

Values Matter

ROOTED IN REALITY

Creating a pleasant environment for residents!



ANOTHER GREAT YEAR!



BRAVE ENOUGH TO LISTEN

Listening carefully to the needs of our tenants



COURAGE TO CARE

We pride ourselves on the quality of our services



Find us on social media or visit our website unityha.co.uk

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VALUES MATTER

We're all brought up to have values. Whether it's within our families, in our workplace, or at home. Values matter. They're based on past experiences, our heritage and encounters. But whatever new challenges face us, however much we and the things around us change, it's vitally important that we never forget those values.

Values matter to organisations too. Unity's values inspired its creation. We understand the struggles people face. By unlocking their potential and exploring opportunities we help them to thrive. And, by sticking to our values, together we move forward to an even brighter future. As an organisation they're at the centre of what we do.



EXPLORING ...

...WHERE OTHERS MAY FEAR TO GO.

Unity Housing Association was established in 1987 to alleviate the housing needs of BME people living in Chapeltown, Leeds. Unity is proudly independent, a leader in its field – and an essential part of the local community. 36 years on, our operations now include Chapeltown, Harehills, Beeston and Holbeck. Our brand of high quality, affordable homes has expanded beyond Leeds and now contributes to social housing supply in Kirklees.

Combined, we manage 1385 properties, providing homes for around 5,000 people: families, singles, the older generation and those who need support. Our customer base is ethnically diverse; we aim to meet their individual needs.

Whilst the provision of quality homes at an affordable rent is our main business, we recognise that people may want to own their home, so we have 60 shared ownership properties in our portfolio. Our future developments will create further opportunities for shared ownership where this is viable.

Social purpose is at the heart of what we do. Unity is about much more than simply putting a roof over someone's head. Alongside the provision of decent homes, our work creates sustainable communities, regenerates deprived areas and provides economic opportunities for BME people.

And that's where Unity Enterprise fits into our business – and makes us unique. Comprising three business centres, it provides affordable workspace for a wide range of local businesses and offers help and support to budding entrepreneurs.

It's also the home of Unity Employment Services (UES). The UES team encourage unemployed people in Leeds and Kirklees to take up training and education opportunities that will develop their skills and find work. They also enable people who are already working to enhance their career prospects.



WHY WE EXIST

Unity's social purpose is to “fight inequality and empower BME people to improve their lives by creating opportunities and helping to regenerate communities”. We are driven by the following beliefs and values:

Beliefs:

- People come from different starting points
- With support, individuals and families can make progress on things that matter in their lives
- Everybody is entitled to a decent home and access to opportunities
- The world is unequal but does not have to be or stay that way
- We can help make a positive difference in the lives of people
- Our customers are worth the best we can possibly provide
- The work we do, and the way we do it, can inspire better in those around us

Values:

We're rooted in reality

Paying attention to the here and now, seeking to understand the struggles people face, we communicate clearly what can be done and hold ourselves accountable for delivering on our promises

Having the courage to care

Being brave enough to listen carefully, explore opportunities to unlock potential, and determined to get things right

Laying sound foundations

Investing time and effort in our skills, knowledge, systems and processes to enable us to do what we do well by making the most of our resources

Going boldly

Not settling for ordinary when better is possible, we actively experiment, embracing innovation and harnessing creativity to explore where others may fear to go

Full lives well lived

We cooperate generously, sharing our skills and time to help one another flourish and

effectively support individuals and families across all of our services, we appreciate that many different things matter and every individual is so much more than the circumstances in which they find themselves

Our goal

We want to be known as an excellent service provider that meaningfully engages with and involves its tenants and provides opportunities for people to make real and lasting improvements in their lives.

By 2027 we want to be:

- A best performing and well-regarded social landlord
- A financially strong, viable and growing business
- A recognised community anchor, working in partnership with other agencies to improve the lives of its people
- A socially purposed organisation tackling inequality – a beacon for others to follow
- A great organisation to work for

ROOTED IN REALITY

In common with many of our tenants – whether they're residents or businesses – the past year has been a challenging one for Unity Housing & Enterprise, but not without its successes.

In common with everyone, both businesses and individuals, we were hit by the cost-of-living crisis. For instance, our annual bill for planned repairs increased by 25%. As a consequence of the Government's decision to cap rent increases at 7%, we couldn't complete our planned maintenance programme.

