



Delivering in challenging times

Annual Report 2019/20



Supporting BME Communities
and Multi-Cultural Neighbourhoods



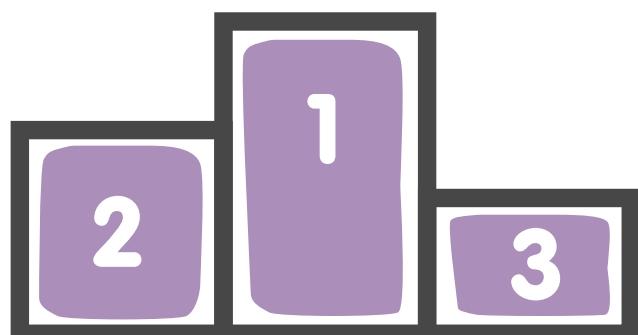
Hold the front page

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Just as we were about to report on another successful year for Unity Homes and Enterprise, along came COVID 19. And that meant holding our front page and going with a slightly different story.

In this year's review, along with our usual update covering the financial year to March 2020, we're also reflecting on life in lockdown. The swift moves we made back in April 2020 ensured we continued to meet the needs of our tenants in the midst of a pandemic. It's been a challenge, but Unity's team have continued to deliver.



Facing down the challenges of a tough new world

Whilst all but the last couple of weeks of our financial year were done and dusted before Covid-19 and the national lockdown arrived, they very quickly changed our lives. So, whilst much of this review reflects a pre-Covid world, it's impossible to ignore the pandemic.

Unity's aim throughout the course of the pandemic has been to keep tenants and staff safe, whilst maintaining the high service standards our customers expect. This has been seamlessly achieved, even with the added challenge of home working.

Tenants facing a drop in income were offered support and advice on rental payments. Essential repairs were prioritised; home visits by staff kept to a minimum. Using our website, text messages and letters, tenants were quickly informed at the outset of the lockdown of changes to normal routines. We also used our website to direct tenants to other useful local authority and government information.

So what of the 50 or so weeks in 2019/20 when Covid was still something happening elsewhere? We're pleased to say that Unity Housing Association & Enterprise has enjoyed another successful year.

Financially, we're very robust. Our annual surplus of £1.145m exceeded our expectations. This was due, in part, to an unexpected rise in right to acquire sales, but it was also helped by lower operating costs. And, of course, there's always strong demand for Unity's high quality affordable homes, leading to fewer voids and extremely rapid take up at all our new developments.

The dividends of our investment in RentSense are also clear. A software system that enables our Income Management team to identify tenants with potential payment problems, it is helping keep arrears to a minimum - a benefit for both tenants and ourselves.

Along with the rest of the Group, our Regeneration &

Development team have had a busy and successful year. When it comes to investment in new homes, compared to other similar sized housing providers, nationally, Unity is in the top quartile. The lockdown delayed some completions. However, apart from a short break during the initial lockdown, work recommenced and has continued at all our sites. Despite these delays, we're well on our way to meeting our target of developing 220 new homes by the end of March 2022.

Of course, none of this would be possible without the excellent partnerships we enjoy with Homes England at a national level and, locally, with Leeds CC and Kirklees MDC, with whom we are preferred development partners of choice.

As well as investing in new housing, it's essential that we invest in our existing stock. Over the past year a further £934k was spent on a wide array of home improvements and energy efficiency measures. During the year under review a stock condition survey was conducted, the results of which will inform forecasts in our longer term plan.

Despite the current headwinds, our business arm, Unity Enterprise, continues to thrive with strong demand for its high quality, affordable business space at all three sites.

Following the updated Value for Money Regulatory Standard and associated Code of Practice introduced in 2018, Unity refreshed its Value for Money (VFM) strategy:

- The provision of good quality housing
- The provision of high quality housing services
- Working with partners
- Encouraging local enterprise through business support
- Being a progressive and expanding business with a sound base



Looking in particular at the provision of high quality housing services on a VFM basis, Unity has one of the lowest social housing costs per unit when compared to similar sized housing providers (for 2019, £3.19 per unit vs £4.88 as the national average). This achievement does, we think, speak volumes about the efficiency of Unity, its systems and its staff.

And what of the future? The Government has now been persuaded of the importance of housing and it has become one of its key areas of focus. After four years of rent cuts we are now into a five year cycle of rent increases at CPI+1%. On the wider front, we believe Unity is well placed to continue delivering at every level. Financially sound, with an excellent reputation and proven track record of success, we have solid foundations to build further for the future.

