Leeds Federated

Annual Report 2025/26

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We're pleased to share this year's Annual Report with you. This interactive PDF has been designed to make it easy to explore. Just click the links throughout to access more information, visit our website, and discover the stories behind the numbers. Below, you'll also find icons to help you quickly navigate to different sections of the report.

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Chair and Chief Executive Introduction

Helping people make a home

Welcome to the Leeds Federated Annual Report. It sets out what's important to us, what we've been busy doing over the last year and what we hope to do in the future. 'Helping people make a home' is why we're here, and everything we do is focussed on making that vision reflect our customer experience.

According to our customers, we're doing well. Our overall customer satisfaction for the year was **80.9%**, which is slightly up from last year. In fact, all our 2025/26 Tenant Satisfaction Measures were broadly consistent compared to the results for 2024/25, which were in the first or second quartile when compared to our peers.

But we're not complacent, we track learning from customers, including issues raised through complaints, in a portal we introduced in 2025. Pages 18-19 cover this in more detail. We're keen to learn from feedback or mistakes and improve where we can, putting customers first. One example of how that learning has shaped our services is The Housing Hub. In response to customer feedback calling for more face-to-face contact with colleagues, we launched the Hub to give customers an opportunity to drop in and speak with teams from across the organisation.

We've also supported customers with advice on their finances during the year as we recognise life can be tough and want to do what we can to help. Just like Roxy and Stephen whose lives were transformed through the support of our Money Matters team.

Part of our wider approach has been to introduce neighbourhood plans, which provide an opportunity to connect with the local community and other agencies working in the area. The plans set out the needs and priorities of each neighbourhood, described in more detail on pages 8-9.

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This work links to our place-shaping activity and neighbourhood approach, in which we continue to improve communal green spaces, deliver neighbourhood improvements, and tackle anti-social behaviour. This is a growing area of activity for us, and we look forward to reporting more in future years.

We returned a surplus of **£2.3m** during 2025/26, all of which is invested back into services for customers. Our operating margin was **15.3%** and our management cost per unit was **£1,777** (2024/25 £1,708 per unit). The results show that we have a robust financial plan and the controls in place to deliver it.

During the year we invested **£13.8m** in maintaining and improving homes, with **81.4%** (2024/25 82.3%) of customers saying they're satisfied their home is well maintained. Part of that work involved addressing issues of damp and mould following the introduction of Awaabs Law. Page 7 covers this area in more detail.

We recognise there is a considerable demand on social housing, so we are doing our part to develop new homes for future customers. Over the last year we built **100** new homes, a great example of which is at Colliers Park. The new homes represent an investment of **£21.4m**, and we have plans to continue building hundreds more in the next few years.

Chris Simpson became Chair of our Board during the year, commenting, **"It was an honour to be appointed to this position – I have admired the work of Leeds Federated over many years and will seek to lead the Board and support the organisation achieve its goal to help people make a home."**

Thanks for reading our Annual Report – we're very proud of what we've achieved, in the midst of a difficult operating environment. With costs increasing, regulatory obligations growing and expectation rising, colleagues and the Board are determined to keep working hard to ensure the approach stays the same and Leeds Federated does indeed help people make a home.

Chris Simpson
Chair

Matthew Walker
Chief Executive

A focus on safety

Fire safety

During 2025/26, we continued to strengthen our fire safety programme, carrying out regular Fire Risk Assessments across homes and communal areas and addressing any actions identified as quickly as possible.

Our Fire Testing team continued to engage with customers on the importance of keeping escape routes clear and raising awareness of potential fire risks. We also worked closely with contractors and colleagues to ensure fire detection systems and associated safety equipment remained effective and compliant.

Over the year, we invested more than **£300k** in fire safety improvements, helping to maintain safe homes and communities for our customers.