In addition, our contractors found it hard to attract new staff or replace those who left. This meant that Unity's repairs, void repairs, cleaning and planned maintenance services fell short of the high standards tenants have a right to expect. The good news is that improvement is being made and with signs of stability in the economy our new Director of Housing Operations is working hard to ensure the improvement continues.



On a positive note, Unity Enterprise has enjoyed an outstanding twelve months.

As an organisation, Unity is rooted in reality. A great example of this is in our current approach to income management. Recognising the struggles our tenants were facing because of the cost-of-living crisis, we adapted, moving away from chasing arrears. Instead, over the past year our Income Management team has been working closely with tenants to help ease their burden. We're establishing a 'Hardship Fund' and our housing services team now meet tenants for face-to-face meetings – cosy 'kitchen chats' – to hear their views and communicate clearly what can be done to improve our service to them.

Despite the many challenges, our total void loss performance was good, dropping to 0.5%, exceeding our target of 0.7%. And there were plenty of other success stories through the year:

- All targets were met for estate inspections and estate services' quality.
- All estates were inspected twice throughout the year.
- Average 73% of estates cleaned and maintained to A standard against a 50% target
- Average 69% of estate grounds maintained to A standard against a 50% target.
- Customer satisfaction with estate services rose to 80%

All tenants have the right to live in a peaceful and pleasant environment. As a responsible landlord we take reports of antisocial behaviour very seriously. However, huge delays in getting cases to court has made this a difficult year for housing officers dealing with difficult tenants. Nonetheless there has been a tangible improvement in our ASB performance throughout the year.

On another positive note, Unity Enterprise has enjoyed an outstanding twelve months. There's been strong demand for its business units. Equally important, it's now offering services to a much wider group – in particular, fledgling entrepreneurs from hard to reach backgrounds. There's more training available and, for micro businesses – desk space with internet access at highly competitive rates. As a result, Unity is a housing association which provides economic opportunities for people to change their lives. We've highlighted the story of one of our successful entrepreneurial tenants in the Enterprise section of this report.

The refurbishment of Leeds Media Centre continued apace. The £1.8m scheme will create extra low-cost business space for renting and new opportunities for entrepreneurs in the city to pilot, test and start their own business at low cost. The revamped Leeds Media Centre will unlock local talent for business and boost jobs for local people in the years to come. As this report is being written, we've just

announced the completion of the project, a story that has attracted good media coverage. Talking of which, thanks to improved media activity, we've raised Unity's profile threefold. Our work has also generated a good crop of award nominations for: 'Best Development', 'Best Retrofit', 'Best Team', 'Best Resident Engagement', a 'Women in Housing' award and 'Best Third Sector Leader'. Ben Coultas, a member of Unity's Regeneration Team was the 'Kickstart Apprentice of the Year'.

It's also been a year of change; our team has had significant changes. Compared to twelve months ago 40% of our staff are new. From these we expect to have a stronger focus on customer care next year. As we mentioned earlier, we now have a new Director of Housing Operations and, at board level, a new chair at Unity Enterprise.

Finally, we'd like to thank our staff, our board and our strategic partners – Homes England, Kirklees Council, and Leeds City Council – the latter has been a key partner in the refurbishment of Leeds Media Centre.



BRAVE ENOUGH TO LISTEN CAREFULLY

Being a good listener is a valuable skill. Paying attention to someone's problems – be it family or a friend shows care and compassion. We believe the same applies to our tenants.

Listening carefully to our tenants has been an important factor in Unity's work over the past twelve months. To ensure we hear our tenants' voice we've looked at new ways of listening. We've increased opportunities for tenant involvement, establishing four new tenants groups: Estate Inspections, Complaints, Cleaning of Communal Areas and the De-carbonisation of Unity Properties.

Talking to tenants

We also completed our Planned Maintenance tenant consultation exercise. This involved sending 1350 tenants the five-year Planned Maintenance programme for their home, asking them if it was about right, or more work was needed. Whilst the consultation led to a revision of certain parts of the programme, overall, tenants thought it was about right. There were 65 direct respondents and they each received an individual visit. In addition, estate roadshows were carried out in October and November. Unfortunately, the programme was hit by cost inflation pressures felt everywhere in the economy in 2022, and had to be reduced to match the budget available. We hope to be back on track next year.

