

ateb *stories* 20/21

Our annual review and self-evaluation.

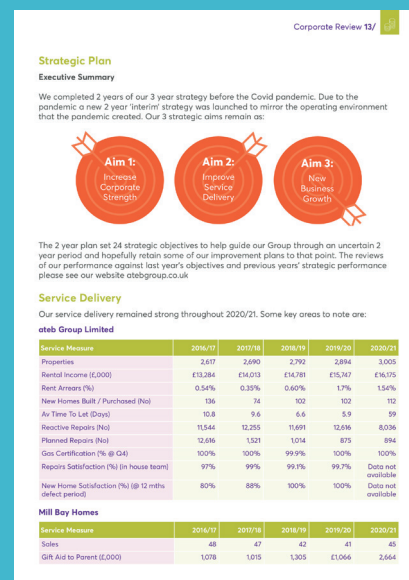
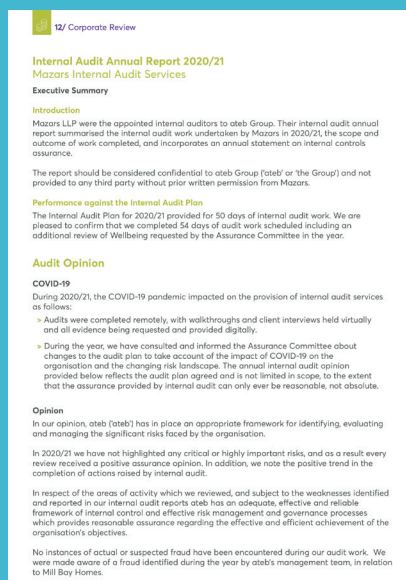
The year where
normal changed



ateb
better living solutions

Please also see our...

20/21 Corporate Review



ateb Group Strategic 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.

Contents

P4

Introduction by the Chair

P6

A: Delivering the best services we can

P32

B: Increasing our ability to do more

P42

C: Developing our business for the future

P51

D: Value for Money

P55

E: Welsh Government Performance Standards

P61

Summary of the year

ateb stories

Board stories, a word from our Chair...

The last year has been like no other. Covid-19 has had a significant impact to our way of life, testing our resolve and resilience in many ways. ateb Group like all other organisations has had to adapt and change to try and protect its customer services. Over the year we have had 3 lockdowns, the first was all about adapting to change, learning about what we could and could not do and understanding the effect the lockdown was having on our communities. We saw early in the first lockdown that without 'normal' freedoms to interact, some of our more isolated customers became more isolated. This spawned the need for the ateb Welfare Team that sought to offer some connection to others. Those in the Welfare Team have reflected on their experience and commented on how emotional it was just chatting with people and listening to their concerns. We worked with Pembrokeshire County Council to help people out of homelessness, and we adopted the 4 nationally promoted principles of customer care whilst operating with restrictions. West Wales Care & Repair (WWCR) worked very closely with Hywel Dda to make sure patients were repatriated to their homes to free up hospital beds wherever possible and Mill Bay Homes (MBH) worked with our contractors to temporarily close sites down.

Post the first lockdown, during the summer of 2020, most services returned but with adjustments to reflect social distancing and protecting people's safe zone – their homes. Teams remained working from home where they could. During this time, we all started to acclimatise to the 'new normal' but concerns regarding mental health, children's education, employment after furlough and loss of family interaction came to the fore. Lockdown two or the 'fire break' for a few weeks in October was an easier transition to manage as we knew this time what to expect. MBH sites continued to work albeit with safety measures as did WWCR using digital interaction and safe working arrangements wherever possible. ateb adjusted to emergency only services with the Welfare Team again supporting customers more isolated than others. During this time, we issued a revised strategic plan aimed at navigating the Group through a disrupted 2-year period. The Strategic Plan balanced the need for resilience to services and improvement momentum where we could. Critical improvement areas such as the new Customer Management software project continued with an implementation set for early Summer 2021. We will continue to monitor the plan over the next year.

