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## We've been helping people make a home for 50 years



Leeds Federated turns 50 in 2024 and our approach remains the same today as it was then – we build and manage homes and do what we can to help customers make the most of their lives.

**We're as passionate today about helping people make a home as those who started Leeds Federated were back in 1974.**

We believe a home is somewhere you feel 'at home'. **It's somewhere people feel safe and secure** – we may own the property but our customers make it their home and can stay as long as they wish. **It's a place to feel comfortable in** – we work hard to maintain our homes to a good standard. And **it's a place people feel connected** – we've invested in more resources over the last year to improve our communication with customers and provide opportunities for customers to feedback views and influence our decisions.

This is the first year we've reported our 'tenant satisfaction measures' which we've included throughout this report. We're pleased with our results but know we can improve. Customers have scored their **overall satisfaction at 79%** and **satisfaction with our repairs service at 82%**. We'd like both of these scores to increase and we're working hard on the culture across the organisation, including improvements around 'tone of voice' in the way we communicate with customers.

Customers scored their **satisfaction with our approach to complaints at 45%** and whilst the score has been increasing over the year following the creation of our new Customer Resolution team, this result is disappointing. **We'll aim to do better.**

**We've spent £2.3m on repairs** reported to us by customers over the year, **£2.6m on planned maintenance** as well as **£4.2m on proactively improving our customers' homes** by replacing **181** kitchens, **125** bathrooms, **277** boilers and **94** sets of windows. We also continue to invest in our customers' homes to make them cheaper to heat by improving the thermal efficiency of the building structures. **In 2023/24 we invested £2.5m on this and plan to spend a further £9.1m in the next few years up to 2030.**

Our Challenger Panel is made up of a team of customers who work together with colleagues to review services and suggest areas for improvement. This year, they've continued to meet regularly and have completed reviews of our approach to both lettings and complaints, as well as being instrumental in our improved 'tone of voice' work. **The group has also continued to review our performance, including the 'tenant satisfaction measures'.**





We recognise that many of our customers are still impacted by the cost-of-living crisis, and our Financial Inclusion and Money Matters teams have been working hard to provide the support to help our customers manage those challenges – [see page 13](#) for some examples of what they've been up to.

We've continued to develop new homes for customers through our established development programme. Over 2023/24 we built **152 new homes**, made up of **45 shared ownership homes** and **107 rented**. Of those new rented homes, **55 have rents set at social rent levels** which is the lowest level of rent we provide, at around 65% of the market rent.

Our Board met **7** times during 2023/24 and its priority remained delivering our **Corporate Plan**. With increasing demands across the housing sector, the Board sought to ensure we **maintain our financial viability** whilst **optimising the services which our customers highlight as their priorities**. This has meant having to be flexible in reviewing our plans and the pace of progress to make sure we achieve the targets for the year.

From 1 April 2024, new Consumer Standards introduce a more proactive approach to this element of what we do. We agree with the Chair of the Regulator of Social Housing, Bernadette Conroy who, in her forward to setting out how the new Consumer Standards will be regulated, states:

**'Home is the most important place in the world.'**



**Kim Brear**  
Chair



**Matthew Walker**  
Chief Executive



# Our new approach to building stronger communities

In 2024 we launched a new way of working to develop tailored Neighbourhood Plans and build stronger communities – we're calling this our 'community-based approach'.

Our community-based approach influences our work and helps us to make sure our services match the unique needs, strengths and aspirations of each neighbourhood. The community-based approach also creates a sense of ownership and collaboration for customers, residents and local organisations.

### What does this look like in practice?

We're holding community action days, local drop in events and surveys to hear from customers about the strengths in their area, where there are opportunities to improve and what we can do to help.

We'll then publish a Neighbourhood Plan for each local area, which will include:

- feedback from customers
- feedback from other local organisations such as the police, fire service, council, other housing associations and third sector organisations etc.
- local data to help us understand more about who lives in the neighbourhood and how satisfied they are with our services etc.
- details of actions we need to take, who'll be involved and when the actions will happen

This year, we've already held events in Armley and Knaresborough and have published our first **Neighbourhood Plan**.