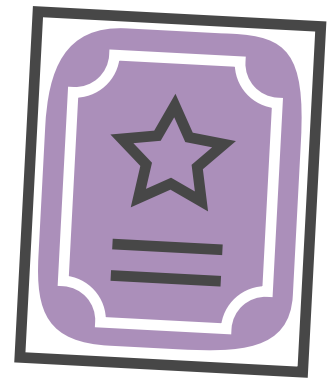
Unity sees itself as not just a housing provider – we're a provider of homes. Our ethos is based on improving people's lives. With our combination of quality housing, outstanding customer service, accountability and secure tenure, we will continue to use our skills and services to develop growing and sustainable communities.

Of course, thanks are due to our staff, our board members and our key business partners without whom none of our achievements over the past year would have been possible.

Ali Akbor
Shruti Bhargava



Enjoying the challenge for 33 years



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

Over the past 33 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 44.9%.

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. 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.

We're still based in Chapeltown, Leeds and now manage 1305 properties, providing homes for families, singles, the older generation and those with special needs. Our work focuses on Chapeltown, Harehills, Beeston and Holbeck. However, our ability to deliver hasn't gone unnoticed and we're now working in Kirklees and Bradford.

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 have a Financial Inclusion team whose work has become increasingly important

during the pandemic. 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.

Leading our challenge for two decades

For 21 of the 33 years of our history, Ali Akbor has been Unity's Chief Executive. When he arrived in 1999, Unity owned and managed 807 properties. Under his leadership that figure has now grown to 1305. Our annual turnover was £807,000; it is now £7.3M. Through improved housing, the lives of thousands of people in Leeds have been radically improved. His focus and contribution to social housing was recognised with an OBE in the 2020 New Year's Honours' List. During the summer his integrity, decency and authenticity was further recognised with an invitation to join the Grenfell Tower Inquiry Panel. Work of national importance. This most recent request does, of course, mean that this year's annual report will be his last. Over the past 21 years, Ali Akbor has been a champion of champions and will be much missed by everyone connected to Unity Housing and Enterprise and indeed, many other housing related organisations in West Yorkshire.



Meeting tenants' needs in challenging times

Tenant satisfaction is at the core of what we do. The provision of affordable, high quality housing services that truly meet the needs of our tenants is one of Unity's key aims. The Covid restrictions announced in spring 2020 made this more of a challenge.

One immediate issue was our annual gas servicing programme. An essential element of tenant safety, it minimises the risk of carbon monoxide poisoning from faulty domestic appliances. Until the final quarter of the year our contractors were on course for a 100% completion rate. However, shielding made gaining access to properties more difficult. Thankfully, as lockdown was eased, they were able to catch up with this important safety measure.

Repairs

Overall, our repairs service had a successful year, responding to 4,576 repair orders. Of course, with targets set before the pandemic was even a blip on management's radar, it has had an effect on performance against target, compared to previous years.

Pandemic or no pandemic, a tenant with a broken window, malfunctioning boiler or broken door lock still expects us to deliver in a timely and efficient manner. And quite rightly so. It's fair to say that Unity's Housing Services team and contractors have done just that. For instance, 99.1% of emergency repairs were completed within target time; it was a similar story for urgents. Routine repairs ended the year a fraction behind target. We didn't perform quite as well on appointments kept and first time fixes. The pandemic may well have had an impact here. Nonetheless, we are monitoring the situation.

Again, possibly because of the pandemic, overall satisfaction rates with our service, whilst remaining high (95.1%), were down on previous years.

Home improvements

Ongoing investment in all Unity properties is another element of our business model. During the year under review our planned and cyclical maintenance programme was completed with a total capital spend of £934,000. Tenants at 198 Unity properties benefited from a wide range of home improvements including new kitchens and bathrooms, boiler replacements, replacement doors and windows and external painting.

We also completed a Stock Condition survey, the results of which will impact on future spending in the years ahead. Initial feedback suggests that there are no major Decent Homes Standard or Health & Safety Hazard Rating alerts within our stock.