We completed the following tests:

99.9%
Gas safety checks (2024/25 - 99.7%)

100%
Fire risk assessments (2024/25 - 100%)

100%
Asbestos management surveys (2024/25 - 100%)

99.2%
Legionella risk assessments (2024/25 - 100%)

100%
Communal lift safety checks (2024/25 - 88%)

Energy efficiency

We have continued to invest in improving the energy efficiency of existing homes through our 'retrofit' programme. Our aim is to make homes warmer, more comfortable, and more affordable to run, while supporting our target to achieve a minimum EPC rating of C in homes, wherever possible.

We use a 'fabric-first' approach which means we make improvements to the building before introducing new technology. This includes things like loft insulation, room-in-roof insulation, and upgraded heating controls, helping customers benefit from lower energy use and reduced carbon emissions.

During the year, we secured further grant funding through the Social Housing Enabling Programme (SHEP) with support from the West Yorkshire Combined Authority (WYCA). This means we can upgrade more homes over the coming years. We've continued survey work with partners to help us plan future work.

We've also expanded our use of renewable technologies, building on earlier solar panel installations. We've identified more opportunities to help customers reduce their energy costs over the long term.

Housing Health, Safety Rating System (HHSRS) and Awaab's Law

During 2025/26, we strengthened how we manage the health and safety risks in customer homes. We also prepared for the first phase of the Awaab's Law requirements, which came into effect in October 2025.

We improved our IT systems to make it easier to manage cases, track progress, and report on issues. We also continued to use performance measures to make sure problems are dealt with quickly and effectively.

While damp and mould is one important aspect of the Housing Health and Safety Rating System (HHSRS), and remains a top priority for us, the systems and processes we have developed can also be applied to other hazards in homes. While we have a dedicated HHSRS surveyor in place, all our surveyors are trained to identify damp and mould issues and take on relevant actions.

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

79.0%
Satisfaction with our repairs service (2024/25 - 80.5%)

81.4%
Satisfaction that their home is well maintained (2024/25 - 82.3%)

79.0%
Satisfaction with the time taken to complete the most recent repair (2024/25 75.3%)

85.8%
Satisfaction that their home is safe (2024/25 - 83.3%)

Creating thriving neighbourhoods

Our neighbourhood approach

We continued to strengthen our neighbourhood approach (formerly called our community-based approach) throughout 2025/26. This work has helped us build a deeper understanding of the communities we serve. Developed through customer and colleague feedback, the neighbourhood approach focuses on understanding places, the people who live there and the actions needed to ensure our neighbourhoods remain great places to live.

Since we launched the neighbourhood approach, we've learned more about what our customers want and have developed individual neighbourhood plans for each area to track what people have told us and what we're doing in response. Customers consistently said they wanted more community activities, improvements to communal spaces, increased support for neighbourhood safety initiatives and better awareness of local services.

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Social value

We're increasing our commitment to social value which is all about the positive impact we can create for communities, people and the environment. We've already invested in a range of social value projects around building connected neighbourhoods, improving health and wellbeing, increasing access to support services and creating opportunities for community participation. We've also recruited a Social Value Lead, who has helped develop our social value framework and deliver projects that are making a real difference in local communities. As part of this work we've started to record the investment we're making in social value, place-shaping and neighbourhood activities so we can better measure impact and outcomes.

Event highlights

We've had many highlights over the year bringing neighbours together, including community action days in Hunslet, litter picks in Holbeck and spring flower planting at our older person's scheme in Jarvis Square. Our Support Co-ordinators have also been working with residents at our older person's schemes to find out what they'd like to see more of in their community.

Looking ahead, we'll continue refining our approach, keeping customer insight at the heart of what we do, strengthening neighbourhood plans and improving how we evidence the positive difference our investment is making in communities.

73.2%

of respondents report that they are satisfied that we make a positive contribution to the neighbourhood (2024/25 - 71.9%)

Tackling anti-social behaviour

[Last year, we launched a new approach to tackling anti-social behaviour (ASB).](#) When we launched the approach, we introduced a refreshed policy for ASB as well as an interactive [ASB Directory](#). The new resources help customers understand how to report neighbour nuisance in the right way and offer guidance for issues that aren't classed as anti-social behaviour.