**"It's a brilliant idea having the monthly drop-in sessions that have come out of the Neighbourhood Plan. I think it's better to speak face to face with Leeds Federated, I find it easier to get my point across that way. It's good to get together with people too."**  
- Jodie Reynolds, Armley

<p><b>80.3%</b> Satisfaction that we make a positive contribution to the neighbourhood</p>	<p><b>35</b> Anti-social behaviour cases*</p>
<p><b>73.8%</b> Satisfaction with our approach to handling anti-social behaviour</p>	<p><b>0.6</b> Anti-social behaviour cases that involve hate incidents*</p>

\*per 1000 homes

# How customers are helping us to improve



We take customer views into account in a variety of ways, from listening to feedback from complaints and surveys to working closely with customers on our Challenger Panel to review performance information and help improve our services. Through our [Corporate Plan](#) we've also included a set of priorities with a sharper focus on customers. As part of this work we're continuing to increase investment in improving how we listen to, and learn from customers.

## Your Voice

In early 2024 we launched [Your Voice](#) which is an online engagement platform where customers can register to get involved with opportunities such as completing short surveys about their neighbourhood to commenting on draft letters, leaflets, and policies to make sure they're clear and easy to understand. [Customers can register for Your Voice here.](#)

## Challenger Panel

Our Challenger Panel is made up of a team of customers who work together with colleagues to review services and suggest areas for improvement. The Panel regularly meets with our senior managers and colleagues to discuss how we're performing as an organisation.

Having customers scrutinise our performance, policies and procedures helps hold us to account.

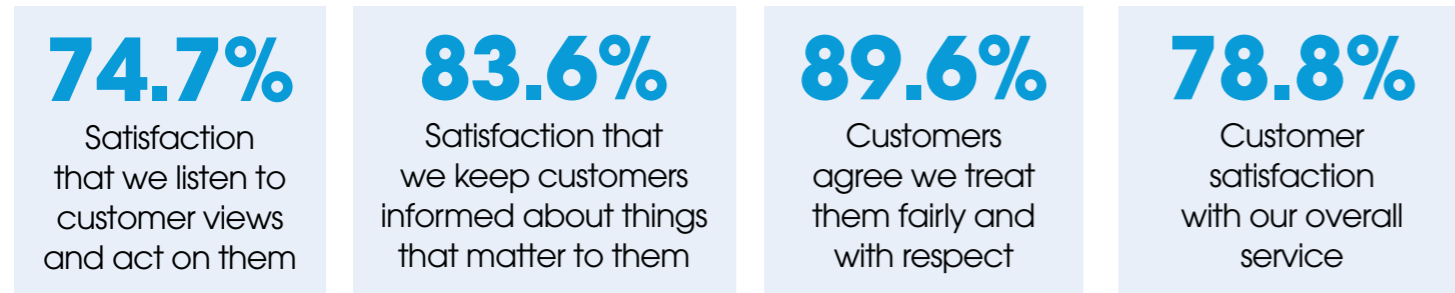
In this last year, the Panel have input into the following policies and procedures:

- Lettable standard
- Complaints
- Compensation

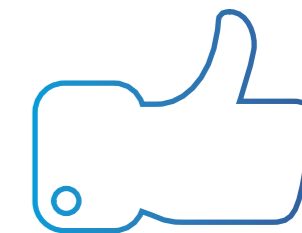
The Panel are now focusing on communication, dealing with anti-social behaviour and making sure we provide stigma-free services.

The Panel works hard to make sure our services have a positive impact for everyone. So, based on feedback, we've recently changed our approach to how we compensate people for investing their time in the Challenger Panel and sharing their views. As well as vouchers, customers can now also choose for us to pay compensation for their time towards any outstanding rent arrears.

In the coming year, we'll be refreshing and relaunching the Challenger Panel as the Customer Voices Panel. If you're a customer, or know a customer who might be interested in joining the Panel, do get in touch via email at [customer.engagement@lfha.co.uk](mailto:customer.engagement@lfha.co.uk)



# Our commitment to putting things right



**We're transforming the culture around complaints and in January 2024 our new Customer Resolutions Team took responsibility for complaint handling and how we can put things right for customers.**

As part of the changes, we introduced a new Complaints Coordinator role which has helped us to:

- **Launch a campaign for colleagues** – this has increased the number of complaints logged and improved accessibility to the complaints procedure for our customers
- **Assess how complaints were previously dealt with** – with this knowledge we can improve the customer experience and share lessons learned
- **Effectively triage complaints** – ensuring the right person responds to each element of the complaint
- **Coordinate responses from different teams** – meaning there's one point of contact for the customer and a clear escalation route if the customer is unhappy with our stage 1 response
- **Review the 'tone of voice' for complaints responses** – leading to clearer responses to customer, in line with recent training
- **Consider the resolution offered** – by having a central team we can make sure resolutions are consistent across the organisation

Since the new team has been in place, we've reviewed and updated the [Complaints Policy](#), Procedure and [Guide](#).

