

ateb *stories* 18/19

Our annual review and self-evaluation.

[#betterlivingsolutions](#)



Please also see our...

18/19 Corporate Review



1 Year Strategic Plan Review



PLEASE NOTE!

All quotes and stories have been received by ateb in relation to services received last year. To align with people's new data protection regulations we have only used people's names or images where specifically agreed, meaning the majority of images are commercially sourced.

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Reflection on the year

ateb stories

Board stories, a word from our Chair...

I was delighted to become the Chair of ateb last September and be able to present you this year's ateb stories. Every year we look back at what we have achieved, where we need to improve and ask whether we are "Creating better living solutions".

Our Board has changed over the last year but our commitment to our customers remains the same. Within the following sections of facts and figures you will find stories from the year that we believe show how we are delivering our purpose.

Following feedback from our customers, we changed our approach to customer engagement from a broad conversation on issues to a prioritised, focused conversation on improvements. By prioritising our engagement activities we can be far more focused with our improvement. The initiative is still evolving but the results shown in the following sections are very encouraging, but let us know what you think!

The Tenants' Panel was key to the development of the engage initiative and having developed the new initiative, they decided to re-brand themselves and adopt a new style of working. Now called the Customer Forum they visit various locations around our communities to hear how we can continue to improve ateb.

The forum, coupled with the engage initiative will be key components in ensuring an integral part of placing customers at the heart of everything we do.

Health and Safety remains the top priority of ateb, the Board have overseen a comprehensive review of how we deliver safety in our homes, changes have been made to how we work and more updates are to follow in the coming year.

Last year we created 102 new homes of which 6 were let using the Welsh Government's Rent to Own scheme. We also helped 3 people purchase a shared ownership home and received £1.3m additional funding from Mill Bay Homes that will be used to develop new affordable homes over and above those we build using traditional grant from the Welsh Government.

ateb always needed to be more than a name change, we were pleased to be able to share our Vision for ateb with you in March that shows our clear commitment to being the best we can. The Vision details what we believe 'good looks like for ateb' and we are excited about the journey towards that Vision. You will see in the sections of this document where we believe we can do better but we know and trust our team to find the solutions to these challenges and make the difference for the people and communities we serve in West Wales.

David Birch — Chair ateb group limited
On behalf of the ateb Board and team



We are really pleased to have created 102 new homes in 18/19 of which 6 were let using the Welsh Government's Rent to Own scheme.

— David Birch

A. Delivering the best services we can.

ateb, West Wales Care and Repair and Mill Bay Homes exist to serve its customers ensuring we are constantly striving to improve our service where we can. In this section you will see how we think we are performing in terms of customer service and where we need to do more, let us know what you think.

**See what we
achieved...**

Letting homes — we aspire to making sure our homes are always let.

We continued to provide affordable living solutions to the people and communities of West Wales with 102 new properties being made available and 291 existing properties re-let during the year.

In facts:



New homes made available...

2017/18	2018/19
80	102



Average days taken to re-let a home...

2017/18	2018/19
7.2	6.6



Percentage of total lettable days that were not let...

2017/18	2018/19
0.2%	0.2%



Amount of rent lost due to void properties...

2017/18	2018/19
£30k	£28k

Thank you for letting us rent this property, we are so happy here.

— ateb tenant

Absolutely love it here. Any questions we had, we could get you on the end of the phone. Fantastic!

— ateb tenant



I love my new home.
The Area Officer helped
every step of the way.
This property is better
than the last one I
had and I am closer
for family support.

— ateb tenant



OUR EVALUATION...

Good progress – In 2018/19 we moved to letting our properties on any day of the week and as a result we have seen an improvement on the number of days taken to re-let our properties.



WE DID...

We reviewed the information provided to our customers when moving into their new home and how we provide guidance on operating systems for heating systems etc. as a direct result of the feedback we received from our customers. We also introduced follow up visits post moving in to check customers were happy with their new home.



WE SAID...

Our handover process could be better, we have identified several improvement actions from the e2i handover review.

Rent services — we want our customers to be able to afford and pay their rent on time.

We continue to support our customers to pay their rent and sustain their tenancies, particularly through the rollout of Universal Credit. The Get Connected project that supports our customers and communities to get online has been an essential part of this support.

In facts:



Total rent arrears in...

2017/18	2018/19
0.35%	0.60%



Customers claiming Universal Credit...

2017/18	2018/19
0	253
	as at the end of March



Total rent received in...

2017/18
£12,849,323
 of which
£7,092,702
 was HB

2018/19
£13,698,629
 of which
£7,256,105
 was HB

The service and support I received following the death of my husband and a change in my circumstances was fantastic.

— *ateb tenant*

I would like to express my sincere thanks for all the help you have given me. It has taken a lot of worry off my mind and that is priceless.

— *ateb tenant*



OUR EVALUATION...

Good progress – We have focussed our energies into supporting our customers to sustain their tenancies, which has resulted in a reduction in court action. Despite the rollout of Universal Credit we have managed to contain rent arrears to 0.60%.



WE SAID...

With Universal Credit arriving in 2018/19 we know we need to keep reassuring customers about the impact it may have on their circumstances.



WE DID...

Our dedicated Money Solutions team helped more people with the adoption of Universal Credit and their budgeting needs.

ateb *stories*

Why I believe in the new Customer Forum – why the Customer Forum has changed and what are their aspirations.

The Tenants' Panel had done a really good job for many years but in the summer of 2018 it was agreed with the ateb team that we needed to change and improve our approach and connect with the new e2i programme.

We had concerns that the Tenants' Panel in its current form was not attracting as many tenants as we would have liked it to, not many turned up and the same people always attended, it was not attracting new customers, and the teams delivering the services rarely attended. ateb agreed to help facilitate some sessions with us to review how the Tenants' Panel functioned, specifically in light of all the recent changes with the new approach to customer engagement e2i.


We held 3 sessions in total – involving tenants who were actively involved in the Tenants' Panel and a number of tenants who weren't. We quickly agreed that the purpose of the Tenants' Panel was to represent the interests of a wider body of ateb's customers by providing feedback and direction on a range of tenant issues and that every meeting should have identified improvements relating to ateb's

services. ateb agreed that the Forum would be an important part of the e2i initiative and support the ateb aim of having customers at its heart and promote meaningful customer engagement.

By the end of the review we agreed a number of key points for a new Customer Forum;

- > To raise customer awareness of current, relevant or topical housing issues
- > To ensure involvement leads to real improvement in ateb's services and provide feedback to customers on how their input has influenced decisions
- > To establish and maintain a positive relationship with new customers
- > To actively encourage widespread participation amongst all customers to achieve the hopes & goals for their communities
- > To promote equality, diversity and inclusion in our customer participation activities

We also agreed to hold the meetings in communities across Pembrokeshire where ateb customers lived and at different times of day to enable more customers to attend. ateb also made a commitment that team members would attend all meetings unless customers wanted time to meet alone.



We want ateb to provide the best possible service to its customers. ateb can only achieve this by listening to a wide range of views and learn from its customers on how it can improve. Whilst it is early days we are confident that the Customer Forum will help in achieving those ambitions.

