

Year One

# Strategic Plan Review



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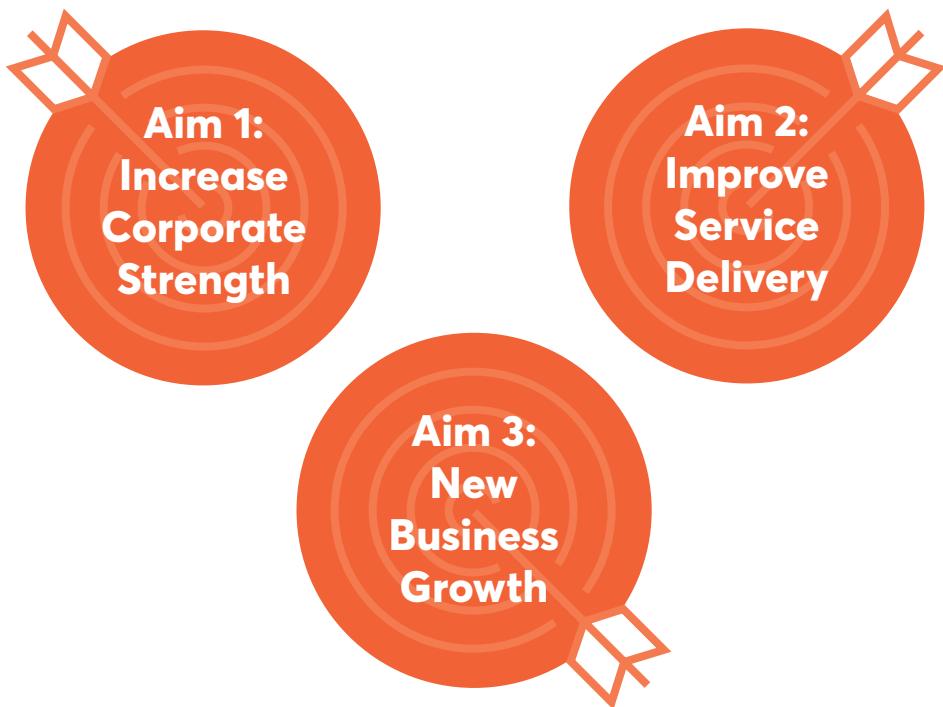
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# Board Overview

This has been the first full year as ateb and this is our first review of the 3 year strategic plan we set in 2018.

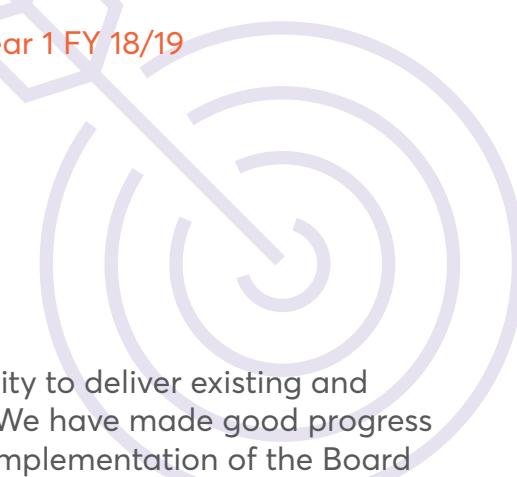
ateb set the challenge of creating better living solutions for the people and communities of West Wales by concentrating our business resources on three strategic aims:



At the end of each financial year the Board will take the opportunity to review progress against our strategy to make sure we continue to do the right things to help and support more people and communities to live better.

In the year, the Welsh Government announced an independent affordable housing review to look at how affordable housing delivery in Wales can be improved to meet the challenges detailed in the housing horizons report issued by CHC. This report is due to report in FY 19/20 but planning for possible impacts has been considered within this review. Universal credit has remained on our radar and it's reassuring that our planning to date continues to produce strong responses to the threat of rising rent arrears.