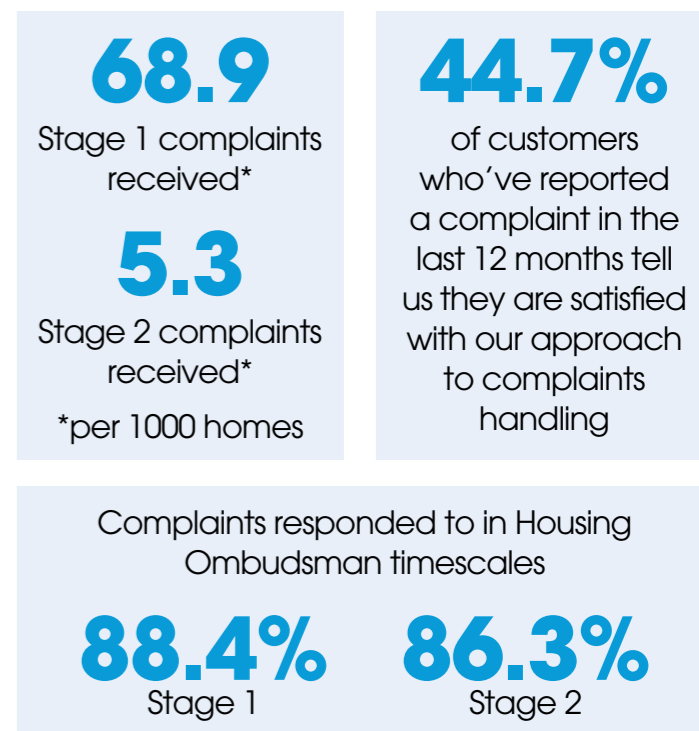
We asked customers to be part of our complaints service review. We met with the Challenger Panel to discuss their concerns around repeat complaints relating to communication and attitude of colleagues. We also held two open webinars which allowed our customers to give feedback specifically around the Complaints Policy and Procedure.

Key factors in almost every complaint are professionalism and respect. This has helped us to look closely at whether we have:

- done what we said we'd do, and when we said we'd do it
- behaved professionally throughout
- given customers the respect of listening to them so that they feel heard

- treated customer homes and belongings with respect when our contractors are carrying out work
- interacted without judgement or presumption
- treated customers fairly

This feedback from customer complaints is invaluable in helping us identify the areas for improvement throughout 2024/25. You can find more information about the learning we're taking from the process on [our website](#).





# Making sure we represent all our customers



In our Equality, Diversity and Inclusion Policy we set out the following targets which we report to our Board every year:

- For colleagues and **our Board** to be broadly representative of our customers



- For our customers to be broadly representative of the communities where their homes are
- We'll measure satisfaction from customers to make sure there aren't obvious differences between different groups

Following a review last year, we also made some extra commitments:

We said we will make sure data we hold is available and will use it alongside other information to help shape our services.

**We set up our new Service Improvement Team which works across the organisation to make sure the data we hold is accurate, available and used to help and shape services.**

We said we will review our perception surveys in terms of protected characteristics (age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex)

**We reviewed the results of the perception survey by protected characteristics, which showed no significant differences. We'll continue to monitor the results six monthly.**

We said we will review recruitment options to make sure we attract a wide range of people to positions at all levels of the organisation.

**We've worked with Equality Together and WeThrive to understand potential barriers and assess the accessibility of services for both colleagues and customers.**

**We've used a variety of recruitment methods to attract a range of people. We've retained our Two Ticks disability status.**

We said we will prompt discussions with the Challenger Panel about the impact of Equality, Diversity and Inclusion on how we deliver our services.

