is all about. 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).

The three centres house 139 units of quality and affordable business space which is let to a wide range of commercial enterprises and organisations. Very much part of the Leeds business community, Unity Enterprise is an important element in our business plan.

Following considerable investment, space at our three business centres is very much in demand, evidenced by a waiting list. Alongside affordability, tenants at our three business centres value being part of a business community. We actively encourage them to talk to each other, to swap ideas and share past experience to help fellow tenants grow their business and overcome challenges to further business development. Unity also does its bit by providing free business support workshops which are proving popular amongst our tenants.

## Unity Business Centre (UBC)

The UBC's value for money offering continues to be extremely popular with good rates of tenant retention and 100% occupancy over the past year. Our flexible short-term lets use an easy to understand one page tenant agreement, removing the need for a solicitor, which has obvious cost saving advantages.

The most important development at the UBC over the past year has been the launch of the Business Incubator. A joint venture with our tenants Iota Business, an accounting and book keeping practice, the Business Incubator offers fledgling businesses a perfect package to get them off the ground. Along with highly affordable, easy to arrange desk space, businesses benefit from fully serviced and comfortable workspace. Meeting rooms can be hired as can computers. Even better, desk space can be hired for the day, the week or the month. Longer term contracts can be arranged as the business develops.

## Chapeltown Enterprise Centre (CEC)

Our competitive rents continue to give us a leading edge over the competition. As a result, the Centre has also enjoyed 100% occupancy rate during the year. Again we regard ourselves as more than just a landlord, working closely with Chapeltown Development Trust (CDT) to nurture and sustain new businesses in the area. Unity Enterprise's manager

was previously a manager in a high street bank and has the commercial knowledge and experience to provide advice to help small businesses grow. Of course, whilst we regret losing any tenant, it is always pleasing when a business start-up outgrows us and has to move to larger premises.

## Leeds Media Centre (LMC)

The LMC is in direct competition with City Centre office accommodation. However the availability of plentiful free parking - and our excellent product offer - ensures we both win and retain tenants. Our anchor tenant is 'Made in Leeds TV'; the brand has centralised its operations across the UK at the LMC, employing around 60 people in a variety of roles. Other tenants include a restaurant, a firm of solicitors and the national charity, Barnardo's, has its Leeds office at the Media Centre. During the year one of our units was let as a recording studio and is available for use by the local community.





# On active service:- A welcome addition.

On arrival in The UK, West Indian troops were sent to Plymouth in Devon or Seaforth in West Sussex to prepare them for life as soldiers on active service. Wherever they went the men of the West Indian Regiment quickly became a welcome addition to the local community. In 1916 reports from the London-based West India Committee showed that the men of the Guiana detachment of the Expeditionary Force were “by all accounts winning golden opinions of themselves amongst the inhabitants of Seaforth, from whom they have received a very cordial welcome.”

Involving members of the communities in which we work - our tenants - in the ongoing business of Unity is a key strategy. The standards of customer excellence for which we strive can only be achieved by listening to feedback and working with our tenants -- whether that is feedback through one of our forums, surveys or via our housing officers.

Tenant involvement at Unity is through our Tenants' Panel, Tenants' Scrutiny Panel and the Leeds Collaborative - a group of active tenants from four local housing providers supported by tenant involvement managers. For tenants not directly involved, both 'Unity News', our quarterly newsletter, and our website & social media keep all our residents up to date with stories, special offers and other tenant-related issues.

**Mystery shopping**  
Unity's popularity as a landlord suggests that, as well as the quality of our properties, when it comes to customer service, we're clearly getting things right. But we can always improve. And that was the purpose of this year's mystery shopping exercise. It involved eleven members of our Tenants' Panel, who helped write the interview form and then made the calls to our Customer Service Team. The good news is that our mystery shoppers found the team to be helpful and gave them 100% confidence to call back. Using feedback from our tenant mystery shoppers, we're now looking at other ways to enhance Unity's customer experience.

## Tenant Panel

In addition to the mystery shopping exercise, two of our Tenant Panel members were closely involved in the selection of our new maintenance contractors. Over a two day period they took part in interviews with the companies tendering for the work, providing feedback and opinion on each of the candidates.

The regularity of Tenant Panel meetings was also reviewed. They now take place bi-monthly. Members agree that a longer gap between meetings has improved their value, making the meetings more purposeful and effective. Panel members also got out and about and were involved in a number of onsite inspections on our estates.