3,000 homes and counting – during lockdown 3, ateb reached the milestone of 3,000 homes under management. This was a great achievement considering the year's disruption and a credit to our teams and partners for all their efforts. Clearly 3,000 homes are not enough given the demand for affordable homes in West Wales, so whereas we are delighted to help our newest customers find a new home, we will continue to work hard to maximise our investment opportunities to provide more homes in the coming years.

The third lockdown over the Christmas holidays certainly was a difficult period, the lack of normal social interaction, coupled with the winter effect drained customer, team and partner energy generally. As the vaccine started to roll out and Covid-19 hospital admissions lowered, there was a renewed hope of some sort of end to the disruptions in sight by the time we ended the financial year.

We have achieved and learnt a lot over the year, we can continue to offer services with our team working from home, but we think that team/customer face to face interaction will continue to feature heavily in our future. We have seen opportunities to develop or introduce new services, reinforced the importance of customer engagement and the continued investment in flexible service delivery options e.g., video chatting and telephone booking services.

David Birch — Chair, ateb Group Limited on behalf of all the ateb Boards, Committees, Team and Customer Groups

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The ateb, MBH and WWCR stories you will read in this review reflect how together we have managed to make the best of a difficult situation. Our services have not been normal and for that we are sorry, but considering the constraints, we hope you will agree that we have managed to keep momentum towards achieving the Vision for ateb. From the Board and whole of the ateb team we do hope that the next year will be a better, more stable year than the last.



"It's great to see the large numbers of customers engaging with us to improve what we do"

— *David Birch*

A: Delivering the best services we can.

ateb, West Wales Care & Repair (WWCR) and Mill Bay Homes (MBH) exist to serve their customers and we have an obligation to ensure 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.

What we achieved...

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

This past year we have seen a big impact on our ability to let homes. We have supported Pembrokeshire County Council with homeless priority lettings, relet 204 homes and let 112 new homes but the process has taken much longer, and some customers have had to wait or accept their homes remotely.

Mutual exchanges and transfers had to be suspended for most of the year and our ability to personally show customers around their new home significantly constrained.

In facts:



New homes made available

2017/18	2018/19	2019/20	2020/21
80	102	101	112



Average days taken to re-let a home (days)

2017/18	2018/19	2019/20	2020/21
7.2 days	6.6 days	5.9 days	59 days



% Days our homes were let against the total lettable days of all our homes (%)

2017/18	2018/19	2019/20	2020/21
99.8%	99.8%	99.8%	98.7%

"I love living in my ateb home and wouldn't want to live anywhere else. You always provide an excellent service but the main reason I love ateb is it feels like you really care."

— ateb tenant

Not all homes can be homes for life. When a couple contacted us, they were struggling with the stairs to their upstairs flat. They were both in their 70's and had underlying health conditions, making their lives very difficult. We worked with them and were able to find them more suitable accommodation – a 2-bedroom bungalow.

Our customers said "... thank you so much for everything you have done for us. Our new house is beautiful, better than we could have wished for and we are so happy. Look after yourself and if you ever need a cup of tea or toilet break pop in. You are always welcome."

The ateb Team often need to deal with the more complex housing issues so when one of our customers had a house fire we leapt into action. Their home was uninhabitable and so they needed a temporary home immediately. Unfortunately, they didn't have contents insurance and most of their possessions were destroyed. Our team worked with partner organisations to replace lots of their day-to-day essentials. We were able to find them a new home just 60 metres away, that meant they were able to maintain their relationships with neighbours and the children were able to stay in the same school.

Our customer said, *"We are so grateful and very surprised and somewhat amazed that ateb has gone over and beyond their responsibility to help us, we thank you and your company for working so hard".*

"Thanks to the lettings team for all the great help and advice they have given."

— ateb tenant

"I just want to say a huge thank you for letting me have this beautiful bungalow. We are settling in well and are very happy."