Grenfell will continue to impact and shape thinking in terms of housing design and management. Key areas such as compliance works (Gas and electrical certification etc.) and tenant engagement will remain in focus. The Welsh Government's approach to the regulatory framework supported by the oversite of the Regulatory Board for Wales, we will shape our Boards responses to the need to govern well. In the year we have developed #5 Assure, our requirements of a regulatory framework, that sets the controls and tests we must undertake to ensure the risks impacting the delivery of our Vision are understood and managed.



Without corporate strength our ability to deliver existing and new services will be compromised. We have made good progress against this aim in year 1, with the implementation of the Board member '9 year rule' we managed to secure new resources to our Board to maintain our Boards integrity and we continued to develop governance improvement plans including assurance planning in the year. This cumulated in the launch of our Vision document in March 2019 setting out what we think good looks like for ateb.

Culture or DNA is a key part of our Vision document as it has a huge impact on our corporate strength and our ability to be flexible and agile. The Board has a more transparent governance arrangement with the wider organisation and is now considered to be 'part of the team'. Whereas Culture doesn't change overnight, we are very pleased with our development of trust, togetherness and empowerment in year 1 along with the evolution of our leadership style.

Without resources we will be comprised. ateb remains financially strong, has a good range of skills and competencies, positive partnerships and will be investing in its infrastructure over the course of this strategic plan. In year 1 we would have hoped to have seen more new partnerships developing but recognise that partnerships must develop at their own pace to be long lasting.



“Culture doesn't change overnight, we are very pleased with our development of trust, togetherness and empowerment in year 1 along with the evolution of our leadership style.”



The Board understand the regulatory need to continually push for service improvement. In the year we set a customer service expectation (#1 Expect) that seeks to continually ensure we deliver excellent service outcomes, efficiently with great customer experience. To do this we needed to develop a better understanding of those areas where customers wanted improvement.

The Engage initiative was launched in the year and although it is in the early stages of its development, it has produced some exciting glimpses of how engagement in our connected world could happen in the future, well done to all the team and customers for the development of this initiative.

Behind the scenes the team has been developing proposals for how we structure our service delivery, The Service Delivery Plan focuses on developing the best systems to meet our customers expectations. The plan will be implemented through the remaining two years of this strategy.

With our involve to improve (i2i) team (a group of team members from across the group) we developed a new basis for how we should work in the future. Built around flexibility and agility, our #2 DNA document establishes a workplace model that ateb will aspire to delivering and being. Thanks to i2i and the team for the work in the year on this initiative – more to come!

The digital age continues to how we work and how service and products are delivered, our transformation project is nearing a decision on the direction of travel for our core customer systems. With our consultant's support, our digital team have analysed and appraised a number of approaches and we thank them for their efforts so far on what is a huge project for the group to take on.

We must build more new homes to meet the high demand for social and affordable tenures across West Wales.

#### Last year the ateb group started to build;



**142**  
new homes



**101**  
affordable



**41**  
for sale with receipts  
all used to provide  
more homes

#### We also let:



**102**  
new homes



**42**  
homes sold  
in the year



In terms of financial performance, we remain strong but have seen changes to our 3 year targets and assumptions as follows:



We have prudently reduced new unit projections until we know more information on proposed SHG levels and zoning arrangements.



We have allowed for increased build costs.



To ensure rent affordability we have frozen rent increases on 593 of our properties that are charged on intermediate rent.



We have allowed for new pension accounting treatments and continue to aim for our deficit to be cleared by 2027 (subject to future triannual valuations, next due in 2020).



The repayment opportunity of an existing loan facility in FY 2018/19 has meant we have changed our forward financing proposals.



LIBOR and CPI assumptions have been updated inline with treasury consultant advice.



MBH income has been reduced down.



Our operating margin has seen a reduction over both the 5 and 30 year plans of 0.45% and 1.93% respectively.



Reactive repairs unit costs are higher than we previously anticipated partly due to increased compliance works across our homes.



Change is inevitable in a dynamic operating environment and we have identified the following changes required to the plan as follows:

We have added some new strategic risks relating to the affordable housing review, increased compliance works and ongoing Brexit uncertainties.