Since we introduced our new approach, there's been a **52%** reduction in the number of ASB cases opened.

The number of ongoing ASB cases has also reduced. Where we've opened ASB cases under the new approach, we've been able to close them quicker as we can take enforcement action more easily. Over the year, we issued **3** closure orders.

[One notable case involved working closely with two neighbourhoods in Leeds to successfully tackle anti-social behaviour and reduce crime, improving the quality of life for local residents.](#)

"Without accurate information about the ongoing impact of anti-social and criminal behaviour on neighbours and the local community it can be difficult to resolve issues. In both of our recent cases neighbours shared regular updates and strong evidence about what was happening."
Dave Bowen, Area Manager

Key highlights from our work to tackle anti-social behaviour

6.31%
Increase in the number of cases we've closed with a positive outcome

17.2%
Increase in Notices Seeking Possession (NOSP) issued

70.4%
of respondents report that they are satisfied with our approach to handling anti-social behaviour (2024/25 - 67.0%)

13.7
is the number of anti-social behaviour cases per 1000 homes (2024/25 - 30.3)

0.0
is the number of anti-social behaviour cases that involve hate incidents per 1000 homes (2024/25 - 1.5)

How customers are helping us to improve

We take customer views into account in a variety of ways. This includes listening to feedback from complaints and surveys, to working closely with our Customer Voices Panel who review performance information and help us to improve our services.

The work of the Customer Voices Panel

The Customer Voices Panel continues to play an important role in shaping our services and making sure customer views are heard. Since our 2024/25 Annual Report, Panel members have helped influence the new Corporate Plan, reviewed service performance, contributed to improvements in neighbourhood management, shared feedback on service charge changes and helped us strengthen our approach to customer engagement.

Key achievements of the Customer Voices Panel this year include:

- Helping shape the 2025 Corporate Plan and priorities for the next five years.
- Reviewing repairs and housing management performance, including repairs, building safety and a proposed Housing App.
- Supporting improvements to how we respond to anti-social behaviour and communicate with customers.
- Reviewing April 2025 service charge changes and raising concerns about customer impact.
- Improving our approach to customer involvement through the Customer Engagement and Influence Policy.
- Representing customer views at Customer Experience Committee meetings.

We're now refreshing our ways of working and welcoming new Panel members. If you'd like to have your say and help shape the services we deliver, take a look at the Customer Voices Panel page on Your Voice.

Time to Talk

Our monthly Time to Talk sessions have been a great way for customers to share their views on how we can improve our services, as well as hear updates from our Leadership team from the comfort of their homes. We're now reviewing our approach to Time to Talk and developing recorded vlogs so customers can access these sessions more flexibly. Take a look at our updated page on Your Voice.

The Housing Hub

This year, in response to customer feedback, we launched The Housing Hub. The hub is a new drop-in space where customers can talk to colleagues face to face about topics such as housing support, money matters, repairs and how to get involved.

Customer feedback at a glance:

80.9%
Customer satisfaction with overall service (2024/25 - 79.4%)

74.5%
Satisfaction that we listen to customer views and act upon them (2024/25 - 71.1%)

82.3%
Satisfaction that we keep customers informed about things that matter to them (2024/25 - 77.2%)

87.3%
Customers agree we treat them fairly and with respect (2024/25 - 83.9%)