Monthly Customer Satisfaction Surveys are another important element of Unity's listening brief. Every month around 100 tenants are contacted by phone and asked a range of questions about their tenancy. Subjects covered include: repairs, their neighbourhood, the quality of our communications, servicing of communal areas and other issues of importance to tenants. Since their introduction, monthly surveys have proved to be a popular move – 98% of our tenants providing feedback. A big thank you to everyone who has taken part.

Understandably, because of the problems faced by Unity's Repairs & Maintenance team, overall customer satisfaction showed a drop to 79%. On a more positive note, 84% of residents agreed that Unity keeps them well informed and 87% said that, as a landlord, Unity treats them with respect.

We also launched a consultation ahead of the updating of our website, the aim of which is to make it more interactive for our tenants. With that in mind, feedback from them suggests that, whilst they're happy to deal with issues on line, face-to-face is still popular.

Laying TSM foundations

Introduced by the Regulator for Social Housing, TSM stands for Tenant Satisfaction Measures. They're a set of performance measures to help Government assess our performance against tenant satisfaction measures. It's our job to conduct the required survey and collect the views of our customers on a set of performance related questions on key services. The Regulator for Social Housing (RSH) will use the findings to compare the performance of housing providers and set regional performance benchmarks for housing services which all housing associations in the area must meet. TSMs give tenants the power to compare the performance of their landlord with others in the area and challenge the landlord if their performance is below standard.



Service charges under scrutiny

Unity's long-established Tenant Scrutiny Panel played an increasing role in our work over the past year. The Panel meets board members and senior management four times a year. The meetings are a hybrid – both face-to-face and, for those who can't be there in person – online. During the year, Scrutiny Panel Members helped prepare a comprehensive new guide to service charges. Having their voice and input on this was invaluable.



COURAGE TO CARE

Unity cares about its tenants. That's why we pride ourselves on the quality of our housing management services. For instance, our housing officers spend 60% of their time on their patch, talking to our tenants. Over the past year they completed over 160 'kitchen chats' in the homes of our tenants. Using their local knowledge enables Unity's housing officers to be proactive when it comes to customer care.

Repairs and planned maintenance

During the past year increased costs, difficulties in sourcing materials and a shortage of suitably skilled labour has hit our responsive repairs' service particularly hard. In addition, high staff turnover has meant that the management of our contractors hasn't been as closely monitored as in previous years. The end result of all these factors is that tenants have experienced delays in appointments, repair completions and fewer first time fixes. A situation with which neither Unity nor our tenants were happy. During the course of the year a new Director of Housing Operations was appointed, to implement a turnaround plan. As we move forward, new ways of delivering our responsive repairs' service are under consideration.

Our programme of planned maintenance faced similar headwinds. As a result 17% of the planned programme had to be rolled over into the next financial year. Nonetheless, tenants in 170 Unity properties benefited from new energy efficient heating systems, kitchens, bathrooms, windows and doors.

Repairs Service	Target	Actual
Appointments made and kept	99%	94.6%
Emergency responded on time	99%	97.8%
Urgent responded on time	99%	95.1%
Routine responded on time	99%	96.3%
Repairs completed first time	95%	82.0%
Average time to complete a repair	10 days	15 days
Repairs satisfaction	95%	95.3%

New components	Planned	Completed
Kitchens	30	5
Bathrooms	50	5
Roofs	8	0
Windows	16	21
Boilers	90	79
Doors	45	60
External/communal painting	164	164



Anti-social behaviour

Unity takes a firm line on anti-social behaviour. Tenants suspected of anti-social behaviour are interviewed within five days of receiving a report. Over the past year we've made great strides in making our service even better with the following results; 100% of tenants were contacted within target; 100% of ASB cases did not generate a further ASB complaint within 3 months; 86% of ASB victims were satisfied with the way their case was handled.

To improve case success rates, our housing officers received tailor-made case presentation training from solicitors. They've also had safeguarding training to help them identify homes where there may be domestic violence, abuse or sex-trafficking. On average, Unity has around 6-8 ongoing anti-social behaviour cases. During the year under review two of the most serious went to court with successful outcomes.