**We've shared results with the Challenger Panel and will continue to do so. Further work will also include analysis by type of home.**

**Our findings from our information, reports and comparisons from this year are similar to last year:**

**Ethnicity** – those of a Black / Black British: African ethnicity make up the second highest proportion of our customers. This ethnicity is still significantly underrepresented among colleagues but is overrepresented at Board level.

**Age** – customers aged **55+** have the highest levels of satisfaction with our services, whereas those aged **35-44** continue to have the highest level of dissatisfaction.

**Religion** – **11.3%** of customers are Muslim, against a Leeds population of **7.8%**. **10%** of our Board members are Muslim, compared with **3%** of our colleagues.

**Sex** – just over **60%** of customers are female, which is higher than the general population. Just over **50%** of colleagues and **40%** of our Board are female.

**Disability** – a significant proportion of customers have difficulties with day-to-day tasks, getting around the home or mental health conditions. Disabilities are underrepresented among colleagues and our Board.

## Our commitments for 2024/25

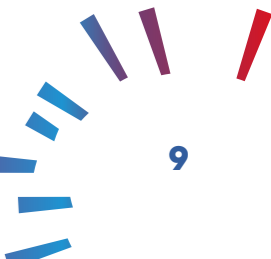
We will...

**...continue to review customer satisfaction and perception information by protected characteristics and, where possible, start to compare year on year trends.**

**...continue to use WeThrive surveys and compare results to understand more about the engagement we're getting and any potential barriers.**

**...continue to source new recruitment methods and options to attract a wider range of people.**

**...fully review our Equality, Diversity and Inclusion Policy and Strategy and agree new measures and commitments.**



# A focus on safety



## Fire safety

Earlier this year, we created [a new guide to fire safety](#) for customers who live in flats or have communal corridors and we've been hand delivering these over the last few months. We also ran an awareness campaign and continue to actively encourage customers to get in touch with questions or concerns about fire safety. In the near future, we're going to have more colleagues available on these sites who have specific responsibilities around fire safety. Throughout the year, we continued to upgrade fire detection in homes alongside our in-house contractor, Arthington Property Services.

## Damp and Mould

We've changed how we work in supporting customers with damp, mould and the associated risks - we have a new process and extra resources in place. We've trained colleagues around the Housing Health and Safety Rating System (HHSRS) which identifies risks in customer homes. In 2023, we introduced a new Surveyor role, dedicated to leading and coordinating our approach and response to those risks - this role is now well established.

**We completed the following tests:**

**99.9%**

Gas safety checks

**100%**

Fire risk assessments

**100%**

Asbestos management surveys or re-inspection

**100%**

Legionella risk assessments

**100%**

Communal lift safety checks

**0.1%**

Homes that don't meet the decent homes standard

**97.4%**

Non-emergency repairs completed in target timescales

**98.4%**

Emergency repairs completed in target timescales

**79.5%**

Satisfaction that we keep communal areas clean and well maintained

**Customers who've received a repair in the last 12 months report:**

**82.2%**

Satisfaction with our repairs service

**82.5%**

Satisfaction with the time taken to complete the most recent repair

**83.7%**

Satisfaction that their home is well maintained

**89.1%**

Satisfaction that their home is safe



# Building new homes in more places



## Our new homes:

During 2023/24 we delivered 152 new affordable homes, investing £10.5m which compared with £5.8m in 2022/23. They included:

- 45 Shared Ownership
- 6 Rent to Buy
- 55 Social Rent
- 46 Affordable Rent

**£ During the year we invested a further £11.3m in homes that are currently under construction.**

**"If it wasn't for shared ownership we wouldn't have been able to purchase our own home, Leeds Federated were brilliant from start to finish. We are now looking forward to spending many happy years in our new home."**

**- Elizabeth, Shared Ownership homeowner at Hampton Gardens**

## Leeds

### Westminster Crescent

We completed 12 homes at Westminster Crescent - 6 for sale and 6 for rent. This is the second phase of the project, following completion of phase 1 in 2022.

### Arthington House

We completed the **conversion of our old office at Arthington House into 22 spacious, high quality apartments**, all for social rent.

## Kirklees

### The Orchards, Soothill, Batley

We've completed the first of 65 new homes for rent and sale at this scheme.

We've also delivered new homes elsewhere across Kirklees, including at Mirfield, Drighlington and Hanging Heaton.