It has been great meeting other ateb customers, to compare notes, in comfortable, informal settings across Pembrokeshire communities & to hear about the improvements that can be made to make ateb services great.

Valerie Winter
— Tenant, Williams Court

Customer support and advice — we want our customers to be able to access the right advice and support to maintain their tenancy.

We continue to support our customers through first point of contact. The Customer Services Team has aimed to successfully resolve our customer's concerns and provide the advice needed, face to face, over the telephone and through social media contact.

In facts:



Number of visits to our reception in...

2017/18	2018/19
N/A	14,319 (Approx.)



Number of telephone calls to our contact centre...

2017/18	2018/19
32,524 (Approx.)	59,497 (Actual)



Number of telephone calls handled out of hours...

2017/18	2018/19
N/A	2,986



Registrations for My Account...

2017/18	2018/19
281	210



Website sessions...

2017/18	2018/19
N/A	49,671

Called an angel today – now that doesn't happen too often.

— ateb tenant

Thank you for organising my repair so efficiently and also for the empathy expressed... it was really appreciated... my quality of life was improved and my safety.

— ateb tenant



WE SAID...

We want to be able to give more tailored information over the phone/reception or via social media, to meet our customers' growing communication demands.



WE DID...

We have developed new systems behind the scenes to enable us to give more assistance at first point of contact. Our digital platforms have been improving.



OUR EVALUATION...

Good progress – We continue to see a high demand for advice and support at our reception and via our contact centre and consistently receive positive feedback from our customers regarding the advice and support offered by the teams. The team have been developing new systems behind the scenes that will deliver more help at first point of contact.

Maintenance — we want to get things fixed to your satisfaction.

We recognise that one of the most important services that we provide is that our customers are living in warm, secure and well maintained homes.

In facts:



Number of repairs made in...

2017/18	2018/19
11,181 (Appointment)	11,691



Satisfaction with repairs completed in-house in...

2017/18	2018/19
99%	99.1%



Average number of satisfaction surveys returned (all repairs completed)...

2017/18	2018/19
N/A	58%



Repairs made in-house vs outhouse in...

2017/18	2018/19
82% (In-house)	82.3% (In-house)

I contacted the emergency number and within 1 hour a plumber attended and fixed the problem.

— ateb tenant

The service provided by the company could in all honesty not be improved upon. An excellent standard, excellent workmanship and excellent teamwork.

— *ateb tenant*



OUR EVALUATION...

Good progress – Customer feedback is extremely positive when we carry out repairs using our own in-house team, with consistently good feedback.



WE SAID...

There are areas we can improve in terms of how we schedule our trades team to their appointments, we will come up with better ways to get the right person to the right repair at the right time.



WE DID...

We restructured how the team worked to enable us to allocate a dedicated resource to oversee the scheduling of all repairs, we want to explore digital solutions to support the team and improve our approach to scheduling works further.

Shared spaces — we want everyone to experience clean, well kept, safe shared environments.

Delivering services that provide high levels of satisfaction and good value for money for our customers is important to us. We know we need to do more to achieve these objectives and to evidence how we are doing.

In facts:

We delivered...



£1.04m worth of services to our customers

We received...



£1.10m in payment of service charges

Satisfied...



80% of our tenants are satisfied that we are providing the services they expect

Happy with the services I am paying for – no complaints.

— ateb tenant



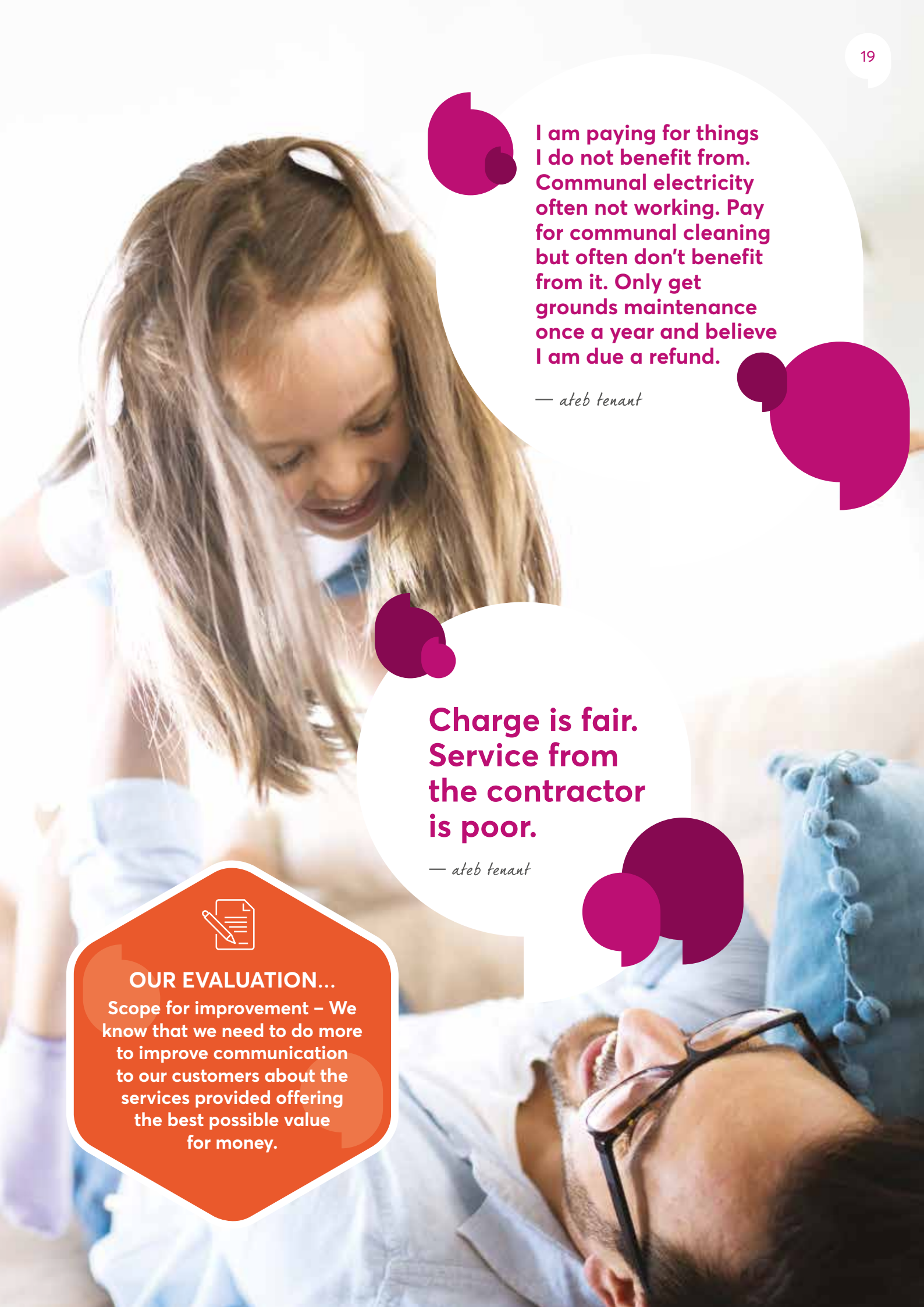
WE SAID...