Warm, energy efficient homes

As the warnings on climate change climb ever higher up the world agenda, Unity is proud to play its part in reducing carbon emissions and energy use through its highly successful Affordable Warmth programme. Over the past twelve months Unity has continued with energy efficiency measures and shared energy efficiency advice with tenants. As a result 1,161 of our properties are now at or above Band C minimum energy rating.

And, finally, with the assistance of our tenants, we completed a successful retendering process for our fire alarm maintenance contract which covers all our communal occupancy properties.

Income collection

Collecting rent – and assisting those who are facing difficulties paying their rent – is at the heart of the organisation. It's a key performance indicator. Over the past year the introduction of RentSense, an IT system, has enabled our income management team to look at rental payment patterns and detect early warnings of tenants who may be in trouble.



Prior to the pandemic it was working well. Despite many tenants moving to Universal Credit, against a challenging target of 3.91% of our overall rent roll, arrears stood at 3.88%. As the Covid crisis struck, over the final two weeks of our financial year, arrears grew to 4.18%.

As lockdown tightened in the early part of our new financial year, tenants facing a drop in income, were offered support and advice on rental payments.

Void management

An empty property yields no rent. So, in a similar vein to rent collection, efficient void management is essential if we are to maximise rental income. Unity has an excellent record on this with just 0.56% of rent lost through voids during 2019/20. Whilst still well within the target of 1%, this figure has crept up over the past year. Our void turnaround target for the year under review was 20 days – the actual was 28.8 days. It is something we are addressing, but it does present us with a double bind. Whilst, ideally, our aim is to keep re-let times to a minimum, doing necessary work in too much haste can reflect on the quality of the property. That, in turn, has an impact on the

quality of the tenants we attract, which can then have a detrimental effect on the success of a tenancy.

Lettings

The quality of our homes, value for money and the support and guidance given to all new tenants results in very high satisfaction rates for our lettings team; 98.4% of new tenants were delighted by the standard of their new home. It also means that tenants are somewhat reluctant to leave! Unity has a very low stock turnover – just 3.98% compared to a target of 10%. When tenants decide to move on, 96% said they would be happy to recommend us to a friend or relative.



Unity delivers on the regen challenge



The importance of Unity's Regeneration & Development Team has never been greater. There was already a growing waiting list for homes in Leeds and West Yorkshire. The gradual winding down of the furlough scheme, redundancies and the rollout of Universal Credit are all combining to make life tough for those on low incomes. As a result, the list is getting longer as the pandemic pushes private sector tenants, struggling to keep up with rental payments, towards a more affordable, quality, alternative.

Also challenging in perhaps, a more positive way, is the key area of our operations – Leeds. For a whole host of reasons it's an attractive place to live. This pushes up land values which, in turn, has an impact on our ability to find new sites that can be successfully developed at a cost that is economically viable in the long-term.

Over the past decade and more, Unity's ability to deliver has made us a preferred partner of local authorities. Historically our focus was on Leeds, but we are now developing an increasing number of sites in Kirklees.

Working in partnership with Homes England, Unity is heading towards the end of an ambitious development programme to deliver 220 new homes by March 2022. During the course of the past year an impressive 30 completions took place up to March 2020 when the lockdown came into force. In addition, another 30 new homes were completed and let in June.

In common with the rest of the Unity team, when the lockdown was announced, Regeneration & Development swiftly moved to home working without interruption. However work on our sites under construction came to a temporary halt whilst contractors adopted new health & safety rules to

ensure social distancing was in place. As a result, whilst work has continued on all our sites, there were some slight delays in completions in 2020/21. Hence, the delay in completing our £4.1m Beckhill Grove development, which will complement the 125 homes Unity owns and manages in the nearby Stonegate estate.

During the year under review, Unity completed the following major new developments:

Leeds Road, Kippax

This former mining village has become a popular commuter town, pushing up property values for local people. Our development used land formerly occupied by a primary school. It's in a prime position, on the main arterial road heading into the city of Leeds. Vistry Partnerships had an option on the site (owned by Leeds City Council) and offered Unity a land and works deal to build 23 houses and flats for affordable rent.

Northgate, Cleckheaton

On the edge of Cleckheaton town centre, this is our third development in Kirklees. The site was formerly owned by Tesco. When the supermarket decided not to use the land, Unity were offered the opportunity to build seven, two bedroom houses for affordable rent. Using Timberframe construction, contractors Torpoint completed the project two months ahead of schedule.