— ateb tenant



OUR EVALUATION OF OUR LETTINGS SERVICE...

It has been a difficult year for our lettings service with restrictions due to the pandemic resulting in it taking significantly longer on average to re-let our homes, particularly in our Independent Living Schemes for older customers.



WE SAID...

We will launch a new information pack for customers when moving into their new home.



WE DID...

We completed the development of a new information pack for customers moving into their new home and this will be launched in the Summer of 2021.

Despite the challenges we supported 316 people to move into a home, including several people identified as being most in need of a home during the Covid-19 crisis.

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

It has been an uncertain year for many of our customers economically due to the pandemic, with the number of customers claiming Universal Credit increasing by 215 during the year. The Money Solutions Team has been on hand to provide support and advice to customers during this difficult time.

In facts:



Rent arrears %

2017/18	2018/19	2019/20	2020/21
0.35%	0.60%	1.7%	1.54%



Rent received
(including service charge income)

2017/18	2018/19
£14,013	£14,781

2019/20	2020/21
£15,747	£16,175



Approx. rent received that
was paid by housing benefit

2017/18	2018/19
£7,092,702	£7,256,105

2019/20	2020/21
£7,212,773	£6,142,370

"Thank you for everything! I wish there were more people in the world like you, kind, loving and thoughtful. I am going to really miss you all, as you have all grown on me over the years. Take care".

— ateb tenant



WE SAID...

As part of our commitment to providing homes with an affordable rent we will be carrying out a review of service charges and agree new approaches in delivery of service where necessary to ensure they are affordable.



One of our customers had been struggling due to the benefit cap and had built up significant arrears. As a result, her home environment also needed improvements to make it suitable for their family.

Our Money Solutions Team worked with our customer, and with the help of other teams and, partnership agencies, managed to clear most of the debt and put in place a payment plan that was affordable, and she could follow. We also supported her to access PIP (Personal Independence Payments) and make the much-needed changes to her home, making it suitable and safer for her children.

Our customer said *"wow, thank you so much to Clayton and the team, he has been incredible, and his help has made such a difference to my life. We can all live under one roof; my gas bills are now cheaper, and the property changes have been a big help. I was happy with the maintenance team and the work they did for me". She went on to say "I have lived in my ateb home for 8 years and don't want to leave, ever".*

"I would like to thank you so much as you helped me so much in the previous lockdown. As you are aware I am 67 years old and have no family in Pembrokeshire. I do have sons, but they live far away. At that time, I was falling behind on my rent and rate payments. Being on 'Lockdown' it was very difficult for me, as I do not drive, so was reliant on food deliveries which were costly. I live on a small foreign pension and have no savings. In desperation I telephoned you. I mentioned my illness and it dawned on me that I could be entitled to attendance allowance. I sent off for the forms and received them back. You assured me that you would come out and help fill in the relevant forms. True to your word there you were, in my garden. We were able to socially distance, and we both wore face masks and gloves. Without your help I do not know how I would have survived; I was at my lowest ebb. A few weeks later I did in fact receive attendance allowance, I cannot thank ateb enough for providing the service of people such as you, who really cared about others. In fact, I feel very fortunate to be an ateb tenant....."



WE DID...

We prioritised our resources on supporting our customers with money advice and support during the uncertain economic times caused by the pandemic and therefore were unable to complete a review of our service charges as intended.



OUR EVALUATION OF OUR RENT SERVICE...

The support and advice offered to customers during what has been a difficult year for many reduced the impact on our tenants of building up rent arrears, with total arrears at the end of the year lower than those reported at the end of the preceding year.

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

Ensuring that our customers were able to contact us when they needed advice and support has been a priority over the past 12 months with our reception closed and staff working from home. We put in place several ways that customers could speak to us remotely with customers able to book a call back or video call.