We need to look at how we undertake grounds maintenance, communicate shared space issues and review where we can save costs.



WE DID...

We reviewed our grounds maintenance and cleaning contracts working closely with our customers on what they expect and saving costs where we could. We have restructured our teams to enable us to create a dedicated team of staff to lead improvements in this area.



I am paying for things I do not benefit from. Communal electricity often not working. Pay for communal cleaning but often don't benefit from it. Only get grounds maintenance once a year and believe I am due a refund.

— ateb tenant

Charge is fair. Service from the contractor is poor.

— ateb tenant



OUR EVALUATION...

Scope for improvement – We know that we need to do more to improve communication to our customers about the services provided offering the best possible value for money.

Compliance — all properties are compliant with the required regulations.

Ensuring the health and safety of our customers and staff has been a particular focus for ateb during 2018/19 and it will continue to be the highest priority for us.

We feel safe in our home because you check our appliances.

— ateb tenant

In facts:

2019 we are compliant...



Gas servicing checks...

99.9%*



Electrical Safety inspections...

93%**



Fire Safety Risk Assessments...

100%



Lifting Equipment and Passenger Lifts...

98%



Play Equipment...

100%



Legionella...

100%



Asbestos – program of surveys and visual inspections to be completed in 2019/20 to ensure full compliance achieved



WE SAID...

We need to always look for ways to improve our compliance work.

The investigations into the Grenfell disaster will propose changes and learning that we will seek to adopt. We will seek to keep H&S at the forefront of our planning.




WE DID...

Establish a team to oversee the delivery of compliance services to ensure we let and maintain properties to our customers that are safe places to live.

* All properties connected to gas mains were compliant.

** Please note we are moving from a 10 year to 5 year inspection regime.



Really happy and relieved when you check the gas boiler, it makes me feel very safe knowing you check it.

— ateb tenant



OUR EVALUATION...

Scope for improvement – Whilst good progress has been made we know we have more to do, particularly in relation to asbestos, electrical and fire safety in our properties, and improvements in this area will continue to be a high priority for us.

Difficult to arrange appointments – weekend appointments would be fab.







— ateb tenant

Planned improvements — we want our improvement programmes delivered to the customers' satisfaction.

It's important that our customers' homes are constantly improved. We have identified some areas where we can improve this service.

In facts:

Breakdown of improvements...

	New Kitchens	2017/18	2018/19
		62	54
	New Bathrooms	2017/18	2018/19
		78	103
	Heating	2017/18	2018/19
		201	65
	Fencing	2017/18	2018/19
		145	31
	Windows & Doors	2017/18	2018/19
		189	315
	Cyclical Painting (Homes)	2017/18	2018/19
		438	446




WE SAID...

We have identified a need to look at the way we specify, procure and manage planned maintenance works to make sure we always achieve our quality, time and customer experience expectations.



WE DID...

Our Board are overseeing the review of how we do planned maintenance as one of their priorities. Customers have told us what they want to see and our teams have started work on the changes needed in our systems.

A photograph of a man with a beard and short hair, wearing a blue denim shirt, carrying a young child with curly hair on his shoulders. The child is wearing a green long-sleeved shirt and blue jeans. They are both looking towards the left of the frame. The background is a soft-focus indoor setting with a plant visible on the left.

In-house team was brilliant when upgrading our heating system, they made no fuss only being there for 3 days, the general consensus across the scheme was that the new heating system was amazing, like going from an ice box to a greenhouse and so much more controllable and cheaper than the previous storage heaters.

— ateb tenant



OUR EVALUATION...

Scope for improvement – We continue to invest in our homes but we know we can do better in how we manage planned works and communicate with our customers.

Love the new kitchen – brilliant job; but would like to know when other things are going to be done e.g. the windows.

— ateb tenant

Customer engagement — that we improve service delivery through customer experiences.

2018/19 has been the first full year of the Engage to Improve (e2i) initiative. It has provided a platform from which we have been able to identify service delivery improvements by listening to our customers.

In facts:



1,170

customers engaged

Improvement actions...



31

identified



21

implemented



10

being worked on

Satisfied...



74% of our customers have told us that they are satisfied with the way ateb listens to their views and acts upon them

The e2i initiative has changed the traditional tenant engagement model of a few people trying to deal with a lot of issues into a model where a few key issues are discussed by many people.

The key issues selected for discussion by our customers last year included;



Service Charges



Universal Credit



Communications



Planned Maintenance



Customer Engagement



OUR EVALUATION...

Good progress – The e2i initiative is reaching more customers than ever before and starting to make a real difference to how we improve our service delivery and put customers at the heart of everything that we do.



WE SAID...

The e2i initiative is at an early stage, we need to keep developing the process, learn from our feedback and update our approach.



WE DID...

We reviewed the Tenants' panel and agreed a new approach, Customer Forum, that complements our e2i initiative.

Tenancy & Community management — we have helped create a great place to live.

A good Area Officer and always helps tenants where possible.

— ateb tenant

We continue to work hard to ensure our homes, communities and neighbourhoods are great places to live. We aim for quick and meaningful resolution to issues impacting on our customers lives.

In facts:

We dealt with...



152 cases of Anti-Social Behaviour in 2018/19

Of which...



114 were low level nuisance



30 required intervention from ateb



8 required a multi-disciplinary approach

Satisfied...



72% of our customers tell us that they are satisfied with how we deal with complaints of anti-social behaviour

During 2018/19...



16 failed tenancies



10 were abandonments



6 were evictions

In 2018/19...



£37k invested in community projects and initiatives



£71k in improvements in our Older Persons housing



£30k in adaptations to homes where it was identified that this would improve a customer's wellbeing

There had been a problem in the area regarding parking, swearing and general anti-social behaviour which had been unpleasant. The Area Officer has visited and I am very happy with the way it is being dealt with, in the correct manner, I feel confident now that it is going to be resolved.

— ateb tenant



OUR EVALUATION...

Good progress – We receive consistently good feedback about how we support our customers, with low numbers of failed tenancies despite an increase on the previous year.



WE SAID...

We need our specialist team of housing professionals to be given the right time and information to be able to help the more detailed changes facing our customers and communities.



WE DID...

We have reviewed how we deploy our team of housing professionals to enable them to respond quickly and efficiently to customer's concerns and support needs.

Supported living — promoting wellbeing of customers who require additional support.

We continued to provide support funded by the Local Authority Supporting People programme to older customers living across our communities. We worked in partnership with a range of care and support deliverers in the provision of landlord services to people with additional support and/or care needs.

In facts:



Total number of people supported in...

2017/18	:	2018/19
N/A	:	211



Total number of support hours provided in...

2017/18	:	2018/19
N/A	:	2,332



Supported living bed spaces delivered in partnership with other agencies in...

2017/18	:	2018/19
92	:	96



Customers benefiting from a community alarm...

2017/18	:	2018/19
55	:	63




WE SAID...

We introduced some changes through the year due to the change in grant funding support, however we think we need to continue to listen, understand and learn where we could do more to improve what we do in an ever-increasing challenging environment.



WE DID...

We continued to review the service we provided and to make improvements where we could that met the expectations of our customers.