We are working on plans to establish how we can do more whilst being mindful of the risks we face in our current economic and political environment e.g. Brexit.

We do want to see more collaboration and partnerships formed with like-minded organisations to develop solutions to ever increasingly complex environments and demands. We also want to develop proposals for how our group can support wider solutions across West Wales, we believe we can add value to a wider operational area whilst ensuring we do not detract from our existing relationships and commitments. Construction procurement is becoming an issue, whereas we do have positive contractor relationships, in times of high demand contractor procurement in West Wales can be difficult, we will continue to review our options in FY 2019/20.

The Board thanks the team,  
partners and its customers for  
the progress made against the  
strategy in year 1.

The Board thanks the team, partners and its customers for the progress made against the strategy in year 1. On balance we believe we have achieved a lot of what we wanted to achieve in year 1 and as a consequence are in a good position to maximise our 3 strategic aims. The Board will continue to monitor the implementation of this strategy over the coming two years.



**David Birch**

Chair

On behalf of the atebe Group Board



## Meeting our challenges

All our identified challenges remain but we would identify the following updates as follows:



The additional challenges of the independent affordable housing review outcomes (Due 2019) will need to be considered within our strategic planning reviews through FY 2019/20.



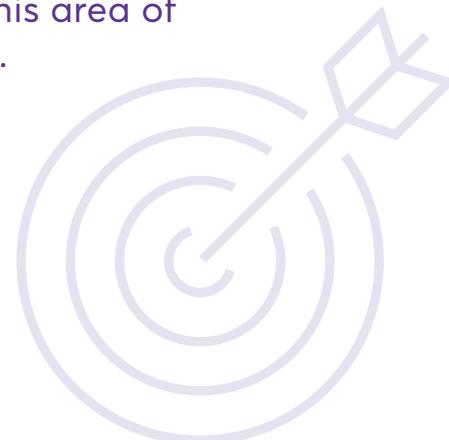
The impact of Brexit is likely to be better understood during FY 2019/20.



The Welsh Government issued its first lesson learnt report during FY 2018/19, we will review all such reports and respond to the risks identified appropriately. We have reconsidered our approach to H&S and in particular Compliance Works in light of the first report. We will continue to monitor this area of our business.



The Welsh Government enhanced their commitment to good governance through the year and have introduced the Annual Statement of Assurance (as opposed to compliance). We are planning the introduction of our assurance framework #5 Assure during FY 2019/20.



**The following sections review our progress against the strategic aims and priorities set at the beginning of FY 18/19.**

We have used the following key to measure our progress against the strategic priority timetable the impact the priorities are having on our aims:

**Key:**



Progress limited



Progress made but behind plan



Progress on plan



Progress ahead of plan



Progress significantly ahead of plan



# Aim 1: Increase Corporate Strength

The following has been achieved against the proposed activities in year 1.



Priority	What did we want at the end of year 1?	Where are we after year 1?
<b>SP1/A</b> #5 Assure	To have introduced a new Assurance Framework delivering the principles set out for Board Assurance within our Vision document.	Framework agreed and preparation made. Implementation will take place over the first 2 quarters of FY 2019/20 under the control of the newly formed Assurance Committee (Previously the Audit Committee).  <b>PROGRESS:</b> ★★
<b>SP1/B</b> Agile Group	To have a group structure with the right legal status to maximise group operations.	All company's legal status updated during 2017/18. We will continue to monitor and update our group structure and systems.  <b>PROGRESS:</b> Complete
<b>SP1/C</b> (Governance Improvement Plan) GIP	To have a plan of improvements to deliver the best Board governance.	In the past year we have welcomed 3 new members to the Board, formally launched ateb's Vision document to our stakeholders, adopted the CHC 2018 Code of Governance, adopted a Constitutional Framework, agreed a later start time for Board, ran the first Board appraisal process. The GIP is ongoing.  <b>PROGRESS:</b> ★★★★
<b>SP1/D</b> Involve	Everyone is a part of the whole and contributes to defining and developing our ateb DNA.	This is a 3 year priority. i2i team regularly reporting to Board through the year, 2nd team conference focusing on 'change' workshops on 5 DNA improvement areas and visits and collaborations with other organisations.  <b>PROGRESS:</b> ★★★
<b>SP1/E</b> Purpose	To have an aspirational purpose that pushes our boundaries.	New purpose agreed in FY 2017/18. We continue to monitor whether our purpose is being delivered.  <b>PROGRESS:</b> Complete