Armley Ridge Road, Armley

In the year under review we welcomed Leeds West MP, Rachel Reeves, to our £2M development on Armley Ridge Road, to conduct the official opening ceremony. Built on land formerly occupied by the former Ancester Arms public house, it comprises six houses and eight flats which are fully let. The development has quickly proved to be a welcome addition to affordable housing in Leeds 12.

"I commend Unity, Homes England and Leeds City Council for their foresight to invest in this project. Fourteen families are now adequately housed in great quality homes with added security of tenure. It's a great place to live, accessible for work as well as shops and other amenities in Armley and Kirkstall.

Rachel Reeves (Leeds West MP)

"I love it here and so do the kids. "The Unity staff have been brilliant, just amazing. They assisted us no end and nothing was too much trouble. As well as arranging the move, Unity offered help to get me back into work and I have since got a new job. Being able to settle so quickly and easily into our new home has made a huge difference to our lives."

Rachael Donoghue (New Resident)

Work is currently ongoing at the following sites:

Leopold Street, Chapeltown

Using derelict land, this £3.4m development is in Unity's heartland. Working in conjunction with Chapeltown CoHousing Group – ChaCo for short – it will provide 30, one and two bedroom properties for the over-55s. ChaCo is a local interest group focused on the development of community-based housing projects. Unfortunately, the contractors for this project, Starfish Construction, were forced into liquidation during the course of the year which has delayed the anticipated completion date.

Dale Lane, Heckmondwike

One of two ongoing projects in Kirklees, when completed this development will add fourteen family bungalows for affordable rents to our local housing stock.

Nabcroft Lane, Huddersfield

This site is one of eight offered to a number of local housing providers. Unity's past record and ability to deliver is rapidly making us a Kirklees MDC preferred partner, enabling us to win the tendering process for all eight sites. Fifteen affordable homes are being built on this site.





Working together.

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.

New Wortley Community Housing Association

Over the past year, Unity's regeneration team has worked with this fledgling housing association to help them acquire Homes England Registration. This will enable them to apply for grant funding for their planned development programme of 22 new homes in the area. The association continue to negotiate a loan from Leeds Council to fund this project.

Holbeck Neighbourhood Forum (HNF)

The Forum drives the ongoing regeneration and general improvement of Holbeck - one of the most disadvantaged areas in Leeds. Supported by various departments of Leeds City Council, the Forum comprises residents, ward members, businesses and local stakeholders. The Forum is a statutory consultee on all planning matters in the area.

As part of the Leeds Neighbourhood Approach initiative, the Council has been encouraging the improvement of private sector rented housing in Holbeck by pro-actively targeting private sector landlords. Over the past year, HNF teams have had regular estate walkabouts, identifying areas for improvement and agreed the action to be taken with the relevant housing provider. This programme is having a massively positive impact on the local environment.

In addition, funding was agreed with Leeds CC which has enabled improvements to the external fabric of properties in the area. Not only has this had an aesthetic impact, it has also made the properties more energy efficient, cutting the cost of heating bills for people living in the area.

Unity Employment Services

Established for almost a decade, Unity Employment Services (UES), based at Unity Business Centre, supports Unity tenants and the wider communities in which they live, to return to employment and training.

Using individually tailored plans based on candidates' skills and knowledge, UES takes them through a training programme that will lead them into either paid or voluntary employment.

Building is a key area. As a matter of policy, UES finds work for its clients on Unity's own development sites. 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.

Over the past year UES beat its targets for both work and training. It helped:

- 117 people find work
- 251 people improve their skills and employability through training
- 20 people find voluntary work

Out of those totals, 102 were Unity tenants.

Business challenge

Sustainable communities are about much more than just affordable homes. They must be economically viable to survive. And that's where Unity Enterprise fits into our business plan. More than just a provider of affordable work space, Unity Enterprise provides and facilitates business support services, encouraging local enterprise, fostering economic regeneration of our target neighbourhoods.

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 142 units of quality and affordable business space let to a wide range of commercial enterprises and organisations. Currently they have around 80 tenants, some of whom have grown to such an extent they occupy multiple business units.

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. Regular events, such as business breakfasts, give tenants the opportunity for one-to-ones with banking, marketing and HR experts.

All three Centres have remained open throughout the pandemic, following social distancing rules. As might be expected, they have been somewhat quieter, as some occupants chose to work partly from home.