Lettings

We now have a restructured more interdepartmental team working together on lettings. They helped over 60 new tenants settle into their homes. Over the year we reduced re-let times to 35.6 days. At the end of the year there were only two properties vacant and available to let – that equates to just 0.15% of our stock – the lowest level for some time.

During the year, the team reviewed all Unity's letting documents, making the process of signing up for a Unity property even smoother. As well as choice-based lettings, Unity extended their service to help people with specific needs – for example the local Lithuanian community. We also placed special focus on reducing street homelessness in Leeds through our partnerships with Turning Lives Around, The Canopy Housing Project and LATCH (Leeds Action to Create Homes).

Income Management

Soaring inflation and heating costs have made the past year a tough one for our tenants. It's been a challenging one for our Income Management Team too. However, new working methods within the team have delivered a good performance – marginally better than last year. Early intervention helps prevent a problem becoming a crisis. There's also been a new approach with staff allocated tenants based on the level of their arrears. As a result, whilst some tenants with arrears have chosen to move on, there have been no arrears-related evictions.

During the early months of the year a support fund was trialled to provide grants of up to £3k to help tenants through financial pinch points. Support comes in the form of shopping vouchers, purchases of essential white goods as well as help with utility bills.

To further help tenants, this year's rent increase was capped at 7%. And our Income Management Team now link up with Unity Employment Services to help tenants find work or get a better job, signposting them to vacancies and skills training.



FULL LIVES WELL LIVED

Unity is much more than ‘just a housing association’. Unity is about people and the communities where they live. Our social purpose is to help improve their lives. And for many people that means finding work. Work not only delivers income, it creates social interaction, gives you an identity and a purpose. All essential elements of a full life, well lived. So another important element of our work is providing assistance, training and opportunities to enable people to overcome barriers to finding work.

Which is where Unity Employment Services (UES) fits into our organisation. Based at the Unity Business Centre, through a variety of training courses UES gives people the skills they need to be ‘job ready’.

Our Employment Services team has enjoyed another highly successful year. Working with a number of training partners, UES offers ESOL (English for Speakers of another Language), IT classes, a Job Club, as well as Government backed projects: ‘We are digital’ and ‘National Database’. Our Employment Services team continue to form strong networks with JobCentre Plus, the YMCA, Smartwork, the Feel Good Factor, Learning Partnerships, alongside third sector organisations including Scope and St Giles.

As a result, over the past twelve months, UES has found full-time and part-time work for 198 local people and provided training for over 250 people. It also created opportunities for 15 people to do unpaid volunteering work which frequently can be a route into employment.

Bossing it

Work doesn’t just mean being an employee. Unity – through its BAME entrepreneurs project – is also on the lookout for entrepreneurs keen to become their own boss. It offers six stages of support to help people both start and grow their own business.

Indeed, through our business arm, Unity Enterprise, Unity has been supporting and encouraging local businesses for over two decades. Unity Enterprise encompasses three business centres – Chapeltown Enterprise Centre, Unity Business Centre and Leeds Media Centre – all of which are situated in Chapeltown and Harehills.

They offer user-friendly, affordable workspace for small businesses. Combined, the three centres provide 150 units which currently provide work for around 750 local people. The units offer outstanding value – a fact that’s confirmed by the three centres more or less 100% occupancy rate throughout the year.

Alongside affordability, business tenants at the centres value being part of a business community. We actively encourage them to talk and swap ideas.

Talking of encouragement, during the past year, Unity Enterprise’s business advisor who is based at Leeds Media Centre, spent 12 hours with 72 established businesses and 12 start-ups examining ways to further grow and expand.

Through its ‘Be Unstoppable’ and ‘Fund Her Leeds’ projects, Unity Enterprise has also been encouraging more women and girls to become their own bosses. The ‘Be Unstoppable’ programme gave expert guidance on developing a business idea, deciding on a target audience, devising a marketing strategy and achieving maximum impact from the use of social media. ‘Fund Her Leeds’ was a combination of virtual and in-person events over several weeks to support women in business. It was delivered in partnership with Fund Her North, the Yorkshire Asian Business Association (YABA) and backed by grant funding from Leeds City Council’s Innovation@Leeds programme.

Hot business news

Rather aptly, Jackie Walker started her travel business 'Phun in the Sun' from a hot desk in Unity Business Centre's business incubator.