## So are we increasing our corporate strength?

With our Board's evolution, development of the new Vision document, the move towards a new DNA based on trust, togetherness and getting things done, coupled with our continuing strong financial position we believe we have started the journey for safeguarding the groups long term corporate strength. Areas of development around the assurance framework, Board development and culture development are ongoing.

Against our strategic targets in year 1 we have:

- > Set a new aspirational purpose for the group.
- > Updated our groups legal status.
- > Managed the implications of the '9 year board member rule'.
- > Agreed a new governance improvement plan including a new externally supported Board appraisal system, the potential for Board Member remuneration and updated our code of governance.
- > Created and supported the i2i team to focus on teams' issues and areas of future development.
- > Developed and implemented a new approach to defining our required DNA.
- > Maintained our financial position.

- > Preparatory investigations into future partnerships with key stakeholders.
- > Produced a surplus of £2.9m that was 22% more than the budgeted surplus, maintained our 35%+ operating and 22%+ net operating margins.
- > Our strategic plan targets remain.
- > All covenants were maintained.

**Board opinion:** We have maintained our corporate strength whilst providing a stronger platform for increasing corporate strength in future years.



# Aim 2: Improve Service Delivery

The following has been achieved against the proposed activities in year 1.

Priority	What did we want at the end of year 1?	Where are we after year 1?
<b>SP2/B</b> Engage	To have implemented the engage initiative and concept.	This is an ongoing initiative. In the year we undertook 6 engagement theme reviews with each review producing improvement actions for our delivery teams to work on. The initiative is beginning to embed in our working patterns/processes.  <b>PROGRESS:</b> ★★★★
<b>SP2/C</b> Agile Team	To have undertaken a review of our Housing directorate team to ensure our team resources align to our emerging processes and systems.	Directorate review complete with the help of the whole team, will be implemented during FY 2019/20. Property services review planned for FY 2019/20.  <b>PROGRESS:</b> ★★★★
<b>SP2/D</b> (Strategic Asset Management) SAM	To have developed a new approach for maximising our long term asset value.	To be commenced. This priority has been delayed and will start in FY 2019/20. We have not identified any risks associated to the delay.  <b>PROGRESS:</b> ★
<b>SP2/E</b> (Service Delivery Plan) SPD	To have established our approach to delivering an outcome focused operational system.	This is a 3 year priority. The SDP has been agreed and preparatory work undertaken including quarterly service delivery reports and business reviews. Implementation planned in FY 2019/20.  <b>PROGRESS:</b> ★★★
<b>SP2/F</b> Our future Workplace	To have established what we need to deliver a flexible and agile team working environment.	The i2i team have worked with the Board and Senior Management Team (SMT) to agree a new approach to how we flexibly deliver our shared service outcomes. The future workplace proposals will be implemented through FY 2019/20.  <b>PROGRESS:</b> ★★★
<b>SP2/G</b> Digital Transformation	To understand our digital transformation direction and areas of future investment.	With the help of our consultants and digital transformation team we have established a shortlist of approaches to improving our core customer and property database solutions. Phase 2 – preferred supplier will take place in FY 2019/20 followed by selection and implementation over the remainder of the strategic plan.  <b>PROGRESS:</b> ★★★



## So are we improving our service delivery?

The work undertaken by the teams to develop the Service Delivery Plan will have an impact to service delivery across the remaining years of this strategy. There will be an ongoing focus on H&S and specifically compliance works following the Welsh Government's lessons learnt report, progress to date in this area has been very positive. Against our strategic priorities In year 1, we have;