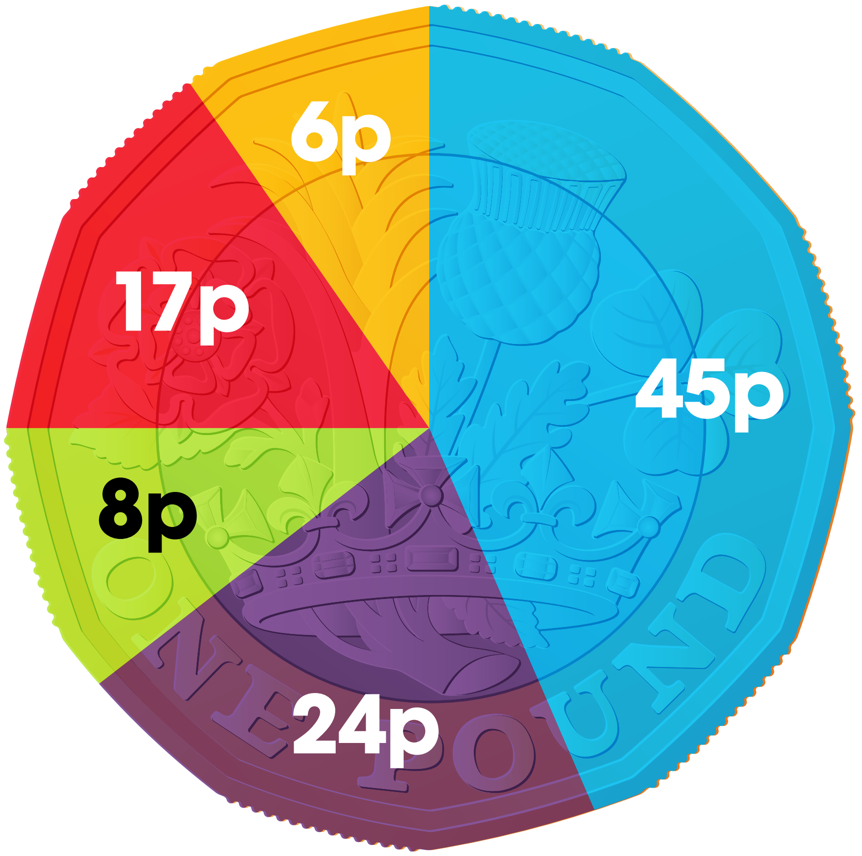
Our financial update

We ended the 2025/26 financial year with a comprehensive income of £2.0m. This was less than the £2.8m achieved in 2024/25 because we sold fewer Shared Ownership homes during the year, and our borrowing costs increased.

	2025/26	2024/25
Surplus for the financial year	**£1.8m**	£2.5m
Pension obligations included	**£0.2m**	£0.3m
Comprehensive income	**£2.0m**	£2.8m
Arrears	**2.11%**	3.81%
Development cost of **completed** new homes	**£10.7m**	£16.7m
Number completed	**100**	137
Affordable rent	**56**	106
Shared ownership	**44**	31
Of the 'affordable rent' no. at social rent level	**7**	36

The Social Housing Cost Per Unit (CPU) for 2025/26 was **£5,436**, which is a decrease from **£6,073** in 2024/25.

How we spent the income from rent in 2025/26



For every £1 of income we spend:

- 45p on the repair and maintenance of our homes
- 24p goes on the costs of colleagues and the overheads of running the organisation
- 8p on to the cost of services provided
- 17p on the interest for the loans we have to improve existing homes and build new
- 6p 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

We spent **£5.9m** on replacement components in 2025/26 (£8.8m in 2024/25), these include things like roofs, windows, kitchens, bathrooms, boilers and insulation.

During 2025/26:

Our highest paid Director's remuneration worked out at **£35.57** per unit over the year.

The combined remunerations of our Directors worked out at **£109.00** per unit over the year.

How we deliver value for money

We've now completed our first year of our 5-year Corporate Plan. Value for money is an overarching principle within the Plan and we're committed to achieving this in everything we do. The Plan also sets out our aspiration to build more good quality homes. We'll use our borrowing capacity to increase the number of new homes we build, delivering an average of **95** new homes per year between April 2026 and March 2030.

For more information about our financial performance, please see our Financial Report and Accounts.