Established in 2018, 'Phun in the Sun' specialises in tailored group trips to the Caribbean. Jackie's positive spirit, passion and unwavering commitment to achieve her dreams meant that it didn't take long for the business to outgrow a single desk and need a whole office.

Expansion has continued and Jackie now employs four people and celebrated five years in business with a move to yet larger premises in the Business Centre. "The team at Unity Business Centre have supported me in every possible way, right from the beginning," says Jackie. "It's wonderful that our shared success story continues – bigger and better than ever before."



An all round top team

In 2022/23 Unity Employment Services not only achieved a 100% customer satisfaction rate, it was nominated for the Northern Housing Association 'Team of the Year', and apprentice Ben Coultas collected the Kickstart 'Apprentice of the Year' award. What's even more impressive – the three person team generated a fantastic £2.8m in social value.

Case Study

Volunteering helped Ben (not his real name) land a job as a clerical assistant working for NHS England. When Ben was referred to Unity Employment Services (UES) he'd recently arrived in the UK and spoke very little English. Following a three month ESOL course the UES team helped prepare his CV and conducted mock interviews with him. His CV showed that before moving to the UK he'd worked as a hospital administrator. This enabled him to secure volunteering work as a 'befriender' at a doctor's surgery. With four months' work experience under his belt, Ben then successfully applied for full-time work with NHS England.

"Unity helped me with my English, apply for volunteering roles and then, paid jobs. As a result my family will be able to join me in the UK. I've very grateful to the team at Unity Employment Services for the opportunities they created for me."



GOING BOLDLY

From our roots as a BME housing association, Unity has never been afraid to innovate and take risks. We continue to campaign against inequalities, responding to individuals and groups according to their needs. That doesn't mean treating everyone the same – in our view it's about recognising that different people have individual needs.

Taking business risks

It's also about business risks. Which is something Unity has done from the very start. It was a risk to take on the challenge of improving housing for the BME population in Chapeltown. A little later in our history, when we were asked to manage the struggling Chapeltown Enterprise Centre, it was a big risk to add enterprise to our business mix. But we did. What's more, over time, turning it into a success story. Encouraged by that success we opened Unity Business Centre.

And, more recently, we were asked to take on the Leeds Media Centre which is owned by Leeds City Council and managed by Unity Enterprise on a long-term lease. Under previous management it had failed as a viable proposition. Once again we turned it around. Due to its success over the past decade, demand for units at the Centre was so great that we deemed it time to upgrade and expand this important local facility.

So, over the past year, working with partners Leeds City Council, against a tight deadline to qualify for European Regional Development Funding (ERDF), Leeds Media Centre has completed a £1.8m refurbishment – on time and on budget. The construction phase began last autumn with scaffolding erected around the perimeter of the building in preparation for the installation of a new roof and windows. What's more it's environmentally sound – with new solar panels installed in the roof for sustainable energy generation.

It's created 12 much needed new business units and will be home to a business incubation



centre with hi-tech virtual facilities and meeting rooms. Training, advice and support for new business start-ups will be freely available. It will open in September 2023 with an in-house professional business advisor on hand to mentor young entrepreneurs, particularly those in the creative, digital and media sectors. As well as supporting existing businesses, our aim is to encourage local people to consider business start-ups as a career opportunity. There will be 'Steps to Business' courses on offer and, of course, full support and advice for fledgling entrepreneurs keen to fly solo.

Unity's reception service will move from its current home to the Media Centre making it into a building that is serving the whole of the local community.

Helping deliver innovative ideas in the local community

It's been eight years in the making, but Unity's joint venture with Chapeltown Cohousing (ChaCo) came to fruition during the year. It's a £9.3 million development of 63 affordable homes for rent, shared ownership and outright sale. In addition there are three plots for self-build.

One of the stand-out events of the past year was the official opening of Gertrude Paul Court which is part of this development. Gertrude Paul Court comprises 24 one and two bedroom flats. It commemorates the inspirational Gertrude Paul, the first black teacher in Leeds. Gertrude's daughter, Heather conducted the opening ceremony and unveiled a specially commissioned artwork commemorating her mum.

Unity and ChaCo agreed a fabric first approach to energy efficiency and incorporated various standards including Building for Life, Lifetime Homes and the HAPPI principles. The latter which stands for – Housing our ageing population panel for innovation – puts particular design emphasis on creating a suitable alternative to the family home and an ability to adapt the property to meet changing needs.