A photograph of a man with a beard and dark hair, wearing a white shirt, holding a baby in his arms. The baby is wearing a pink and white polka-dot onesie and is looking towards the man. The background is a bright, indoor setting with wooden paneling.

I recently had a community alarm installed, because of health concerns, may I say how great the service was in particular Bill who installed it. He was caring and considerate and explained everything, wonderful helpful person.

— ateb tenant



OUR EVALUATION...

Good progress – The changes in the grant funding support has enabled us to expand our support service into the wider ateb community.

Staff signposted me to different agencies and helped me in the right direction. Staff were very helpful, friendly and approachable and have always been able to solve any issues I have had.

— ateb tenant

West Wales Care and Repair

West Wales Care and Repair has successfully supported a large number of older people across Pembrokeshire and Ceredigion to remain in their own homes, safe, warm and secure through the advice service, Handy Person services and Rapid Response Adaptations programme funded by Welsh Government, Local Authority and Third Sector partners.

In facts:



1,272 service requests received



1,165 people helped



648 Home Safety Assessments completed



97% of customers said they would recommend the service to others



94% of customers told us that their wellbeing had improved



44 customers supported to maximise their income – total of additional £258,792 income raised



1,190 customers helped through Rapid Response adaptations



357 customers in Pembrokeshire and 80 customers in Ceredigion supported with works through locally funded Handy Person services

My life has improved as I feel safer around my home. I can get into the bath now with the rails that you installed. I don't fear falling over the front steps as I did before due to only having one arm working following my stroke. I have rails both sides of the steps now.

— *NWC&R Customer*



OUR EVALUATION...

Good progress – West Wales Care and Repair has provided significant amounts of advice, support and home adaptations to older people across Pembrokeshire and Ceredigion with consistently positive feedback from people who use the service.

I had not had hot water for about 18 months because I couldn't turn the tap on because of arthritis in my hands and I couldn't afford to get the tap replaced. C&R fitted lever taps for me and now I can use the hot water taps.

— *NWC&R Customer*

ateb stories

West Wales Care and Repair Stories



A 52 year old gentleman was referred to us by the Hospital Discharge Team. He was a wheelchair user living in a static caravan with his partner and we were asked to assess whether it would be possible to improve the access to his home.

We carried out an inspection initially and work was undertaken to remove part of the fence and install a wooden ramp from the step so that he could get in and out of the property easily and safely.

The inspection and work were carried out as soon as possible and our customer was discharged four weeks after we initially received the referral.

Having the work completed meant he could be discharged from hospital far more quickly and aided his reablement. He said that his mood and wellbeing had improved as he was able to go out in his wheelchair socially with his partner. He also felt more independent as he was able to go out on his own, safely and without assistance.

Mr A is 85 years old and lives with his wife, he has been diagnosed with prostate cancer and is severely sight impaired. He was referred to West Care and Repair by The Red Cross in Haverfordwest.

We did a home safety check and ordered grab rails for both front and back doors, a shower seat and a drop down rail beside the toilet. We also painted the front and back steps with white lines, to enable him to see the edges of the steps.

We found he struggled to see in the kitchen when washing the dishes in the evening, the ceiling strip light was behind him causing a shadow, we ordered two LED spot lights to cover each end of the sink unit and worktop, enabling him to see clearly in the kitchen in the evening. He could no longer use the microwave as he couldn't see the dials.

The benefit check resulted in us applying for Attendance Allowance which was successfully awarded at £87.65 a week. He also missed reading the newspapers, I referred him for a low vision assessment, they advised that he now receives the local news weekly on CD, she also supplied him with LED desk light, a touch time telling device and bump on buttons to be able to use the microwave oven successfully.

We received a referral from British Red Cross, Home from Hospital requesting a General Home Safety assessment and grab rail at back door. Mrs C is a 81 years of age widow, who has lived alone in a well maintained single storey 3 bedroomed property since 2002 when the property was built.

Mrs C is very independent and still drives although using an automatic car because of arthritis.

Mrs C has seen a Community Connector from Porth y Gymuned who is supporting her with attending social groups.

Mrs C has little past medical history other than a heart attack 20 years ago which she recovered well from however she was hospitalised last December and diagnosed with heart failure. She is recovering well but still building up strength and confidence. Mrs C has also been diagnosed with arthritis in her left hip which is causing her pain and compromising her mobility somewhat although she is not using a mobility aid.

A Caseworker visit was arranged and took place where it was discussed whether Mrs C would consider applying for Attendance Allowance but she did not feel she would be eligible even though Caseworker explained that she was likely to be eligible.

Mrs C reported no issues with bed or chair transfers although Caseworker observed that chair transfers became difficult for her as she reported more pain in her hip (she controls the pain with paracetamol and was overdue to take some during visit). She demonstrated how she stands up from the toilet by pulling on sink and door and explained that she is finding getting in and out of the en-suite shower difficult because it has a high step.

Caseworker discussed provision of a swivel bather in the main bathroom so that she could use the over bath shower but Mrs C wanted to continue to use the shower cubicle in the en-suite.

The property has stepped access to the front door, Mrs C reported no difficulty here as the steps are wide and not too high and there is a wooden hand rail along-side. There were different levels in the rear garden and Mrs C had paid to have a set of steps made shallower and wider with a hand rail, she did report difficulty getting in and out of her back door which has a half step but no railings.

We agreed the following adaptations with Mrs C;



Provision of metal wall to post hand rail alongside back door step to provide secure anchor point for when accessing garden, reducing risk of falls and promoting independence.



Provision of grab rail on en-suite bathroom wall to provide anchor point for when coming out of shower.



Provision of free standing toilet frame around WC in en-suite to provide solid arm for her to push up on utilising upper body strength to support weaker lower limbs especially arthritic hip.

A: Delivering the best services we can — where we think we could do better?

We think our key customer services all performed well however we have identified some areas we will review and try to improve:



Lettings —

Continue to improve the information and interaction at handover to ensure the customer can settle into their new home.



Maintenance —

There are areas we can improve in terms of how we schedule our trades team to their appointments, we will come up with better ways to get the right person to the right repair at the right time.



Rent —

At least 15% of customers are receiving Universal Credit, we will continue to support our customers through our money solutions team to be as equipped as they can be to cross over to the new benefit.



Shared Spaces —

Our new shared spaces team will be in place for 19/20 and will prioritise H&S surveys across all our internal and external spaces.



Advice —

As last year, we want to be able to give more tailored information over the phone/reception or social media, to our meet our customers' growing communication demands.



Compliance —

We will be implementing a new software solution to manage our compliance works in 19/20, the system must be able to identify our compliance position on any given day.



Planned Improvements —

Following customer feedback during the year we will be making changes to our planned improvements processes and our team resources to make sure we have the right platform to do better.



Supported Living —

We will carry out a review of management agreements with our partners to ensure that we continue to meet our partner agencies expectations.



Customer Engagement —

Great progress in the year but we want to make sure the engage initiative continues to develop and embed within our improvement efforts.



West Wales Care & Repair —

The team have developed a new approach to how they work behind the scenes. These process improvements will enable us to give better, quicker advice and support.



Tenancy & Community Management —

We will develop a new case management approach to dealing with complex or involved queries and issues.