Reflecting the needs of all our customers

In our Equity, Diversity and Inclusion (EDI) Policy we say we will:

- Deliver services to customers in an inclusive and accessible way
- Ensure contractors and partners play a pivotal role in the delivery of services and that they understand our EDI commitment
- Create an inclusive work environment
- Support positive practices in delivering our EDI vision and goals and challenge discriminatory actions or expressions

Following a review last year, we also made some extra commitments. We said we would:

'Review customer data in line with the Needs and Adjustments Policy'

We now hold information about customer needs and any adjustments they need us to make for over **2060** customers. This means we can provide a more personalised and responsive service. **If you're a customer you can find out how you can update your record here.**

Supporting the Policy, **our new website** has the facility through Access Angel to translate webpages and PDFs, make text bigger/smaller, speak aloud or change the contrast of documents to support a more accessible experience. Within the first month **39** different users had accessed the toolbar.

'Continue to monitor customer satisfaction by protected characteristics'

We undertake EDI analysis in relation to customer satisfaction every 6 months and report the findings to the Customer Experience Committee. The EDI analysis has led to:

- Saturday appointments for repairs being reintroduced
- The launch of the **Housing Hub**

'Focus on a learning approach to EDI for colleagues'

We delivered EDI training to all colleagues which encouraged people to share experiences and take responsibility for self-education. We're using feedback and actions discussed in the training to shape next steps.

We shared **47** stories with customers and/or colleagues broadly linked with EDI.

'Continue to monitor colleagues' sense of belonging'

In our WeThrive colleague survey which tracks wellbeing, the results remained positive with an **82%** completion rate and overall score of **79%.** All areas were reported as **over 70%**. The belonging category reduced from a score of **81%** to **79%**, this is still considered very positive. Individual teams will review comments and team scores to see where improvements can be made.

Commitments for 2026/27

We will…

- Progress and develop EDI learning opportunities and confidence to challenge behaviours
- Use feedback from the WeThrive surveys to help shape workplace changes
- Continue to use customer data to shape changes and improvements to service delivery
- Further embed the use of stories to support EDI understanding

Our response to customer feedback

This year, we introduced a new portal to bring together learning from customer feedback, complaints, Tenant Satisfaction Measures and other insights from across the business. The portal helps us record learning in one place, identify common themes and track the actions we are taking to improve services.

Making repairs and safety checks easier

Your views, we listened and acted: Customers said repairs, follow-on work and safety checks can feel delayed or unclear, so we trained colleagues to spot overdue gas safety checks and introduced weekly updates with our gas contractor to improve appointment planning.

We're also improving how we track, escalate and communicate about repeat repairs. We monitor performance through internal measures and Tenant Satisfaction Measures.

Improving how customers contact us

Your views, we listened and acted: Customers said receiving timely contact from us matters, so we introduced a new Contact Centre Management System, recruited the team to full capacity and are developing further system improvements, including exploring a customer app.

We're improving how we record customer needs and adjustments and have updated our Stage 1 complaints acknowledgement letter and complaint logging training.

Supporting safer and stronger neighbourhoods

Your views, we listened and acted: Customers wanted more support with noise nuisance, anti-social behaviour and local issues. Since the launch of our new approach in January 2025, we've changed the way in which reports of ASB can be made and documented. We will seek budget approval for replacement noise monitoring equipment in 2026/27.

We also use customer reports to identify wider neighbourhood issues, work with partners and increase face-to-face support through drop-in sessions.

Helping customers in their homes and communities

Your views, we listened and acted: Customers wanted more support to manage or move home, so we updated our Mutual Exchange Policy, created clearer information, planned support events and will introduce tenancy health checks from April 2026.

Helping with costs and service charges

Your views, we listened and acted: Customers said service charges and affordability matter, so we continue to review charges scheme by scheme and offer hardship funding and financial inclusion advice.

Continuing to learn and improve

Not every action is complete, and some improvements will take longer to deliver. Where actions are still in progress, we'll continue to monitor them through our Learning Portal and report on progress. Customer feedback continues to help us understand what matters most and where we need to improve.