All of which led to the project being shortlisted for the 2023 'Inside Housing' Development Awards for Best Affordable Housing Development (less than £10 million).

Whilst adding some culture

Unity is leading several organisations in a project to develop land and property adjacent to the Mandela Centre in Chapeltown to create a Chapeltown Cultural Quarter. The group's vision is to create a space which can be the focal hub for the BME community, inspiring the talent and diversity of future generations. The Cultural Quarter Project Group continues to meet regularly to progress this initiative. During the year an initial community consultation took place. Headline results showed:

- Most respondents would like to see a facility built which catered for event spaces, early years' provision, arts and creative classes, wellbeing provision and learning opportunities.
- Over 85% of people said that Chapeltown would benefit from a facility that captured the above activities and that they would use it if it was available.

However, some local representatives are not 100% behind the proposal. The Cultural Quarter Project Group are seeking ways to engage with the representatives to see if we can work together to find a way their voices can be heard and their views taken on board.



LAYING SOUND FOUNDATIONS

It's been a busy and successful year for Unity's Regeneration & Development team – albeit with a slightly different business focus than in years past. The demand for quality, affordable homes continues to outstrip supply and Unity's business plan is to continue to grow our stock in line with our capacity.

Following the collapse into administration of our contractors, Torpoint Ltd, work is currently on hold at Plane Street, Huddersfield. We are working with partners at Kirklees Council, Homes England and the West Yorkshire Combined Authority to resolve the situation. We continue to work with New Wortley Community Association and Leeds City Council on a community led development in New Wortley. This scheme is due to commence early next year and complete in 18 months.

Work was completed at our site at Nabcroft Lane, Crosland Moor, Huddersfield. This £2.3m project delivered 13 houses and 2 bungalows which were handed over during the spring and summer of 2022. In addition, we supported Chartford Housing (a subsidiary of Horton Housing Group) to build 4 flats for clients with low/moderate support needs.



Team building

A key focus for Unity's Regeneration & Development team is the provision of fee earning development consultancy services to other Yorkshire-based housing associations. Over the past year we've worked on a consortium basis with the following to help deliver more new affordable homes:

Chartford Housing: Part of the Bradford-based Horton Housing Group, Unity supported their £1.2m development comprising 30 units of new homes designed to take rough sleepers off the streets.

New Wortley Housing Association (NWAH): A development of 22 affordable houses and flats at Holdforth Gardens, Leeds 12. During the course of the year, NWAH's board decided they don't have the capacity to complete the Homes England registration process and have agreed to assign the opportunity, scheme proposal and the associated survey work over to Unity, subject to Leeds City Council and Homes England approval.

Manningham Housing Association (MHA): Manningham is a sister BME housing association based in Bradford. Unity's Regeneration & Development Director continues to manage MHA's Regeneration Manager. Through acquisition of properties via developer's affordable homes obligations, MHA have had offers for 31 new homes accepted and are in negotiations for an additional 100 over the next 2/3 years.

Pickering & Ferens Housing Association

(PFHA): Our work with Hull-based PFHA is gathering pace. The first development started on site in May and is due to be completed in August 2024. Another 3 sites have already been identified and could yield upward of 100 new homes for PFHA over the next 3 years.

Harrogate Housing: This North Yorkshire housing association are using our expertise to build much needed affordable housing in a high cost area. Their plan is to demolish an existing 10 unit scheme and replace it with 28 general needs flats. Harrogate has an older demographic and this scheme will have a significant impact on the local housing market.

Collaborative working

Another key aim is the development of new strategic partnerships which, given time, will create benefits for residents, and, in due course, help to deliver our social purpose agenda. For example Chapeltown Neighbourhood Forum is a new group established to be the voice of Chapeltown. It's joint chaired by a local GP and a local resident; the current membership a mix of local people and stakeholders. As a key community anchor in the area, we have a role to play in supporting the group, by allowing them to utilise our skills, experience and wider networks.



A GREAT PLACE TO WORK

A study by the University of Cambridge’s Judge Business School showed that contented employees deliver better results. The happiest employees are those that enjoy the work itself, feel to be well managed and like working with their colleagues. The structure and culture of the organisation also play a major role.