B. Increasing our ability to do more.

Our 18/19 Corporate Review demonstrates the amount of work we undertook to improve the basis of our governance and commitment to maintaining our corporate strength. But the ability to do more is not all down to our finances.

**See what we
achieved...**

Governance — assurance, strategy, risk, performance.

- > We updated our parent Board code of governance arrangements
- > We recruited new members to the Board
- > We recruited a company solicitor and changed our company secretary functions
- > We updated and publicly launched 'The Vision' a document that captures 'what good would look like' for ateb
- > We launched our 3 year strategic plan
- > We received a Standard/Standard assurance from the Welsh Regulator for our Financial and governance and services performance
- > We commenced a project to introduce a new Assurance Framework in 2019/20 to further embed governance throughout the group



WE SAID...

We have a new Governance Improvement Plan which includes a range of proposals such as increasing diversity on the Board and considering Executives on the Board.

We will launch a new 3 year strategy in 2018/19 that we will use as the basis for our self-evaluation next year. The strategic plan will have a range of priorities that we think we need to concentrate on to make sure we continue to be successful.

We will commence a review of our Assurance Framework next year with the aim of improving and broadening the scope of our assurance work with an emphasis on Health & Safety.

We want to develop our information and data systems to allow us to have better visibility of where improvements need to take place.

We will continue to recruit the right skills, diversity and expertise to our Board.



WE DID...

We have made good progress on the implementation of our agreed Governance Improvement Plan and have increased diversity on the Board with the recruitment of three new female Board Members with varied experience.

We have recently consulted with our customers and stakeholders about paying Board Members and following a due diligence process our Board have agreed to pay Board Members for their services to ensure that we continue to attract the right skills to our Board and retain the Members we have to deliver our Vision for our customers. Our Members are undergoing their first appraisal process and the feedback from this will update the Governance Improvement Plan for the coming year.

Our 3 year strategic plan has come to the end of its first year. Our 1st year review is positive with the result showing we have made good progress but we need to challenge our focus in certain areas of the business to tackle the challenges we will face in the coming year and ensure we stay on track for delivering our strategic priorities.

Our new assurance framework is going to be an essential tool for the business and will ensure we comply with our operating boundaries, manage risk, report key information to our Board and achieve we said we would for our customers and stakeholders.

We have adopted the principle based CHC Code of Governance and are committed to living the 7 principles in the Code. Board agreed a New Terms of Reference which aligns with the Code's principles and the aims of the Vision document to focus Board on leading the business. A Constitutional Framework has also been adopted which captures all the governance red lines and is a one stop shop for Members to review key documents.

We have adopted a new Group Leadership Framework which details the different leadership teams across the Group, their responsibilities and how they feed into each other and ultimately report back to Board. This structure confirms responsibility and provides clarity. In addition to this, service area teams across the business have been working on mapping processes to achieve the right outcomes, efficiently, with great customer experience.



OUR EVALUATION...

Good progress – Over the past year we have strengthened our governance services with the launch of our Vision which sets out how the business is going to achieve it purpose.

Health & Safety — to be fully compliant with all H&S legislation.

- > Reviewed our H&S following the WG Lessons Learnt report and implemented a Board led action plan
- > Created a new dedicated Compliance team
- > Introduced a new software system to support H&S

WE SAID...

With the lessons from the Grenfell Inquiry emerging, ateb will use this and other reference points to continually monitor our approach to discharging and exceeding our Health and Safety responsibilities.

WE DID...

We have adopted a Health and Safety improvement framework which lists actions we will undertake over the next years to deliver our strategic priority of ensuring our Health and Safety responsibilities are being met.

OUR EVALUATION...

Can always do more – The Health and Safety of customers, staff and contractors has continued to be a high priority for ateb throughout 2018/19.

Finance — maximising our resources.

- > We are on target to maintain an average operating margin of 35% for the social housing business
- > Met all our lenders covenants
- > Delivered savings against our budgeted expenditure
- > Have adequate funding to fulfil our short-term development plans
- > Repaid an existing loan

WE SAID...

We will relook at our funding needs across the next 3 years and agree new arrangements.

WE DID...

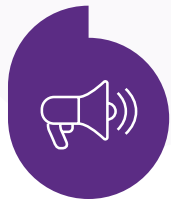
We repaid an existing loan with a cheaper alternative and started the process of preparing for 2 new funding draw downs over the next 2 years.

OUR EVALUATION...

Good progress – We continue to ensure that the organisation is financially sound with sufficient resources to deliver our plans.

People and wellbeing — creating great teams.

- > 5.23% team turnover
- > 2,604 hours of L&D
- > 94% 1st time fill rate



WE SAID...

We have agreed how our ateb DNA and leadership style should look and feel, we now need to make it real. Our i2i team will continue to feed into the Future Workplace Place project that forms one of the Board's new Strategic Priorities.



WE DID...

We started work on our new role profiles and a pilot of a new appraisal system for our staff (achieve), that align with our ateb DNA. We engaged with and informally consulted with staff on Future Work Place proposals.



OUR EVALUATION...

Good progress – Evolving DNA was always going to take time, we have seen important steps made in 18/19 that will act as the foundations to the ateb DNA we aspire to having.

ICT — a great platform upon which we can deliver a great service.

- > 98.3% of service desk queries resolved on time
- > 97.8% system accessibility



WE SAID...

Our ICT infrastructure is critical to our service delivery; the Board have established the need to develop a digital transformation project that sets the scene for our next stages of ICT investment and improved digital services for our customers.



WE DID...

We launched the digital transformation project with the initial emphasis on future proofing our housing management systems. New mobile maintenance software, new website launched, new social media sites.



OUR EVALUATION...

Scope for Improvement – The ICT support team and help desk ensured that our infrastructure down time was kept to a minimum and that critical support was readily available at crucial times. The Digital transformation project will make a big difference.

ateb *stories*

Lleucu Powel – i2i Chair

i2i was launched in 2017 as a staff led initiative to enable staff to come together to discuss ideas about how things can be improved for people working at ateb. I became chair in Autumn 2018 following on from the excellent work of Sam Stallbow.

Having been nominated and having some anxiety about taking on the role initially it has been great to see some positive changes coming out from the work we have done. The development of the Future Workplace proposals has been a particular success working with colleagues and senior management in exploring solutions to making ateb a great place to work whilst delivering the best possible service to our customers.

We have recently changed the structure of our meeting so that Senior Management join us to ensure that decisions are made quickly – early days but going in the right direction and excited about the future of these meetings and our ability to make quick decisions that can really make a difference. Having a forum to be able to have access directly with senior management is really powerful and we will work together to make this approach a success and listen to one another and the ideas that we have. Having an opportunity to be involved in the planning and preparation of the annual staff event is great but nerve-racking at the same time as I really want to get it right but with

the support of my colleagues and listening to all staffs views and ideas I am confident it will be a success.

Listening to what staff say and putting all staff viewpoints across is probably the most important aspect of the role of chair and critical to the success of i2i.

It has been a great opportunity and looking forward to seeing the discussions and ideas that we have make a real positive difference to working at ateb and the services we provide.