How we're responding to your feedback

136.9

is the number of stage 1 complaints received per 1000 homes (2024/25 - 113.2)

22.4

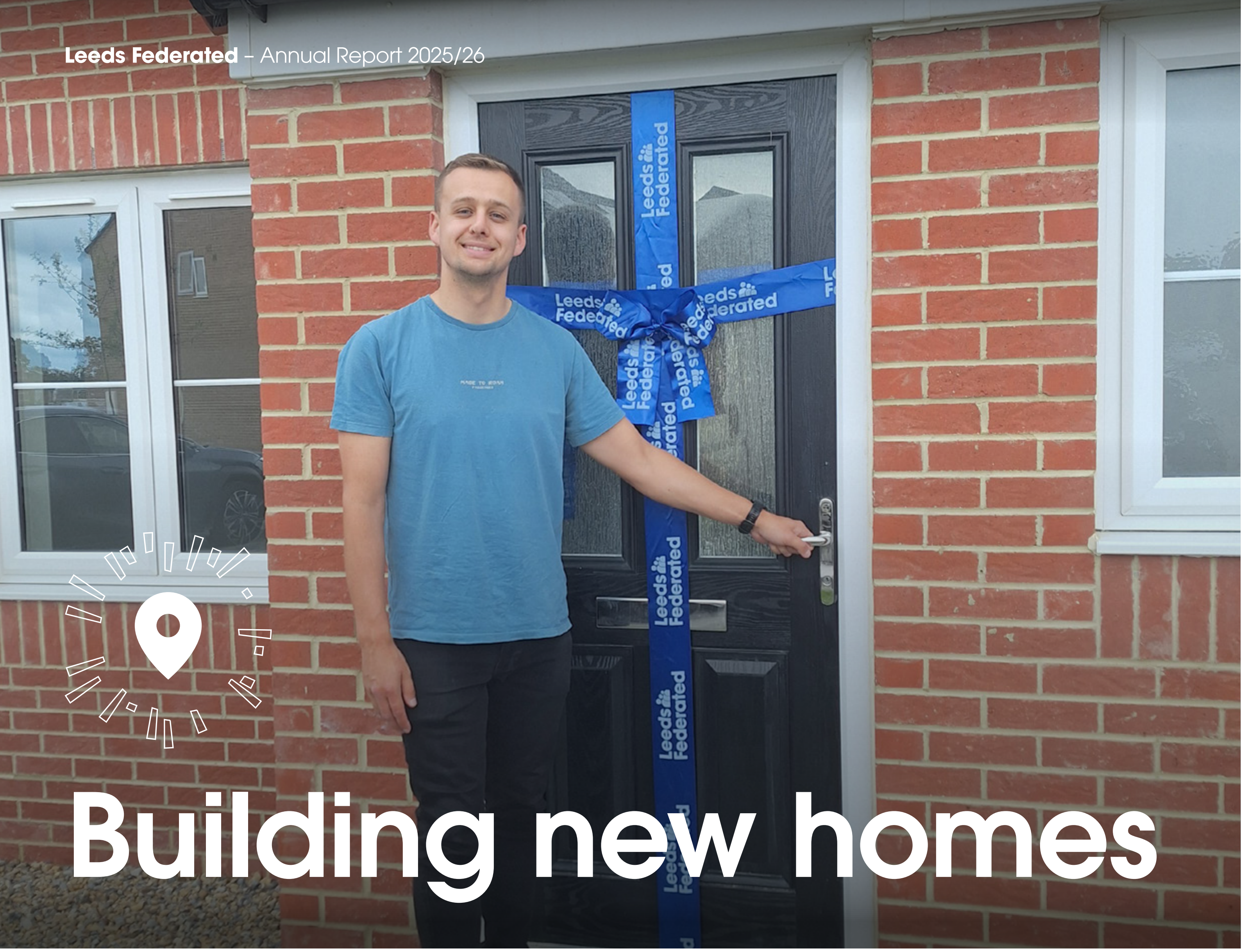
is the number of stage 2 complaints received per 1000 homes (2024/25 - 12.8)

97.2%

is the proportion of stage 1 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (2024/25 - 95.6%)

87.4%

is the proportion of stage 2 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (2024/25 - 88.9%)



Building new homes

In 2025/26 we delivered 100 new affordable homes. 72 of these were transferred to us from developers and house builders through Section 106 agreements and purchases through Homes England.