That’s what we aim for at Unity – creating a great place to work. During the past year, Unity colleagues established a ‘L-Unity Community’ to enable them to connect across different sections of the organisation. Part of the ‘L-Unity Community’ agenda is team building events to enhance what they do and, in turn, make things work better for their customers.

During the year there was recognition for two members of staff who’ve completed 20 years’ service at Unity. The board have sponsored a new staff award for work that reflects Unity’s values.

Governance

Our board welcomed Sharon Jaudu OBE as a new member following the retirement of David Richmond, Abdul Rashid and Belinda Letham, all of whom we thank for their input and contribution to Unity’s ongoing growth and success. Sharon is a member of the Association of International Accountants; she was the founder of the Northern Asian Powerlist and the Northern Asian Think Tank. She’s also a director of Yorkshire’s Asian Business Association.

As well as joining the Unity Board, Sharon has taken over from Emma Green as Chair of Unity Enterprise.

Equality diversity and inclusion (EDI)

Unity’s customer-base has a wide ethnic spread and we’re committed to EDI. That’s why it’s essential to reflect this diversity in our staff and board. The key goals based on current demographics are:

- 51% female representation on the Board
- 20% people with disabilities on the Board and in the workplace
- 51% (average of wards we operate in) of staff, managers and Board members are BME

Protected category	Goal	Staff	UE Board	UHA Board
Female	51%	44%	28%	50%
Ethnicity	51%	56%	71%	50%
Disability	20%	9%	0%	10%

Senior management

Cedric Boston	Chief Executive
Katherine Proctor	Director of Housing Operations
Wayne Noteman	Regeneration & Development Director
Ann Marie Matson	Resources Director

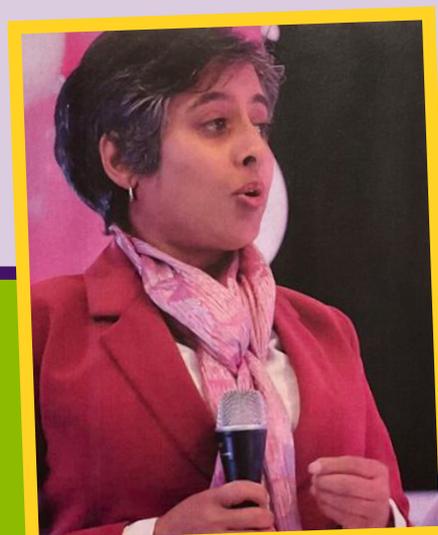
The Board

Shruti Bhargava	Chair
Philip Taylor	Chair of Audit & Risk Management Committee
Sharon Jaudu OBE	Chair of Enterprise Board
Elizabeth Cook	Chair of HR and Governance Committee
Emma Green	
John Jeffries	
Deborah Mitchell	
Haji Marfoua	
Abdul Hamied	

Unity Enterprise Board

Sharon Jaudu OBE	Chair
Andy Welsh	
Kalsoon Iqbal	
Will Jennings	
Cyril Powell	
Abdul Ravat	
Rohan Clarke	

Elisha Gibson is a Customer Services Assistant. "I love working for Unity because we share values and goals that make a positive difference to the community where I spent part of my childhood. I really enjoy being creative and delivering solutions to support our tenants."



Shruti Bhargava:

Shruti, who will stand down in October 2023, has been chair of Unity Homes and Enterprise since 2015.

Under her leadership, Unity has transformed how it thinks about social purpose, focusing on the core belief that creating communities which support and nurture each other are about more than simply bricks and mortar. She has ensured that the Board remains true to the founding ambitions of a BME housing association and is a true custodian of that original purpose.

She's a champion of equality, known for speaking out (and taking action) against structural racism. Recently this has included a focus on levelling up, deprivation and ghettoization of Black, Asian and Minority Ethnic people, recruitment practices and the lack of diversity in leadership structures where decisions are made. Her personal ethos around involving, engaging, and empowering people to lead, shape and own change has been a driving force at Unity. We're indebted to her for leadership and input to the organisation over the past eight years.

A FINANCIALLY STRONG AND GROWING BUSINESS

As reflected elsewhere in this report, the past 12 months have been hard. However, despite the cost of living crisis, Unity has again put in a very robust financial performance.