Unity Enterprise Services delivered a strong performance in 2019/20. Cash flow was strong, the number of tenants grew and voids were kept to a minimum. There continued to be a good level of interest in units, with new tenants keen to take advantage of lower rentals away from the city centre. As a result there was a much improved financial performance which generated a small surplus.

Unity Business Centre (UBC)

The UBC's value for money offering continues to be extremely popular. 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. Over the past year there were good rates of tenant retention and 100% occupancy.

An important element of UBC is the Business Incubator. It's a joint venture with long-standing tenant, Iota Business, an accounting and book keeping practice. The Business Incubator offers small scale business start-ups, a perfect package to get them off the ground. It combines highly affordable shared office space, specialist support services, business mentoring and access to networking events. Meeting rooms can be hired as can computers. Even better, desk space can be arranged for the day, the week or the month.

Chapeltown Enterprise Centre (CEC)

Our competitive rents continue to give us a leading edge over the competition. As a result, the Centre currently has 15 tenants and has enjoyed 100% occupancy during the year. Again we regard ourselves as more than just a landlord, working closely with others 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 that helps small businesses grow.





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 Pitman Training Centre and the national charity, St Giles Trust, has its Leeds office at the Media Centre.

Case Study: LaserClear

The brainchild of Hussain Shah, LaserClear has been a tenant at the Chapeltown Enterprise Centre since it first opened doors for business back in 2017. LaserClear provides a wide range of laser procedures, including permanent removal of unwanted body hair, acne and red vein treatments along with facials, skin rejuvenation, Botox and fillers. Initially operating from just one unit, its success and growth necessitated a move to larger premises, something the Unity Enterprise were more than happy to accommodate. As a result LaserClear now occupy four recently refurbished units at the CEC and employs six staff.

Commenting on the move, Mr Shah said: "We're excited by the move and grateful to Unity for their support and backing. The entire team at Unity are great to work with. The huge amount of extra space has enabled us to offer many more services simultaneously and cope much more efficiently with the increase in demand. Having the new shop front at street level is also a major plus and helps us to be more visible and accessible to customers."



Tenants step up to the challenge



Involving our tenants -- and the wider local community – in the development of services and strategy is a key Unity objective. Their support and feedback helps us design services and develop policies that meet the needs of the multi-cultural neighbourhoods in which we operate.

Tenant involvement at Unity is through our Tenants' Panel and Scrutiny Panel. For tenants not directly involved, 'Unity News', our quarterly newsletter, and our website keep all our residents up to date with stories, special offers and other tenant-related issues. The latter played an important role in keeping tenants informed of Covid related issues, for example: accessing benefits and how to get tested for the virus.

Over the course of the year – prior to the pandemic – the Tenants' Panel met every two months and the Scrutiny Panel four times a year. Their input became even more important as the virus impacted on Unity's day-to-day operations. In particular they provided

feedback on our communications with tenants. This helped ensure that important messages were clear and easy to understand.

In addition, members of the Tenants' Panel reviewed a new draft tenancy agreement, conducted estate walkabouts and reviewed the performance of our maintenance and painting contractors.

The Scrutiny Panel were kept busy with quarterly reviews of Unity's Key Performance Indicators. They also visited Unity Business Centre.

A big thanks is due to the members of our two tenant panels; as a result of their ongoing work, Unity maintained its Compliance Plus rating for Customer Service Excellence. This related, in particular, to our efforts in identifying hard to reach disadvantaged groups and individuals. There was also big tick for our commitment to developing and delivering customer focused services via recruitment, training and staff policy.



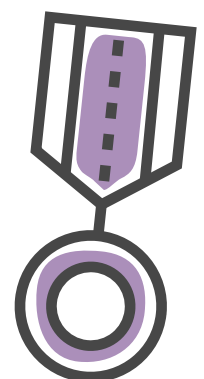
Well placed to cope with financial challenges

Once again, Unity Homes & Enterprise has delivered an impressive financial performance, exceeding budget, ending the year with a surplus of £1.145M. This enabled us to invest £934K in improvements to our housing stock and, with grant funding from the Affordable Homes Programme, fund our regeneration programme.

Our net liability position was due purely to the timing of creditor invoices at the year end and our decision not to draw down more loans than necessary during the year – thus avoiding additional interest costs.

Looking ahead, the operating environment remains challenging on both the strategic and economic fronts. There's uncertainty caused by Covid-19, Brexit and the difficulties faced by many of our tenants as the rollout of Universal Credit continues.