Lleucu Powel – i2i Chair



A great initiative that can lead to real, positive change.

— *Lleucu Powel*

I've just started at ateb – new starter stories, why ateb, what is it like, how will I help ateb to make a difference.

Hi I'm Ceri, Company Solicitor at ateb.

I work with all teams across the Group, looking after their governance and legal needs with a focus on assisting teams to make decisions that align with the Group's purpose, strategy and DNA.

The work of the social housing sector in Wales aligns with my personal values and I'm passionate about the role Housing Associations play in providing safe homes for communities and the tenancy support that goes with it. ateb provides homes in the most beautiful county in Wales and this along with ateb's clear Vision to strengthen and grow the business is what attracted me to the role.

ateb is a happy place to work with a team who are supportive and who work together to provide a great service for our customers. I'm excited to work with the team to achieve ateb's Vision and to continue to provide safe homes and communities that people want to live in.



Ceri Barnett
Company Solicitor

Hi I'm Gill, Customer Services Advisor at ateb.

I started at ateb back in December 2018 on a temporary basis, 7 months later I am really pleased to say that I am still here and employed on a permanent basis. Having spent most of my working life in the Transport Industry it was a bit of a culture shock stepping into the housing sector but primarily the ultimate aim is customer satisfaction and ensuring that the customer is at the heart of everything that we do.

I knew instantly when I came in for my interview that this would be a friendly and dynamic place to work, the reception staff were warm and welcoming and really made me feel at ease, likewise on my first day, which is always nerve wracking, my colleagues made me feel really welcome.

I'm taking calls in the Contact Centre which is the first port of call for our customers, the variety of calls still amazes me, from taking a rent query one minute to reports of a fire the next! Every day is definitely a school day and I've learned so much about social housing and technical repairs. I am looking forward to being part of the next ateb chapter.



Gill Peterson-Flynn
Customer Services Advisor

B: Increasing our ability to do more — where we think we could do better?

We think ateb groups' cooperate strengths is good, but with a changing political and economic environment we cannot be complacent. Therefore, there are some areas where we are planning to improve as follows:



Governance —

The governance improvement plan has been constantly updated, we will be introducing a new board appraisal system and continue to explore Board remuneration.



Health & Safety —

More work required in the year on our processes and systems to make it easier to deliver and maintain H&S across our customers, teams, partners and the public.



The #5 Assure framework will be implemented to clearly demonstrate where and how we will control and mitigate risk and what tests we will employ to show we are indeed controlling an mitigating identified risks.



Communication — we will:

Form a new team to better organise our communications across the year with an emphasis on our digital channels.



We will continue to monitor and review our progress against our 3 year strategic plan.



We will improve our Welsh website and documentation generally.



Finance —

We will have secured a new £10 million facility by the end of 2019.



Complete the Opsis Leadership and Management development programme commenced in 18/19 to equip our management with the ability to manage change.



People & Wellbeing —

Complete our working @ ateb project aimed at creating better flexible arrangements for where and how we deliver our services.



All of the above will increase our operational effectiveness to ensure we can deliver more of our Vision.



Implement our new personal appraisal system called 'achieve'.



ICT —

The digital transformation project will continue with the identification of a new housing database that will form the basis of an improved service offer to our customers.



Complete our role profile project that connects us together through a shared matrix of attributes and service responsibilities.



In conjunction with the housing database we will be assessing our office, finance and HR solutions for future implementation.



Complete our passport to work project that will give every team member a clear picture of what learning and development they need to undertake to deliver their role effectively.

C: **Developing our business for the future.**

The need for new homes has never been greater, both ateb and Mill Bay Homes must play a role in making sure we create homes for more people across West Wales.

**See what we
achieved...**

New homes — maximise our new build investment.

ateb

ateb have continued to develop high quality homes for the people and communities of West Wales completing 102 new homes in 2018/19, including 9 for Welsh Government home ownership schemes.

In facts:



Number of new homes available in...

2017/18	2018/19
73	102



Number of new homes started in...

2017/18	2018/19
184	62



Invested in new homes in...

2017/18	2018/19
£8.6m	£19m



New Build Satisfaction...

2017/18	2018/19
84%	100%

**Generally
delighted with
everything.**

— ateb tenant



Mill Bay Homes

Mill Bay has a proven track record of delivering successful developments and enhancing local communities in which they work. With a commitment to providing helpful friendly advice and support from experienced staff to all customers before and after the purchase of their new home.

In facts:



Financial return for ateb...

2017/18	:	2018/19
£1,015,276	:	£1,304,882



Number of Completed Sales...

2017/18	:	2018/19
47	:	42



Number of new homes built...

2017/18	:	2018/19
46	:	35



Future development capacity of land acquired...

2017/18	:	2018/19
28 Units	:	32 Units



OUR EVALUATION...

Good progress – We maximised opportunities to secure grant funding and we were awarded additional grant funding of £584k to build more homes for people in Pembrokeshire. We saw significant improvement in the satisfaction of our customers moving into new homes.



WE SAID...

Invest in our land bank and be prepared to operate over a wider geographical area where the need arises. We need to understand why the new (ateb) homes satisfaction is not higher.



WE DID...

We acquired land to build 182 units of social housing across Pembrokeshire in the future. We continued to explore options in other geographical areas.

Collaboration — working together.

- > We continued to commit to exploring opportunities to work with like-minded organisations to help us to develop our business. We have developed a number of potential opportunities including a partnership with Planed and Community Land Trusts.
- > We expanded our get connected project with the support of the Big Lottery.



New business — growth activities that support our purpose.

- > We undertook our first 'rent to own' properties and plan to do more.
- > The WWC&R handy person service commenced.



ateb stories

Mill Bay's Customer 200th

Having had a bad experience in the past with buying a new build property I thought I would never do it again until I walked into a Mill Bay Home.

As soon as I knew they were building in the area I wanted to live in I was hoping to be able to get one. The customer service was excellent and all the staff were and are amazing and made the whole experience an absolute pleasure.

I was one of the lucky ones to get a property in the first phase of the development and have been living here while the second phase is in progress. The builders have been brilliant, very friendly and all been happy to help with any issues I have had.

I'm looking forward to the whole site being finished as it already looks amazing and I'm sure it will look even better once completed.

Mill Bay 200th Customer
— Oak Grove, (New Hedges)

Mill Bay's 200th Customer and
Mike Westerman, Chairman of MBH



ateb stories

New Mill Bay Customer Insight

1) Why did you decide to move to Pembrokeshire?

"Coming up to retirement and more free time, it was the beautiful coastline and the excellent coastal walks that particularly attracted us".

2) Why did you choose a Mill Bay property?

"We wanted a new house with all the up-to-date efficiencies, which Mill Bay produced, and solar panels were the cherry on the top!"

3) How do you feel in your new home?

"It's warm, comfortable, quiet and bordered by fields of dairy cows. So comfortable and happy there".

4) How do you feel the estate looks now it is finished and do you feel well integrated in to the existing Crundale community?