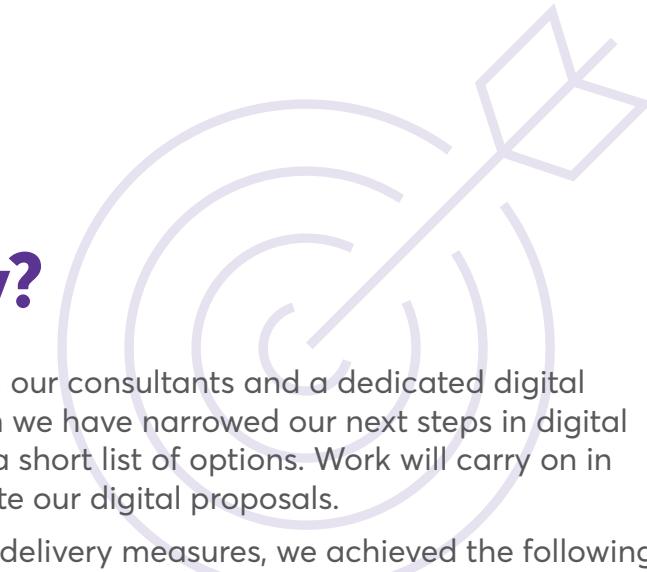
- > Developed our Service Delivery Plan that focuses on the 'outcomes delivery' of 37 internal and external service streams ready for implementation in years 2 and 3.
- > Our engage initiative has had a very positive start. Our thanks to our customer forum and all our teams who have made feedback part of their day to day routine. We have surveyed 1769 people, developed 31 improvement actions and delivered 21 of those improvements within the year.
- > The housing directorate review will refocus our teams on customer service. Once launched we will be committed to wrapping our team resources around the new service delivery processes emerging from the Service Delivery Plan. The Housing directorate team are looking forward to launching their proposals early FY 2019/20 and working with customers to improve the service they receive.
- > Our Involve to Improve team made up of people across the group have developed a new voice. i2i delivered the 2018 team conference and followed it up with a series of workshops addressing change. Their work has culminated in a future workplace proposal that we will look to implement through 2019/20.

- > In conjunction with our consultants and a dedicated digital improvement team we have narrowed our next steps in digital transformation to a short list of options. Work will carry on in 2019/20 to complete our digital proposals.
- > In terms of service delivery measures, we achieved the following performance in our key services across FY 2018/19:

- Average rent arrears	0.60%
- Average void days to re-let a property	7 Days
- Average completion period for a reactive repair	6 days
- Number of customer feedback interactions	1769
- Gas certification percentage	99.90%
- New homes completed (ateb and MBH)	137
- New homes started (ateb and MBH)	62

The above snap-shot shows a consistent performance to previous years.

**Board opinion:** We continue to provide good levels of performance and with the investment made in new systems we should further increase our ability to improve service delivery over the next 2 years to ensure we provide the right customer outcomes, efficiently with great customer experience.





# Aim 3: New Business Growth

The following has been achieved against the proposed activities in year 1.

Priority	What did we want at the end of year 1?	Where are we after year 1?
<b>SP3/A</b> Aspirational New Homes Target	Aspirational new homes target to increase new homes output by at least 50% across the group.	We have agreed the aspiration of increasing our new homes supply in excess of 50% over this and the next two Strategic Plans. The group will now work on methods of how this will be achieved. <b>PROGRESS: Complete</b>
<b>SP3/C</b> Broaden Operating Area	We will have established the needs of wider operating areas and started to develop opportunities.	With the potential impacts of the affordable housing review, there has not been a great deal of progress with this priority. Impact of the delay is not considered to be a risk at this stage. <b>PROGRESS: ★</b>
<b>SP3/F</b> Procurement	To have established a new approach to long term contractor procurement.	Work group formed and discussions of options had with a need to develop the proposals further. The risk of not being able to secure the right contracting services at the right price within the right risk framework remains. <b>PROGRESS: ★★</b>





# So are we developing new business growth?

## 3. New business growth?

In the year we completed a range of new homes and purchased new sites in Pembrokeshire. We have worked closely with the Welsh Government to deliver their new affordable homes initiatives and we have proposed ways of increasing our output of homes over the next two strategic plans by 50%. Our board and teams have also started a review of potential future forms of procurement.