We had a surplus of £681k (£279k following pension scheme deductions). We continued to make significant investment in our property portfolio, this year reaching £803k. Unity had another good year on income management with no significant rise in arrears. However, steep increases in the cost of materials combined with high levels of demand, resulted in an overspend on repairs.

During the year, Unity Enterprise benefited from a £300k digital media grant and a £0.5m loan from Leeds City Council.

We repaid a £5.7m loan from Unity Trust. With an eye on interest rate fluctuations, our borrowing is now split evenly between fixed and variable rate loans. We have a Housing Federation loan negotiated at much lower interest rates and have a £13.5m facility yet to be drawn down.

We've also invested in cyber security to prevent malware and ransomware attacks – an increasing problem in the housing sector. With more employees working remotely exposure to both these threats is increasing. Backup and recovery are a crucial line of defence against ransomware.

Training staff to recognise phishing emails is another key element of cyber security. We've been using the Boxphish cyber security training platform. It's web-based, automated, regular and in bite sized courses, taking no longer than 5 minutes per month to complete. An 80% pass rate needs to be achieved by the individual or they must retake the module, explanation and guidance being provided to educate the user so they can pass the module next time.



**Group statement of comprehensive income
for the year ended 31st March 2023**

	2023	2022
	£'000	£'000
Turnover		
Operating income	8,798	8,078
Operating costs	(7,390)	(6,450)
Operating surplus	1,408	1,628
Interest receivable	84	5
Interest payable & similar charges	(746)	(678)
Surplus for the year	746	955
Actuarial gain/(loss) in respect of pension scheme	(402)	533
Total comprehensive income for year	344	1,488

**Group statement of financial position at
31st March 2023**

	2023	2022
	£'000	£'000
Tangible fixed assets		
Housing properties	73,923	75,185
Non-housing freehold properties	3,410	2,531
Other tangible fixed assets	128	135
Fixed asset investment	523	391
	<hr/> 77,984	<hr/> 78,242
Current assets		
Debtors due within one year	917	1,804
Cash at bank and in hand	1210	4,508
	<hr/> 2,127	<hr/> 6,312
Creditors: Amounts falling due within one year	<hr/> (4,377)	<hr/> (9,678)
Net current (liabilities) / assets	<hr/> (2,250)	<hr/> (3,366)
Total assets less current liabilities	74,734	74,876
Creditors: Amounts falling due after more than one year	(53,433)	(53,059)
Defined Benefit Pension Liability	(1,193)	(1,053)
Net assets	<hr/> 21,108	<hr/> 20,764
Reserves		
Income and expenditure reserve	21,108	20,764
Total reserves	<hr/> 21,108	<hr/> 20,764

Targets and Key Performance Indicators

	2022/23		2021/22	
	Target	Actual	Target	Actual
Gross Turnover				
Unity Housing Association	£7,926k	£8,158k	£7,424k	£7,578k
Unity Enterprise	£674k	£674k	£532k	£598k
Surplus For The Year				
Unity Housing Association	£791k	£710k	£829k	£998k
Unity Enterprise (loss)/surplus	(£54k)	£47k	(£93k)	£40k
KPI Performance				
Overall customer satisfaction	83.7%	79.2%	84%	80.3%
Repairs satisfaction (trans)	95%	91.4%	95%	95.3%
Gas Safety compliance	100%	99.2%	100%	100%
Electrical safety compliance	100%	95.7%	100%	100%
No. New Housing Units	15	15	59	44
Residential tenants rent arrears	4.55%	4.84%	5.07%	4.85%
Void loss Unity HA	0.7%	0.5%	0.75%	0.98%
Formal complaints received	n/a	42	n/a	39



Unity Housing Association Ltd

113-117 Chapeltown Road, Leeds LS7 3HY
T. 0113 200 7700

A charitable housing association registered
with Regulator of Social Housing LH3737.

Registered under the Co-operative and
Community Benefits Society Act 2014
IP25616R
Affiliated to the NHF.
VAT registration no. 734 5524 34

Auditors

Carston Chartered Accountants
Tudor House, 16 Cathedral Road, Cardiff, CF11 9LJ.

Bankers

Yorkshire Bank Plc,
329 Harehills Lane, Leeds, LS9 6AX.

Solicitors

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