## Scrutiny Panel

The Tenants' Scrutiny Panel has been reformed and is now back in business. Under its new guise its six member team will focus on Unity's strategy and performance. In 2018 they will commence a major project on anti-social behaviour.

## Acting on feedback

A regular theme in feedback from tenants were requests for more activities to keep children busy during school holidays. The tenant involvement team answered the call, organising Easter Egg hunts, gardening activities as well as arts & crafts days on a number of our estates.

## Community backers

Whenever possible Unity does its best to give support and backing to local community events. During the year under review we attended Holbeck Gala and Beeston Festival. We also continued our long-standing sponsorship of Leeds West Indian Carnival which celebrated its 50th year. We were honoured to have its founder Arthur France MBE as a guest speaker at our 2017 AGM.





# On active service:- Mentioned in despatches.

The British West Indies Regiment comprised 11 battalions. All Caribbean countries were represented across the 397 officers and 15204 men who fought. Jamaica claimed the largest share with 66%. By the end of the war, West Indian soldiers had received 5 Distinguished Service Orders, 19 Military Crosses, 18 Distinguished Conduct Medals and 49 Mentions in Despatches. Of those who volunteered, 185 men died in action and 1071 died of sickness.

Whilst Unity can't match the bravery and sacrifice of those men, when we added up our numbers we can be justifiably proud of another outstanding financial performance. Our policy of delivering quality in an optimal way whilst maintaining a keen focus on costs has delivered a £1.9m Group surplus. The figures were affected by seven shared ownership properties staircasing to 100% ownership plus a number of right to acquire sales.

Unity's performance on rent collection has been maintained, placing us in a favourable position with other local housing associations. We also continued our improved performance on voids, bad debts and arrears.

Unity's financial strength enabled us to invest £796k in improvements to our existing housing stock which, of course benefits our tenants. We have a £18.25m loan facility available to finance our ongoing development and regeneration programme.



We also invested £80,000 in major IT infrastructure upgrade, covering all hardware. This will facilitate a move to a new document management system which, over the next three years, will take us from paper to electronic record keeping.

Unity is a highly efficient organisation. So, looking ahead, we will continue our focus on delivering value for money; making cost savings where this can be done judiciously, without any reduction in the quality of service our tenants and partners have come to expect.

*Great to see so much investment in  
the local community.*



# On active service:- Our senior officers.

Second Lieutenant Walter Tull of the Middlesex Regiment died in March 1918 on the Western Front. Clean cut and handsome, Tull was both a war hero and a military and sporting trailblazer.

Born in 1888; one of five children, by the time he was seven both his parents had died. Tull was taken in by an orphanage in Bethnal Green where he flourished as a footballer. In 1909 he signed for Tottenham Hotspur and became one of the first black outfield players in the game.

Sadly he was subjected to awful racial abuse and his career drifted until he was signed by Northampton Town. Tull played 111 matches for them before joining the British army as a private, rising through the ranks to become the first black British officer.

His gallantry and coolness under fire earned him a citation for a Military Cross - which he never received. Tull is commemorated by a memorial and remembrance garden in the shadow of Northampton Town's ground. The fight for a posthumous bravery award continues to this day.



Whether it's under fire, or the somewhat less dangerous task of running a successful organisation, great leadership qualities are essential. Unity's Board and senior management have been carefully selected to combine the right mix of skills and expertise.

During the past year our Governance arrangements were subject to in depth assessment by the Homes & Community Agency (now Homes England). We continue to be fully compliant.

#### Senior Management

Ali Akbor:- Chief Executive  
Parveen Sidhu:- Operations' Director & Deputy Chief Executive  
Wayne Noteman:- Development and Regeneration Director  
Tony Osbourne:- Corporate Services Director (Interim)

#### The Board

Shruti Bhargava:- Chair  
David Heels:- Chair of Audit & Risk Management Committee  
Richard Walker:- Chair of Operations Committee

Naseer Ahmed  
John Jefferies  
Emma Green  
Shazia Khan  
Tim Yeardley  
Waheed Butt  
Nothabo Changwe-Dube:- Observer

#### Unity Enterprise Board

Emma Green:- Chair  
Cyril Powell  
Abdul Ravat  
Ravinder Panesar  
Will Jennings  
Andrea Tara-Chand