Against our strategic priorities In year 1, we have;

- > Completed 102 new homes.
- > Purchased sites capable of delivering 179 new homes in future years.
- > Delivered 9 homes under Welsh Government's new 'rent to own' and 'shared ownership' schemes.
- > Participated in two Innovative Housing Programme projects in Pembrokeshire.
- > Started conversations aimed at forming new forms of partnership with link minded organisations.

**Board opinion:** Yes, we have grown the business but more can be achieved over the next two years of the plan.

# Strategic Priorities due to start in later years

## Year two – 2019/20

- > SP1/F – Maximise return
- > SP2/A – Customer Insight
- > SP3/B – Collaborate to grow
- > SP3/D – New services for changing demographics

## Year three – 2020/21

- > SP3/E – Extending our maintenance services





# Financial Update

The following shows our performance against the financial highlights detailed in the strategic plan at the end of year 1 using the strategic plan base FY of 2018/19.



## 5 Year plan Assumptions – for period FY 2018/19 to 2022/23

	Assumption made in strategic plan	Do this assumptions still apply for period FY 2018/19 to 2022/23 having completed year 1 of the plan?
1	£20m refinance arranged in July 2021	Yes
2	£15m new funding facility arranged by March 2020	No
3	LIBOR does not exceed an average of 4.00% and peaks at 5.00%	No
4	CPI does not exceed an average of 2.30% and peaks at 2.50%	No
5	Average operating margin is at least 35%	Yes
6	Net surplus margin is not less than 22%	Yes
7	Unit growth is 495 Units	No
8	All covenants are complied with	Yes





### 30 year plan assumptions

	Assumption made in strategic plan	Do this assumption still apply for period FY 2018/19 to 2047/48 having completed year 1 of the plan?
1	Social rents increase by CPI	Yes
2	Intermediate rents increase by CPI – 1%	No
3	Pension past deficit repaid by 2027 with no more deficit plans	No
4	LIBOR average rate 4.00%	No
5	Unit growth potential is 1,756	No
6	All covenants are complied with	Yes

### Proposed financial projections

Variations to the base strategic plan for the financial projections for 5 (to 2022/23) and 30 (2047/48) year periods:

		5 year plan	30 year plan
1	Asset Investment (Planned, voids & Reactive)	+ £371k	+ £59k
2	New Home Investment – SHG	+ £728k	- £8,986k
3	New Home Investment – Development Shared Ownership (SO) & Rent To Own (R2O)	- £3,480k	+ £8,922k
4	Operating Margin Average	- 0.45%	- 1.93%
5	Total Rental Income (inc. Service Charges)	- £401k	- £2,975k
6	Total Bad Debt & Void Loss	- £333k	- £2,051k
7	Income from MBH (10 Years)	+ £765k	- £1,374k
8	Total Operating Surplus	- £398k	- £17,868k



## Global Account Unit comparison – Actual & Forecasted

Variation to the base strategic plan for global account unit comparison for years 2018/19 (Actual), 2019/20 and 2020/21 (forecasted):

		2018/19 Actual	2019/20 Forecast	2020/21 Forecast
1	Operating cost per unit	+ £26	+ £99	+ £109
2	Management cost per unit	- £3	- £54	- £10
3	Reactive repairs cost per unit	+ £14	+ £47	+ £76
4	Capitalised MR + Component cost per unit	- £37	+ £19	+ £70
5	Bad debt per unit	+ £5	+ £2	- £24
6	Weighted average cost of capital	- 0.04%	- 0.21%	- 0.12%
7	Free cash flow	+ £3,377k	- £297k	- £97k
8	Gross rent arrears	- 0.25%	- 1.10%	- 0.84%
9	Total rent charges per unit	- £369	- £411	- £292
10	Total void loss per unit	- £3	- £9	- £12





## Year One financial review

Invariably, there will always be change when we use assumptions to predict what will happen in the future. The following comments highlight some of the key implications for our 5 and 30 year predictions after the first year of our strategic plan.