In facts:



Number of visits to our reception

2017/18	2018/19	2019/20	2020/21
N/A	14,319 (Approx.)	10,280 (Actual)	0



Number of phones calls handled

2017/18	2018/19	2019/20	2020/21
32,524 (Approx.)	59,497 (Approx.)	57,666 (Actual)	27,000 (Actual)



Number of out of hours calls handled

2017/18	2018/19	2019/20	2020/21
N/A	2,986	2,313 (Actual)	2,246 (Actual)



WE SAID...

We will implement the new Housing Management System to improve the information and advice we are able to provide our customers at first point of contact.



WE DID...

We have worked throughout 2020/21 on developing a new Housing Management System and this will go live in the Summer of 2021.

Our Community Welfare Advisor is a new role that aims to assist customers create stronger communities and help customers maintain their tenancies. At the beginning of lockdown in April 2020 we identified that customers in our Independent Living homes were missing out on social interaction and events. We have since installed portals in most of our communal areas which allow customers to call their Independent Living Coordinators, ateb or their family and have a face-to-face video chat.

The Independent Living Coordinator who looks after our Kensington Court complex said *"I am amazed and delighted with how many customers are using it. Some have had very little experience with technology and are now using the Portal every week. It's fantastic".*

"Please can you pass on my thanks to Ania. She is so patient and understanding. I was terrified about using a computer but was desperate to keep in touch with my family. I should not have been worried. What a wonderful person and help she has been. Thank you."

— ateb tenant

Universal Credit was rolled out three years ago and customers are still struggling to make their claims and understand the complexity of 6 benefits rolled into one. With the help of our Money Solutions Team offering expert advice and our Community Welfare Advisor carrying out claims, we have continued to support our customers throughout the Covid-19 lockdowns.

"I made my Universal Credit claim over the phone because ateb were unable to visit me in person and to be honest, I think it was easier. I am an anxious person and know I would have been worried meeting someone new, so even though the phone call was still scary I found it much easier. I am thankful for the support and pleased to say I have had my first payment without any issues. Thank you very much."



OUR EVALUATION OF OUR CUSTOMER ADVICE & SUPPORT SERVICE...

We experienced a significantly reduced number of calls in the last 12 months; however, we have continued to be available to provide advice and support to our customers when they have needed it, despite our offices being closed throughout the year.

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

The maintenance service was severely disrupted during the year as we prioritised emergency repairs and safety works. Routine and non-urgent repairs were suspended for a large part of the year, to minimise the need to enter homes. The Team had to quickly adapt to additional safety measures when entering homes to provide assurance and minimise the risk of spreading infection, including wearing Personal Protective Equipment and maintaining social distance from people when working in customer homes.

In facts:



Number of repairs completed

2017/18	2018/19	2019/20	2020/21
11,181	11,691	12,616	8,036



Customers satisfaction with the ateb repair team (%)

2017/18	2018/19	2019/20	2020/21
99%	99.1%	99.7%	Data Not Available



Repairs by ateb repairs team vs partner contractors (%)

2017/18	2018/19	2019/20	2020/21
82% (In-house)	82.3% (In-house)	77% (In-house)	80% (In-house)
18% (Outsourced)	17.7% (Outsourced)	23% (Outsourced)	20% (Outsourced)

"Thank you for my new internal doors! They are so much better than the old ones and both operatives were lovely and did a brilliant job."

— ateb tenant

One of our rural communities was having trouble with rats and as a result, lots of customers were afraid to sit out in their gardens. We contacted Pest Control and tried to encourage as many homes as possible to allow the setting of traps. Traps were set and we tried to raise awareness of issues such as leaving rubbish outside and asked customers not to feed the birds. We also arranged for our maintenance team to visit and add extra precautions to stop rats coming into people's homes, such as fitting galvanised wire over drain covers and covering any external holes on walls. It took over 8 months, but customers have finally reclaimed their gardens and feel more confident that the rats have been caught by the traps or moved on.