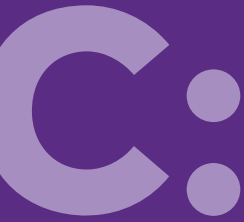
"The estate is maturing pretty well and generally looks good, modern and inviting. It's a nice place to live. The only slight downsides are a few small untidy and weedy patches between drives, the rusty door furniture and a plethora of fence colours, though that's really just down to individuality".

"I know all my immediate neighbours and pass the time of day with them all. We are currently both still away a fair bit for work and supporting elderly and young relatives, so are not particularly well integrated yet in the wider community. That will come with full retirement".

Mill Bay Customer

— Ashford Park (Crundale)





Developing our business for the future — where we think we could do better?

ateb has had many successful years of developing new homes but with the current operating environment, ateb will need to continue to evolve its approach to new business development if it is to continue to be successful.



New Homes —

Develop how the group will respond to the carbon and Modern Methods of Construction agendas impacting future procurement strategies.



New Business —

West Wales Care & Repair will be employing a new business development role to identify and secure new funding opportunities to expand its work.



Collaboration —

Continue to support local authority and health partners to unlock the potential of the Welsh Government's cross cutting themes.



Mill Bay Home directors will develop proposals to sustain higher levels of return to the group without increasing the risk exposure.



We need to develop new ways of increasing our new homes delivery in a tougher operating environment.

D ● Meeting our regulatory ● framework 10 performance standards including our **VFM statement.**

What we did in 2018/19 to help meet our 10 Welsh Government performance standards. Our view on whether we provide Value For Money services.

**See what we
achieved...**

Section D: Value For Money (VFM)

ateb believes that if it could show it was delivering 100% of our required outcomes, 100% efficiently with 100% customer satisfaction, 100% of the time, we would be pretty sure we were providing a value for money service!

We will always aim to achieve 100% as we want to continually improve what we do, but in considering VFM there will always be an element of subjective opinion. Our Board have looked at the information in this document, our 18/19 corporate review and our year 1 strategic plan review to form their opinion on ateb group VFM. We would welcome your views on whether you think we offer a VFM service.

Outcomes

A snapshot of some of our 18/19 outcomes:

- 

New homes built and let
93
- 

New homes for Shared Ownership / Rent to Own
9
- 

Existing homes let within 7 days
291
- 

End of year rent arrears
0.60%
- 

Solved **118 (78%)** neighbourhood related problems where our help was requested
- 

We consulted on **6** customer priority improvement areas to help improve our services
- 

Undertook **11,691** reactive repairs, **95.7%** completed at a time requested by the customer



Carried out **2,316** gas safety inspections and maintained full compliance



Handled **59,497** calls dropping **4%** of those calls



Created **£1.3m** from Mill Bay Homes in additional funds to support the delivery of approximately **25** new affordable homes



Helped **1,165** older or more vulnerable customers with advice on staying in their home



Carried out **1,527** adaptations to keep people in their homes or return people to their homes from hospital or similar

Efficiency

A snap shot of some of the 18/19 efficiency indicators:

1. ateb

Property Type	Average Social Rent	LHA Pembrokeshire
1 Bedroom	£76.97	£79.78
2 Bedroom	£91.09	£95.00
3 Bedroom	£103.41	£115.07
4 Bedroom	£135.27	£138.08
5 Bedroom	£135.27	£138.08



Operating costs per unit **£2,589** in 2018/19 compared to sector average of **£3,003** (2017/18)



Rent void loss per unit **£9** in 2018/19 compared to sector average of **£60** (2017/18)



Bad debt per unit **£16** in 2018/19 compared to sector average of **£31** (2017/18)



Weighted average loan interest rate of **4.03%**



89% Average Scheme cost indices for new build schemes started in the year. (The Scheme Cost indices represent the Welsh Government's assessment of how much a project should cost => **100%** is good)

2. West Wales Care and Repair

Helping people stay out of hospital through our rapid response adaptation programme which provides an average saving of £7.50 to public sector services for every £1 we invest.

3. Mill Bay Homes

£1.3m additional funding from Mill Bay Homes that will be used to develop new affordable homes over and above those we build using traditional grant from the Welsh Government.

Please also see our corporate review and strategic plan year 1 review for more detail on costs and progress against our plans and the Welsh Government's global accounts.

Satisfaction

A snapshot of some of our 18/19 satisfaction data:



85% of customers satisfied with the service ateb provides



85% satisfied with overall quality of home



85% satisfied with neighbourhoods as a good place to live



82% satisfied rent provides value for money



80% satisfied that ateb is providing the expected service



83% satisfied with the way ateb deals with repairs and maintenance



99% satisfied with the way ateb completed repairs through in-house teams



97% of Care and Repair customers told us that they were satisfied with the standard of service provided



98% of Care and Repair customers told us that they were satisfied with the standard of works

Our VFM Statement:

"ateb group will always strive to deliver more customer outcomes, efficiently with great customer service where we don't, we want to learn why not and try and do something about it. In 18/19 we believe we provided a good level of value for money across our services with scope to improve VFM in future years."

ateb group limited Board of Management

Section D: WG 10 Performance Standards

Performance Standard	What we achieved last year...	What we are working on...
<p>PS1/ Effective Board and executive management with a clear and ambitious vision for the Registered Social Landlord.</p>	<p>On 1 March 2019, in celebration of one year anniversary of being ateb, we launched our Vision documents. Our Vision tells you as our customers how we will deliver our purpose of creating better living solutions for the people and communities of West Wales. To date we have launched the following Vision documents:</p> <p>#1Expect – this document tells you the level of customer commitment you should expect from us.</p> <p>#2DNA – this document tells you how we work together as a team to deliver our customer commitment.</p> <p>#3Plan – this document tells you what our 3 strategic aims are and our priorities for delivering these over the next 3 years. In delivering our aims we will be strengthening our customer commitment.</p> <p>#4Deliver – this document tells you how our operational teams plan to deliver our customer commitment and put you, our customers, first.</p> <p>#5Assure – we are using this document to develop our Assurance Framework</p>	<p>During this FY 19/20 we will be completing our #5Assure document which is our assurance framework and will tell our customers and stakeholders how we will ensure we;</p> <ol style="list-style-type: none"> 1. Comply with our operating boundaries; 2. Manage risk; 3. Report key information to Board; 4. Achieve what we said we would in our Vision documents.
<p>PS2/ Effective and appropriate tenant involvement and high quality and improving services.</p>	<p>Our Engage to Improve (e2i) initiative is continuing to evolve with the e2i team reviewing customer feedback, learning what's going well and where service improvements can be made.</p> <p>We have developed a new leadership structure which details how the team works together to deliver the Vision and report to Board. Our newly formed Customer Forum is part of our new leadership structure and reports to Board quarterly through the e2i updates. The Customer Forum meets monthly in different communities across Pembrokeshire and discusses key issues of interest for you, our customers.</p> <p>Board received quarterly performance reports from all our service areas and were updated monthly about the progress of service areas that had performance exceptions.</p>	<p>The e2i team and Customer Forum will continue to report quarterly to Board and will be measuring how well improvements originating from customer feedback have led to improved service delivery and improved Value for Money for customers. e2i will ensure your demands are leading our service delivery designs and improvements.</p> <p>Our Service Group, which is part of our leadership structure, is responsible for ensuring the effective delivery of our #4Deliver. Service Group will be focusing on capturing the right data about our services and customer's satisfaction to enable us to evaluate the quality of our services and make the right decisions to improve.</p>