### 5 year plan

Our planned 2020 facility of £15m has been replaced by a new £10m funding facility to be arranged by November 2019. This was due to the repayment of an existing loan last year. The requirement for £20m refinance in July 2021 remains. We are now proposing a lower LIBOR forecast with Interest rates predicated to rise at a lower pace. We have also lowered our CPI forecast in the early years falling to BOE target thereafter. The units proposed over the period has fallen to 452 due to a combination of a lower share of grant allocation (50% instead of 66%) and a slowing in the delivery programme. This has impacted our assumptions on future rental income along with the preparations for a new affordable rent model in 20/21+.

### 30 year forecast

Our intermediate rents have been frozen to align with Social Rents by the end of the 5-year plan based on safeguarding the future affordability of our homes. The pension past service deficit is still to be repaid by 2027 subject to no further increases. However, from April 2018, new corporate accounting rules brought our total share of the pension fund onto the balance sheet. The fund is currently in deficit. As stated above, LIBOR has been adjusted down. Our number of new homes has fallen by 16. A lower share of grant allocation (50% instead of 66%) and a slow down in the delivery programme has been negated to a large extent by maximising the delivery of non-grant funded units in order to compensate.

We are anticipating a reduction in Social Housing Grant due to increased competition in our traditional area of operation, a slightly reduced income from Mill Bay Homes and an increase in the cost of building new homes over the longer term. Overall the 30 year forecast operating margin has dropped by £18m or 1.93% compared to our 2018/19 baseline.

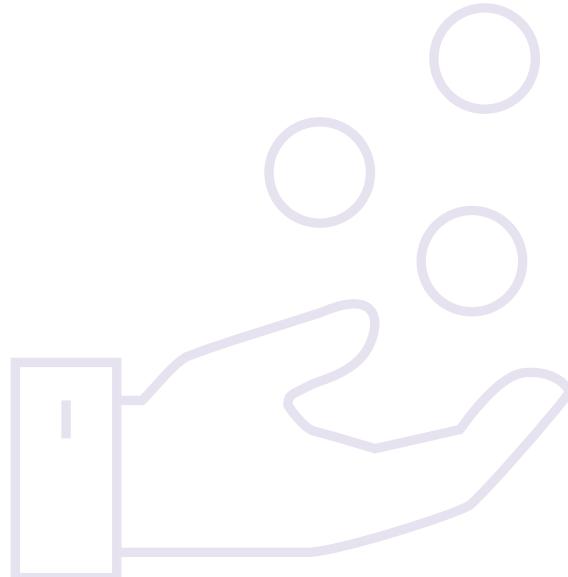


## Global accounts comparisons

The biggest change in the FY 2018/19 unit costs was the increase in reactive repairs and a near corresponding increase in the operating cost per unit. Generally these changes were small with the overall performance in year 1 being positive.

The subsequent years of the strategic plan are forecasting increased costs in reactive repairs and a lowering of our free cash flow which isn't considered to be an issue in the short term.

Rents are showing a down ward trend across the 3 year comparison reflecting our decision to hold intermediate rent rises. Generally all the indicators compare well to the Welsh Government's global accounts.



## The key points

- 🎯 We have prudently reduced new unit projections until our areas of operation are expanded as per our strategic plan priorities.
- 🎯 We have allowed for increased build costs.
- 🎯 To ensure rent affordability we have frozen rent increases on 593 of our properties that are charged on intermediate rent.
- 🎯 We have allowed for new pension accounting treatments and continue to aim for our deficit to be cleared by 2027 (subject to future triennial valuations, next due in 2020).
- 🎯 The repayment opportunity of an existing loan facility in FY 2018/19 has meant we have changed our forward financing proposals.
- 🎯 LIBOR and CPI assumptions have been updated inline with treasury consultant advice.
- 🎯 The reliance on income from Mill Bay Homes has been reduced.
- 🎯 Our operating margin has seen a reduction over both the 5 and 30 year plans of 0.45% and 1.93% respectively.
- 🎯 Reactive repairs unit costs are higher than we previously anticipated partly due to increased compliance works across our homes.