Tom Waters who had been redeployed to the Welfare Team said *"It was really difficult ringing our customers in that particular neighbourhood and hearing how upset and demoralised customers were feeling about the situation. We worked hard with Pest Control services, our Maintenance and Customer Support teams and I am thrilled that we have managed to get on top of the situation".*

We had to make the difficult choice to only carry out emergency repairs during the first and second lockdown so when a customer called to say their boiler had broken down, they were nervous about letting us in to carry out the repair.

They said *"I just wanted to call to say thank you for changing my boiler. It is now working perfectly, and I am very happy. The Heating Engineers were brilliant, cleaned up after themselves and I always felt safe. If I could send them flowers I would".*



WE SAID...

We will implement the new Housing Management System to improve how we schedule our trades team to their appointments, and how we get the right person to the right repair at the right time.



WE DID...

We have worked throughout 2020/21 on the development of new systems to ensure that we improve how we schedule our trades team to their appointments and the new system will go live in early Summer 2021.



OUR EVALUATION OF OUR MAINTENANCE SERVICE...

As a result of the restrictions, we only completed 64% of the jobs we would expect in a normal year. We responded quickly to all emergency repairs and completed any works required that ensured the safety of customers and communities.

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

We continued to ensure our shared spaces were well kept, clean and safe through weekly inspections being completed by the ateb team. We minimised the impact to normal service wherever we possibly could, however needed to make changes to how some services were delivered to ensure the safety of customers, staff, and contractors.

In facts:



Provided on average **100** meals a week in our extra care settings.



Delivered **201.5** hours of cleaning across communal spaces every week.



84% of customers living in extra care rated the quality of cleaning as good or excellent.



Delivered grounds maintenance across **156** communal spaces during the year.



100% of Play Areas had weekly, quarterly, and annual safety inspections.



We completed **63** Fire Safety checks every week during the year. 100% of what was required.



WE SAID...

We will continue to improve our approach to health and safety inspections in all our shared spaces.



WE DID...

We implemented new procedures and increased the level of resources available to ensure health and safety inspections of all shared spaces were improved.

In conjunction with the Welsh Heart Charity, we have installed a new automatic defibrillator at our Independent Living complex in Pembroke and have plans to install new defibrillators near all our Independent Living homes. These defibrillators will be available for the local community as well as customers living in our properties.

Our Facilities Coordinator said:

"Fitting defibrillators to all ateb's Independent Living schemes in the future is part of our commitment to our customers and the local community. I am sure our customers and the local population will welcome this initiative – these devices are simple and straightforward to use and can save lives."

With more than 30,000 out-of-hospital cardiac arrests across the UK every year and less than one in ten surviving, the use of a defibrillator is vital, as without immediate treatment, 90-95% of sudden cardiac arrest victims will die. For every minute it takes for a defibrillator to reach someone and deliver a shock, their chances of survival reduce by up to 10% so the more we can get defibrillators into our community the more lives we can potentially save".



OUR EVALUATION OF OUR SHARED SERVICES SERVICE...

We ensured the safety of customers by delivering 100% of safety checks due each week throughout the year. Services, such as communal cleaning, grounds maintenance and catering continued to be delivered albeit in a different way, so that shared spaces continued to be clean and well kept, but also safe for customers, staff and contractors during the pandemic.

ateb have joined forces with community group Wild Narberth to set up a scheme to increase biodiversity and enhance the enjoyment of local green spaces.

The group Arberth Gwyllt / Wild Narberth will plant trees in our communities, focusing on areas where trees were cut down due to ash die back. We are also looking at ways to increase insect and bird biodiversity by reducing the mowing frequency of some grass areas, which will also reduce local noise disturbance.

We have also agreed to provide supports for the trees and include them in our future maintenance schedule. One site where the group will be planting is a children's playground, which is used by many local families. One mum of two toddlers says the park has been a lifesaver throughout lockdown but sadly she has often had to tidy it up from litter left by other users, despite the park being restricted to under 12s. She hopes that planting new trees and putting signage up will send a message of respect and care to all users so they would keep it a safe space for children to play in.