We have considered the possible impact of all these factors on our business and feel that with careful management and tight cost control, Unity is well placed financially for the foreseeable future.



A team that's up for the challenge

For success in challenging times you need great leadership. Time to meet Unity's Board and senior management team. They combine great leadership qualities, the right skills and local knowledge, to ensure Unity is up for the challenge.

Senior management

Ali Akbor	Chief Executive
Parveen Sidhu	Operations' Director & Deputy Chief Executive
Wayne Noteman	Regeneration and Development Director
AnnMarie Matson	Resources Director

The Board

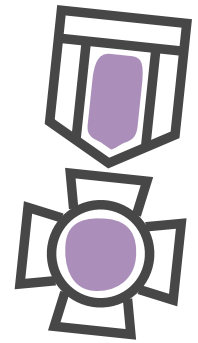
Shruti Bhargava	Chair
David Heels	Chair of Audit & Risk Management Committee
Waheed Butt	Chair of Operations Committee
Elizabeth Cook	Chair of Human Resources & Governance Committee
Naseer Ahmed	
Emma Green	
Abdul Hamied	
John Jeffries	
David Richmond	
Nahim Ruhi-Khan	
Richard Walker	Audit & Risk Management Committee
Abdul Rashid	Observer Audit Committee/ Co-optee/Board Observer

Unity Enterprise Board

Emma Green	(Chair)
Abdul Hamied	
Kalsoom Iqbal	
Will Jennings	
Ravinder Panesar	
Cyril Powell	
Abdul Ravat	
Andrew Welsh	



Don't challenge the results!



Group statement of financial position at 31st March 2020

	2020	2019
	£'000	£'000
Tangible fixed assets		
Housing properties	70,334	65,967
Non-housing freehold properties	2,675	2,737
Other tangible fixed assets	123	187
	73,132	68,891
Current assets		
Debtors due within one year	852	353
Cash at bank and in hand	1,888	3,570
	2,740	3,923
Creditors: amounts falling due within one year	(3,945)	(4,466)
Net current liabilities	(1,205)	(543)
Total assets less current liabilities	71,927	68,348
Creditors: amounts falling due after more than one year		
Grants	(32,801)	(31,987)
Others	(20,275)	(19,641)
Net assets	18,851	16,720
Reserves		
Revenue reserve	18,851	16,720
Total reserves	18,851	16,720

Group statement of comprehensive income for the year ended 31st March 2020

	2020	2019
	£'000	£'000
Turnover	7,324	7,170
Operating costs	(5,592)	(5,670)
Operating surplus	1,732	1,500
Interest receivable	9	22
Interest payable & similar charges	(596)	(575)
Surplus for the year	1,145	947
*Remeasurement of SHPS obligation	-	(952)
Actuarial gain/(loss) in respect of pension scheme	986	(315)
Total comprehensive income for year	2,131	(320)

*Change of accounting treatment for pensions





	2019/20		2018/19	
	Target	Actual	Target	Actual
Gross Turnover				
Unity Housing	£6,682k	£6,794k	£6,653k	£6,693k
Unity Enterprise	£571k	£603k	£630k	£580k
Surplus For The Year				
Unity Housing	£585k	£1,210k	£815k	£1,019k
Unity Enterprise	£48k	£44k	£47k	£49k
Rent arrears	3.91%	4.18%	3.91%	4.12%
Voids				
Unity Housing	1%	0.56%	1%	0.25%
Unity Enterprise	9.9%	2.61%	9.9%	5.11%
Re-let times excluding new developments	20 days	28.8 days	20 days	21.2 days
BME lettings, no less than	50%	44.9%	50%	71.6%
Repairs Performance				
Emergency	99%	99.1%	99%	99.2%
Urgent	99%	99%	99%	99.1%
Routine	99%	98.9%	99%	99.3%
Gas safety inspections	100%	98.7%	100%	100%
Number of new housing units	60	30	23	23

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 partners to encourage and support the regeneration of our target neighbourhoods.
- Provide and facilitate business support services and encourage local enterprise.
- Be a progressive and expanding business with a sound resource base.

Our values

Integrity – being honest, transparent and sincere with strong principles

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

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

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

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

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



Supporting BME Communities
and Multi-Cultural Neighbourhoods

Unity Housing Association Ltd

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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

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