Section 106 agreements take place between developers and councils to make sure new housing developments include a proportion of affordable homes.

Leeds

During 2025/26 we completed a further **28** homes at our Colliers Park regeneration scheme in Oulton (formerly the Sugar Hill Close and Wordsworth Drive redevelopment). We took on the site in 2022 with **10** existing residents remaining in their homes. With funding from Homes England and Leeds City Council, we redeveloped the site using a phased approach, demolishing the existing defective Airey homes and replacing with **70** new high quality, energy efficient homes. In November 2024, the 10 existing residents moved into their new homes and this year we have welcomed back former residents of the estate thanks to our local lettings policy.

We launched the show home last summer, to support the sale of **30** shared ownership homes. With all available homes now sold or reserved, it's proving to be one of our most popular home ownership schemes to date. We'll complete the development in Autumn 2026.

During this year we also completed homes at **Purston Grange, Featherstone, Whitehall Grange, Leeds and Blue Hill Farm, Kirklees**

Harrogate

We've now completed **60** new homes at King Edwin Park, Harrogate. This development will provide **147** affordable homes for rent and sale and will complete in 2028.

We completed **29** shared ownership sales during 2025/26, with sale averages achieving our targets.

What's happening next year?

During 2025/26 our Board took the decision to reduce our development programme from **150** to **80** homes a year and we're now transitioning towards that new target. In 2026/27 we are set to deliver **86** new homes and **51** shared ownership sales.

Earlier this year, we began work on our own-build scheme at Owlcotes Road in Pudsey, which will deliver **54** new homes for affordable sale and rent. The first homes should be ready in 2027.

60

new homes have now been completed at King Edwin Park, Harrogate.

Helping customers increase their income

Over the past year, our Financial Inclusion team have helped customers increase their income by an impressive £795k.

Successes

A significant proportion of this success has come from supporting customers through the transition from legacy benefits to Universal Credit. One couple, Roxy, and her husband, reached out to us for support with their benefits claim. As well as helping them successfully access their new entitlement, we also assisted with a referral to Occupational Therapy, which resulted in the installation of a stairlift and a wet room in their home.

> **"Knowing I'm getting a stairlift to keep me safe is wonderful. I'll get that self-trust and confidence back; it'll have such a positive impact on my wellbeing."**
> Roxy

Alongside our existing services, our Financial Inclusion team attends our monthly Housing Hub, giving customers the opportunity to meet with us face-to-face, book appointments, or simply drop in for advice and support. We also continue to share information on discounts and cost-saving opportunities to help customers make their money go further, particularly during the summer holidays.

We're proud to have maintained a **100%** positive wellbeing outcome score among customers who engaged with the service and to have supported **527** individual customers through our Money Matters Service during the year.

Thanks to the dedicated work of our Income Officers, there are now **739** fewer households in housing-related debt. We understand the significant impact debt can have on customers' lives, and reducing this number is a major achievement. We work closely with our partners at St Vincent's to ensure customers can access specialist debt advice whenever additional support is needed.

We've also continued to make strong progress in supporting customers to pay their rent in advance and in line with their tenancy agreements. During the year, we improved our processes for making changes to direct debits which significantly reduced turnaround times. This enables us to respond more quickly to customers' needs, helping to protect rent accounts and ensure payments are made on time.

Leeds Federated

All photos included in this report are of Leeds Federated colleagues and customers, and their homes.

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