An ateb customer is delighted about the plans, and hopes to plant a tree in her garden, also maintained by ateb. She is disabled and is not able to visit the many beautiful locations in Pembrokeshire and hopes that the group will be successful in their plans to enhance more local wild green spaces.







Our Facilities Co-Ordinator at ateb said of the project: *"We were delighted when Wild Narberth approached us to support and partner their tree planting initiative. We have been exploring ways in which we could make our shared spaces more pleasurable for our customers and residents to enjoy, whilst also being greener and more environmentally friendly. The loss of so many trees due to ash die back has been quite devastating on our parks and green areas so this new venture was welcomed. I am sure this is just the start of a great partnership which will not only benefit the environment of Narberth but the whole of Pembrokeshire and future generations. ateb is about creating better living solutions and this will certainly contribute to our values."*

Compliance — all properties are compliant with the required regulations.

We continued to deliver essential safety checks throughout the year to ensure our landlord health and safety obligations were met and that customers' homes were safe. However, we did experience reluctance from some customers in allowing us access to their homes and as such did not achieve 100% compliance at the end of the year.

In facts:

Compliance status as at the end of the FY 20/21 for properties requiring the following services.

	2019/20	2020/21
 Required Gas system certifications completed	100%	100%
 Required electrical inspections completed	100%	99.8%
 Required fire risk assessments in place	100%	99%
 Required lifting equipment inspections completed	100%	91.8%
 Required Legionella inspections completed	100%	100%
 Required asbestos visual inspections	Data Not Available	89.5%



WE SAID...

We will be implementing Phase 2 of a new software solution to manage our compliance work; the system will be able to identify our compliance position on any given day

"Thank you for the fantastic service today. Tom came quick then not long after Paul came to fit a new radiator. The young man on placement with Paul was also good. What a really lovely hard-working team".

— ateb tenant

"I was very impressed by the gentleman who did my last heating service and felt very safe and secure with all the required Covid measures in place".

— ateb tenant

It was important that we continued to ensure homes were safe despite the lockdown, however we appreciated how anxious our customers would be when letting our team into their homes. One customer feedback on their own experience.

"I was quite worried about letting your maintenance team into my home to complete safety checks as I have health conditions which make me especially vulnerable to the Coronavirus. I did explain this on the phone but was reassured that they would be careful and take lots of measures to keep me safe. I was not disappointed. The Electrician was one of the most polite, respectful, and conscientious workers I have ever known, and I was very happy to see him wear a protective suit, mask, and gloves. We had a little bit of fun staying in different rooms whilst he worked and even though it was cold, I was glad to have all the windows open to make sure the house was full of fresh air. He cleaned everything he was touching and is a credit to your company. Thank you"



WE DID...

We continued to develop our new software solution to manage our compliance work to enable us to identify our compliance position on any given day.



OUR EVALUATION OF OUR COMPLIANCE SERVICE...

Ensuring our customers' homes were safe remained the highest priority during the year. The team worked hard to reassure customers when there was a need to enter their home, that all safety precautions were being taken. By doing this we made sure that we minimised the number of homes where we were unable to complete essential safety checks.

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

Where we could complete planned works safely, we did but our ability to carry out planned works indoors this year was significantly curtailed by the Covid-19 restrictions and a significant amount of planned works had to be postponed to future years.

In facts:



Kitchens fitted

2017/18	2018/19	2019/20	2020/21
62	54	50	19



Fencing projects completed

2017/18	2018/19	2019/20	2020/21
145	31	113	110



Bathrooms fitted

2017/18	2018/19	2019/20	2020/21
78	103	71	16



Windows & door installations

2017/18	2018/19	2019/20	2020/21
189	315	149	114



Heating systems replaced

2017/18	2018/19	2019/20	2020/21
201	65	48	12



Homes painted

2017/18	2018/19	2019/20	2020/21
438	446	299	333



WE SAID...