### What's happening next year?

The costs of construction and borrowing have continued to increase, impacting the progression of new developments in 2023/24. We have, however, started working on site in several places and these new homes will be completed in 2025 and 2026. We're forecasting 134 new homes in 2024/25:

- 37 Shared Ownership
- 36 Social /Fair Rent
- 53 Affordable Rent
- 8 Rent to Buy

We'll also see our first completions at:

## Leeds

### Sugar Hill, Oulton

We're working with established residents and the local community on the regeneration of an existing estate of 70 Airey Homes to provide a new development of 70 new energy efficient high-quality homes. This scheme is supported by funding by Leeds City Council and Homes England. You can find out more about Sugar Hill on our dedicated [website](#).

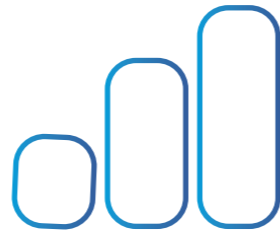
## Kirklees

### Blue Hills Farm, Birkenshaw

We'll complete the first of 38 new homes at Blue Hills Farm later in the year, adding to the number of new, affordable homes in the Kirklees area.



# Improving the energy efficiency of our homes



**We're continuing to improve the energy efficiency of our homes through a planned programme. Homes that are energy efficient mean reduced energy bills for customers.**

Our programme focuses on homes that have already been highlighted as the worst performing for energy efficiency. We look at what can be improved in the building itself first – we call this a 'fabric first' approach which includes things like loft insulation, insulation to rooms in roofs and upgrading heating controls.



## During 2023/24 we completed:

- assessments of the work required on over 600 homes
- energy efficiency improvement works on 180 of those homes – [like at Lillian's home in Meanwood](#)

Our programme of investment will continue over the coming years as we plan to spend a further £9.1m in the next few years up to 2030.

All our new homes are built to high levels of energy efficiency from the start. Our new homes at Sugar Hill, Oulton [\(see page 11 for more information\)](#) will have solar PV panels. Later this year we'll also be completing our first new homes fitted with air source heat pumps at Cawood near Selby.

**Nationally, energy efficiency is measured by an Energy Performance Certificate (EPC) rating. Ratings run from A-G with A being the most energy efficient. We're working to reach a minimum rating of EPC C across all our homes.**



# Supporting customers to maximise their income



**The ongoing cost-of-living crisis, significantly reduced community support services and the move to Universal Credit continues to have a negative impact, leading to more customers needing our support.**

Over the last year we've been listening to and learning from customers. Based on feedback, we've introduced several initiatives and improvements to our services to better support our customers.

## We've launched:

- a new financial inclusion reporting and feedback tool so customers can complete short surveys about our services to help us shape future improvements
- a [benefit calculator](#) for customers to check which benefits they might be eligible for and understand their entitlements
- a [Money Matters information leaflet](#) which features in our welcome pack for new customers. It includes essential financial information and details about the support we can offer
- refresher training for colleagues around welfare benefits (and the move to Universal Credit), debt and budgeting

We continue to work in partnerships so we can help customers get additional support through organisations such as local foodbanks, the council, the Green Doctor, Scope, Help the Aged etc.



## A great example of our partnership work:

Through our partnerships, we recently supported one of our customers, Ms Winchester, to secure a grant through Friends of the Elderly which she used to purchase a comfortable new bed and mattress. We also supported her to apply for Pension Credit, Guaranteed Pension Credit and backdated Attendance Allowance which meant she was then eligible for backdated Housing Benefit and Council Tax Support. The extra income means Ms Winchester can manage her ongoing disabilities and associated costs.

**"My life has hugely improved. I can sleep comfortably, and I have been able to have someone redecorate my flat. (The Money Matters Team) listened to me throughout the whole time we worked together. Words aren't enough to express the gratitude and thanks I have to...the Money Matters Service."**  
– Ms Winchester





# Our financial update



We ended the 2023/24 financial year with a good comprehensive income of £1.5m, down from the £2.9m we achieved in 2022/23. Due to the way pensions are valued and calculated, we had an additional £0.3m in pension costs this year compared with 2022/23. The surplus before the pension adjustment was also less than last year, linked to a downward trend in property and gilt valuations.