Performance Standard	What we achieved last year...	What we are working on...
<p>PS2/ Effective and appropriate tenant involvement and high quality and improving services.</p> <p>Continued</p>	<p>We share these reports with you on our website and you are told where your feedback has led to improvements on the e2i pages of our quarterly magazine.</p> <p>Our Managers launched the service delivery plan to all our teams and discussed with them how we will be working to deliver our customer commitment.</p> <p>We have introduced a dedicated compliance team who will be working with you to keep your homes safe and plan our programme of annual gas and other safety checks etc. throughout the year.</p>	<p>The compliance team will report to our newly formed Safety Team, who will oversee the systems that keep your homes safe and ensure you are kept informed about Health & Safety issues that affect you.</p>
<p>PS3/ Comprehensive assessment of the business impacts of current and emerging risks, including new business and development opportunities, with robust risk management arrangements.</p>	<p>Our Audit Committee has evolved into Assurance Committee who will take on a wider role in managing risk and assurance across the business.</p> <p>In line with our strategic priority of increasing our new homes provision by 50% over the course of the next 3 strategic plans (#3Plan), we built 102 new homes in 18/19 and continue to look for new opportunities.</p>	<p>We are developing our #5Assure document which is our assurance framework and will integrate our risk mitigation and controls. Our assurance framework will tell you how we control and manage our risk.</p> <p>We will be focusing on mitigating the risks which may prevent us from reaching our target of increasing our new homes provision by 50%. Our teams will be producing action plans to ensure we are able to procure the right partners to work with us to deliver new homes.</p>
<p>PS4/ Clearly evidenced self-evaluation and statement of compliance.</p>	<p>Being transparent about our services and performance is important to us. This is our second edition of 'ateb stories' which gives you a review of what we have been doing over the past year. In addition to this we have also been publishing quarterly performance reports on our website.</p> <p>We submitted our Regulatory 'Annual Statement of Assurance' to Welsh Government in June 2019 and once our judgement is published this will be available for you to review on our website.</p>	<p>We will continue to be transparent with you and publish our performance data, reviews and judgements on our website.</p> <p>Our Assurance Committee will be reviewing compliance with our Annual Statement of Assurance Regulatory Plan throughout the financial year.</p>

Section D: WG 10 Performance Standards **continued**

Performance Standard	What we achieved last year...	What we are working on...
<p>PS5/ A track record of achieving positive outcomes, responding appropriately to new challenges and performance issues.</p>	<p>#4Deliver sets outcomes for each of our 37 service areas. Teams in our Housing Management Directorate have been working hard to develop processes to put you first and make sure their services are delivering the right service outcomes, efficiently and with great customer experience.</p>	<p>Our Property Directorate which deals with planned maintenance on your homes will be carrying out a review over the coming year to make sure their processes are putting you first and their services are delivering the right service outcomes, efficiently and with great customer experience.</p>
<p>PS6/ Delivering value for money in all areas of the business.</p>	<p>Our Customer Commitment in #1Expect and #4Deliver tells you that we are committed to delivering the right service outcomes, efficiently with great customer experience. We believe that if we deliver this commitment to you, you will be receiving Value for Money (VFM) in your services.</p> <p>Our Housing Management Teams have been working hard to develop processes which deliver the right outcome, are efficient and are easy for you to access and use.</p>	<p>Teams across the Group will be reviewing processes to improve VFM.</p> <p>The Service Group will be evaluating whether the performance data we capture is the right data we need to make decisions and whether the data is telling us that we are delivering our commitment and this VFM in our services.</p>
<p>PS7/ Compliance with regulatory requirements, statutory and other guidance.</p>	<p>We have been keeping the regulator informed throughout the year about the work we having been carrying out and about any new/emerging risks to our business.</p> <p>We have introduced a dedicated compliance team who will be working with you to keep your homes safe and plan our programme of annual gas and electrical etc. safety checks throughout the year.</p>	<p>The Board will continue to update the regulator through the regulatory assurance plan and will always prioritise tenant health and safety and monitor it closely.</p>

Performance Standard	What we achieved last year...	What we are working on...
<p>PS8/ A financial plan which delivers and supports the business plan and effective monitoring of financial performance.</p>	<p>The economic and political environment has been volatile over the past year and we have produced prudent financial plans to make sure we can respond to the changing market and confidently deliver our business aspirations.</p> <p>Year 1 of our #3Plan has concluded and our financial performance tells us that changes have occurred but we remain on track with our key financial targets.</p>	<p>We will be working on the strategic priorities from year 2 of our strategic plan along with those priorities that have been carried over from year 1 of the plan.</p>
<p>PS9/ Effective and appropriate tenant involvement and high quality and improving services.</p>	<p>We had a positive annual treasury health check undertaken by Savills. This concluded that we have a balanced portfolio with a good mix of lenders/investors and loan types.</p> <p>We have good levels of liquidity and meet all our lender covenants.</p>	<p>We will continue to work with our lenders and external consultants to make best use of treasury resources and maintain a strong liquidity position.</p>
<p>PS10/ A clear understanding of liabilities and asset performance.</p>	<p>Our Asset & Liability Register is monitored by our Assurance Committee on a quarterly basis.</p> <p>This year we have been completing independent stock condition audits of our homes to make sure our homes are meeting the standards Welsh Government has set for the sector.</p>	<p>We are continuing to develop our Strategic Asset Management systems to better understand where we can improve our asset performance.</p>

Summary:

Reflection on 18/19

18/19 started with the launch of our Vision document and our strategic plan. These two documents signalled the intent of ateb to 'create better living solutions' through a more agile, flexible style of service delivery.

ateb stories 18/19 should be read in conjunction with our review of the first year of our strategic plan and our 18/19 corporate review, together these documents show how well ateb group is doing in achieving its Vision.

The year was dominated by improvements to our compliance works systems, continued embedding of the engage initiative and a range of system changes aimed at providing a firm platform for making sure we deliver the right customer outcomes, efficiently with great customer experience – all of the time.

We believe we do provide good value for money across the range of services we provide but also believe we could do more. This means we need to improve how we collect, interrogate and use data to make decisions on future investments and improvements.

We need to ensure our decisions have a positive impact on lives and wellbeing of the customers and committees we serve. The ateb team have started a journey of development that will see greater ownership and accountability for decision making throughout the group. With greater empowerment we should be able to deliver.

The Welsh Government have placed a greater emphasis on Housing Association Boards and their governance. In response, we are developing a new Assurance Framework that will demonstrate that we are operating within our various rules and regulations at all times.

Overall we believe ateb has had a positive and busy year, we know we must adapt to face the challenges of building more new homes, political and economic uncertainty and rising customer expectations, but we look forward to finding new solutions to those challenges. Thank you for your continued support.



Nick Hampshire
Chief Executive
On behalf of the ateb team

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.

ateb

better living solutions

Get in
touch...

ateb *stories* 2018/19

- ✉ hello@atebgroup.co.uk
- ☎ 01437 763688
- 🖱 atebgroup.co.uk