We will be concluding a review of our planned improvements processes and our property service team resources to make sure we have the right platform to do better.

We recently had to paint, replace the roof, windows, guttering and fascias on several properties that had begun to look old and tired. Our painters consulted on the colours with our customers and always use high quality paint for the job.

Our customer said, *"all the workmen were really helpful, really quick, really polite, they have done a really good job, I'm really happy – the house looks great!"*

Every year we check boundary walls and fences, and those that are unsafe or beyond repair will be repaired or replaced. We have used a local fencing contractor at several of our homes this year and have been delighted with the feedback many customers provided.

"I simply wanted to let you know that the 2 contractors have been working in all sorts of horrendous weather recently but even so, they have done a really nice job."

"I had to let you know that the guys replacing the fences on our road are out in this crazy weather right now, doing a fantastic job. They should be praised for their dedication."

"I just wanted to let you know that the fencing contractors were fabulous. Did a really good job and respected my garden which is my pride and joy. It was a pleasure having them around."



WE DID...

We completed our review of our Property Services team resources but postponed implementation and a review of processes.



OUR EVALUATION OF OUR PLANNED IMPROVEMENT SERVICE...






Restrictions due to Covid-19 meant we were unable to carry out a full programme of planned works safely and had to postpone a significant amount of the planned programme during the year, particularly works planned for completion inside customer homes. However, we delivered a full programme of works outside in partnership with our contractors, such as fencing and painting.

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

The team prioritised the welfare of our more vulnerable customers during the past year making 2,296 welfare calls and 111 deliveries of essential goods. We continued to engage with customers using innovative ways, with all forums and meetings going online, but unfortunately had to cancel larger events such as the Big Day Out and Community Days.

We continued to ask you how we were doing which was of particular importance during a period when we were all trying to work out how best to deliver our services during unprecedented times.

In facts:

	2018/19	2019/20	2020/21
 Customers engaged	1,170	1,615	1,824
 Improvement actions identified	31	56	43
 Improvement actions implemented	21	26	48
 Improvement actions being worked on	10	30	38
 Customer satisfaction with the way ateb listens to their views and acts upon them	74%	N/A	Data Not Available



WE SAID...

Great progress is being made but we want to carry out a review of how we are doing to inform how the engage initiative continues to develop.

Face-to-face coffee mornings have become a distant memory since Covid-19 restrictions came into force so it was felt it was important to offer an alternative solution. We began holding online coffee mornings using Zoom inviting customers who lived in our Independent Living homes. We were also able to use our Community Welfare Advisor to provide digital training to customers who needed a helping hand or in many cases, had no prior experience of using smart technology.

One of our customers at Hanover Court Haverfordwest said *"I really enjoy coming to the coffee mornings and seeing friends, both old and new. I must thank the team who has helped me on Zoom and with my tablet, the help has been invaluable"*.

We know how important our Customer Forums are for gathering views and opinions, so we were delighted when we were able to restart these meetings following the lockdown, albeit online on Zoom. Whilst we cannot wait for the days when we can restart our face-to-face events and forums again it has been interesting to see different faces and hear new voices attending, often thanks to the flexibility online meetings offer.

"I stopped coming to the meetings several years ago as the travel just became too much for me. I attended my first online meeting last month and it is far more convenient for me."

"I will certainly try and come to them more often".

"I like that I am able to choose the meetings I attend based on the subject matter."



WE DID...

We listened to continued requests that ateb continue to focus on the welfare of customers and their communities post pandemic and this has formed a key part in our initial review of the engage initiative, when considering how best we engage with customers going forward.



OUR EVALUATION OF OUR ENGAGEMENT SERVICE...


The team prioritised the welfare of ateb's most vulnerable customers in the last 12 months but were still able to engage with more customers than ever before and lead on identifying more improvement actions. As a result, the teams have implemented more improvement actions during the last 12 months than in previous years.