	2023/24	2022/23
Surplus for the financial year	<b>£2.7m</b>	£3.8m
Pension obligations included	<b>(£1.2m)</b>	(£0.9m)
Comprehensive income	<b>£1.5m</b>	£2.9m
Arrears	<b>4.60%</b>	5.60%

During 2023/24, we had a turnover of £24.5m from social housing lettings which includes rent and service charges, as well as some grant funds.

## How we spend our income

For every £1 of income, we spend:



### 65p on day-to-day running costs:

- 31p on the repair and maintenance of customer homes
- 26p on staffing costs
- 8p on services provided



### 13p on the interest for the loans we have to improve existing homes and build new.



### 22p on improving homes - this includes building new homes and replacing components on existing homes such as roofs, windows, kitchens and bathrooms as well as boilers and insulation.

In 2023/24 we spent £6.6m on replacement components (compared with £3.7m in 2022/23).

## During 2023/24:

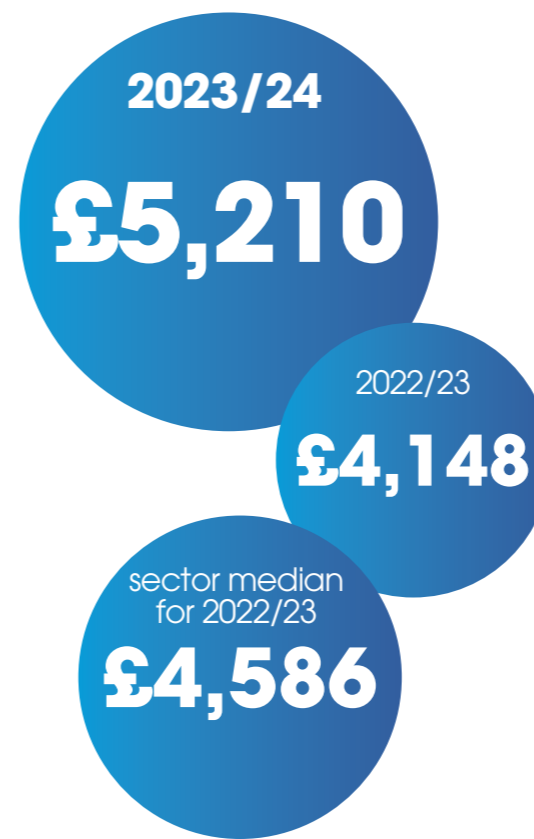
- Our highest paid Director's remuneration worked out at £34.39 per unit over the year
- The combined remunerations of our Directors worked out at £96.18 per unit over the year

## How we deliver value for money

2023/24 was the third year of our 5-year **Corporate Plan** which includes our strategic objectives of Sustain, Engage and Grow, as well as our supporting goals. We've included value for money as a specific goal for each objective.

We've continued to perform well in achieving value for money when compared to the social housing sector nationally.

## Social Housing Cost per unit (management costs)



We're continuing to deliver:

- strong levels of reinvestment
- a solid level of new homes
- a positive return on the capital we've invested in growth

By taking the approach of having a small amount of debt in comparison to our equity, we also have more choice in the financial options available to us.



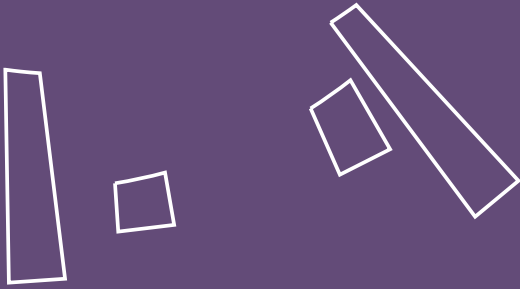
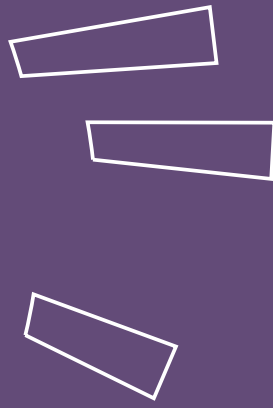
## A great example of our value for money approach:

Recently, we worked with one of our major suppliers to secure grant funding to help improve the energy efficiency of some of our homes. Through partnership working and our value for money approach we were able to achieve this without extra staffing costs. Our energy efficiency programme provides real savings to customers by reducing energy bills in homes where the works have taken place.

You can find more information about our financial performance on our [website](#).



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