# On active service:- Counting the cost.



## Group statement of financial position at 31st March 2018

	2017 £'000	2018 £'000
Tangible fixed assets		
Housing properties	59,312	60,881
Non-housing freehold properties	2,844	2,778
Other tangible fixed assets	119	209
	62,275	63,868
Current assets		
Debtors due within one year	305	256
Properties for sale	-	-
Cash at bank and in hand	4,909	3,834
	5,214	4,090
Creditors: amounts falling due within one year	(3,539)	(3,636)
Net current assets	1,675	454
Total assets less current liabilities	63,950	64,322
Creditors: amounts falling due after more than one year		
Grants	(30,651)	(30,851)
Others	(18,204)	(16,431)
Total net assets	15,095	17,040
Reserves		
Revenue reserve	15,095	17,040
Total reserves	15,095	17,040

## Group statement of comprehensive income at 31st March 2018

	2017 £'000	2018 £'000
Turnover	7,401	7,440
Operating costs	(5,467)	(5,033)
Operating surplus:	1,934	2,407
Interest receivable	40	13
Interest payable & similar charges	(462)	(475)
Total comprehensive income for the year	1,512	1,945



# On active service:- Standing to attention.

	2016/17		2017/18	
	Target	Actual	Target	Actual
<b>Gross Turnover</b>				
Unity Housing	£5,706k	£6,841k	£6,698k	£6,926k
Unity Enterprise	£550k	£560k	£591k	£541k
<b>Surplus For The Year</b>				
Unity Housing	£724k	£1,423k	£1,202k	£1,933k
Unity Enterprise	£14k	£104k	£39k	£50k
Interest cover	415%	583%	644%	778%
Gearing ratio	35%	40%	35%	36%
Rent arrears	4.75%	4.91%	4.25%	4.84%
<b>Voids</b>				
Unity Housing	1%	0.69%	1%	0.81%
Unity Enterprise	14.14%	12.71%	9.62%	6.14%
Re-let times	20 days	14 days	20 days	25 days
BME lettings, no less than	50%	78%	50%	65.8%
<b>Repairs Performance</b>				
Emergency	99%	99%	99%	93.9%
Urgent	99%	98%	99%	92.1%
Routine	99%	99%	99%	94%
Gas safety inspections	100%	100%	100%	100%
Planned/responsive spend	57/43	58/42	55/45	58/42
Number of new housing units	46	46	12	12

# Active service:- An absolute dream!

During 2016/17, nationally, the charity, St Giles Trust, helped nearly 25,000 severely disadvantaged people, many of whom had spent time behind bars, turn their lives around. Working with St Giles advisors they are being guided on a path to a better future, one in which they become positive contributors not just to their local community, but to wider society.

Unity Enterprise were delighted when St Giles approached us to discuss a possible move of their Leeds operation to the LMC. Chelcey Huxley is St Giles' Area Manager: "We've been in Leeds for about six years," says Chelcey. "During that time we've grown to 23 permanent staff plus 15 volunteers looking after around 500 clients spread across 12 local projects. What appealed to us about the LMC is that it offered us space to grow and, because of the excellent facilities, great value for money.

"There's plenty of free parking and, equally important, its within easy reach of good public transport. We'd been given good feedback about the LMC from another organisation and that's been our experience too. Unity's team at the LMC are friendly, there's good communication and a willingness to meet our changing needs. Moving here has been an absolute dream."





# Unity:- On active service.

## 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

# Unity

Homes & Enterprise

Supporting BME Communities  
and Multi-Cultural Neighbourhoods

Unity Housing Association Ltd  
113-117 Chapeltown Road, Leeds LS7 3HY  
T. 0113 2007700

A charitable housing association  
registered with Homes England LH3737.  
Registered under the Co-operative and  
Community Benefits Society Act 2014  
25616R Affiliated to the NHF.  
VAT registration no. 734 5524 34

## Auditors

Grant Thornton UK LLP,  
No 1 Whitehall Riverside, Leeds LS1 4BN  
Bankers

Yorkshire Bank Plc, 3  
29 Harehills Lane, Leeds, LS9 6AX

## Solicitors

Bevan Brittan LLP  
Toronto Square 7th Floor Toronto Street  
Leeds LS1 2HJ



INVESTORS  
IN PEOPLE

Silver  
Until 2019

**BME**  
national



business for neighbourhoods