# Managing our risks

We are not looking to change any of the identified strategic risks at this time, we would make the following comments in respect to the identified strategic plan risks as follows:

	Risk types	Year 1 risk report	Issues to consider for years 2 and 3 of the strategy
A	Compliance	<ul style="list-style-type: none"><li>There has been significant review of our compliance works and H&amp;S systems following the Grenfell tragedy and the CCHA lessons learnt report. ateb have responded with a full review of our approaches and the introduction of new systems to ensure compliancy</li></ul>	<ul style="list-style-type: none"><li>Compliance works will remain a high priority</li></ul>
B	Financial	<ul style="list-style-type: none"><li>The independent housing review could have positive/negative impacts to ateb</li><li>Brexit will be better understood through 2019/20</li><li>Funding requirements have increased</li></ul>	<ul style="list-style-type: none"><li>Continue to monitor housing review and Brexit implications</li><li>Funding proposals to be agreed and placed</li></ul>
C	Reputational	<ul style="list-style-type: none"><li>No change to strategic risk assessments</li></ul>	
D	Performance	<ul style="list-style-type: none"><li>No change to strategic risk assessments</li></ul>	





# Do we still have the right Strategic Priorities?

The following discusses whether the Board consider the strategic priorities are having the desired impact on our 3 strategic aims:

## Priorities commenced in FY 2018/19

Priority	Priority progress	Is the Priority having the desired impact on our Aims
SP1/A Rest Assured	Was planned to be implemented by the end of FY 2018/19, will now be implemented by the end of FY 2019/20	Yes
SP1/C Governance Improvement Plan	Ongoing throughout plan, new actions around appraisal, remuneration, board membership and training to be implemented in FY 2019/20	Yes
SP1/D Involve	Ongoing throughout plan, i2i to be updated in FY 2019/20 following proposals received from the team	Yes
SP2/B Engage	Ongoing throughout plan, continue to evolve the e2i concept	Yes
SP2/C Agile Team Structure	More directorates to follow the housing directorate review format	Yes
SP2/D Strategic Asset Management (SAM)	Ongoing through remainder of plan, work to start in 2019/20 following a delayed start	To be established

Continued overleaf



Priority	Priority progress	Is the Priority having the desired impact on our Aims
SP2/E Service Delivery Plan (SDP)	Ongoing throughout plan, teams to develop their service hubs and performance reporting in FY 2019/20	Yes
SP2/F Our Future Workplace	Was planned to be implemented by the end of FY 2018/19, will now be implemented by the end of FY 2019/20	Yes
SP2/G Digital Transformation	Ongoing through remainder of the plan, this is a key priority to get right to ensure we are 'ICT' fit for the future	Yes
SP3/A Aspirational New Homes Target	Target agreed with expansion plans for MBH proposed, plans pending for ateb following the affordable housing review (FY 2019/20)	To be established
SP3/C Broaden Operating Area	Ongoing through remainder of plan, more work to undertake against this priority	To be established
SP3/F Review Forms of Procurement	Ongoing through remainder of plan	To be established

#### Are there any new or amended priorities?

Not directly but we will review the outcomes of the independent affordable housing review against our current priorities and amend/add as required to ensure our plan remains consistent with our operating environment. The Brexit delays into FY 2019/20 will also require a review of the plan post Brexit implementation.

#### Next steps

The board will review the strategic plan again at the end of FY 2019/20.

## **Our commitment to you...**

We will always aim to deliver...  
the right **service outcomes, efficiently**  
with **great customer experience...**  
for the people and communities  
of West Wales.



better living  
solutions

**ateb** better living solutions