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

We experienced more than double the usual number of anti-social behaviour complaints during 2020/21 compared to previous years, and reports spiked during periods of lockdown. The ateb team worked closely with partner agencies such as the Neighbourhood Policing Teams to resolve complaints, however this proved very challenging whilst working within the restrictions put upon us to ensure the ateb team's and customers' safety.

In facts:

Anti-Social Behaviour		2018/19	2019/20	2020/21
	Total cases	152	152	344
	Low level nuisance	114	137	320
	Required intervention from ateb	30	15	18
	Required a multi-disciplinary approach	8	0	6
	Customers satisfaction with how we deal with complaints of anti-social behaviour.	72%	95%	Data Not Available

Several of our customers were unhappy with the way their younger neighbour was living. They were having friends around a lot, often into the early hours of the morning and whilst they were not disruptive, it was causing stress for others living in the block of flats. We consulted our customers and it turned out that the younger neighbour was also unhappy living in the block of flats. We were able to work with the young person and find them alternative accommodation that better suited their needs.

Our Area Officer said *"It was anti-social behaviour if you look at it in terms of legislation but in truth, it was more of a lifestyle clash. They were not deliberately trying to annoy their neighbours, they just wanted to live the life of a young person. It was great to work with all the customers and to get a result that everyone was happy with".*

We would love for everyone to get along, but this isn't always possible. We have been helping one of our customers with a neighbour dispute and she sent in this lovely message that sums it up perfectly.

"I just wanted to thank you for listening to me and trying your best to help me. I know there is not a lot they can do but just knowing I can send a text and have a chat with someone that understands is ever so helpful. Thank you."



WE DID...

The team prioritised working with customers and communities to address the significant increase in complaints during periods of lockdown and we had to postpone the development of a new case management approach for dealing with complex or involved queries and issues, whilst we took a proactive approach to dealing with the high volume of complaints.



WE SAID...

As last year we want to develop a new case management approach to dealing with complex or involved queries and issues.



OUR EVALUATION OF OUR TENANCY & COMMUNITY MANAGEMENT SERVICE...

Working remotely has made it incredibly difficult to work with customers on resolving a much higher volume of anti-social behaviour complaints than we would normally expect. We have worked closely with partner agencies to resolve complaints to the satisfaction of complainants.

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

We had to find a different way to deliver support to our older customers in the past year that ensured we kept our older customers safe. The team made 12,139 welfare calls and made 111 deliveries of essential goods/prescriptions, responding in person when and where people needed it.

We were on hand to support our partner agencies who deliver care and support in ateb properties, increasing our supported bed spaces during the year with an additional bed space at the Refuge and a new property for the Corporate Parenting Team.

In facts:



Total number of people supported

2017/18	2018/19	2019/20	2020/21
N/A	211	174	148



Total supported hours provided

2017/18	2018/19	2019/20	2020/21
N/A	2,332	2,090	2,565



Supported bed spaces delivered with partners

2017/18	2018/19	2019/20	2020/21
92	96	94	97



Customer benefiting from a dispersed community alarm

2017/18	2018/19	2019/20	2020/21
55	63	69	84



Sadly, we all became aware of the increased demand on services for women and children fleeing domestic violence during the pandemic.

With the support of our partners, Pembrokeshire County Council and Hafan, ateb secured capital grant funding from Welsh Government to improve facilities at the local women's Refuge where we are the landlord.

The award of Violence Against Women, Domestic Abuse and Sexual Violence capital funding enabled ateb to adapt the accommodation at the Refuge for people with disabilities or poor mobility, making the service more accessible to those who need it. We had a limited time from the award of the grant to completing the works but managed to achieve it.

We are now able to provide accommodation that is 'inclusive' for women or their children, who need level access adapted accommodation to enable them to access support services.

One of our Independent Living Coordinators recently helped a customer who was having trouble due to Vascular Dementia.

"She would get very distressed and anxious over what day and date it was. She had no family support circle and used a Radio Times magazine (opened on a certain page) to tell her what day it was. Unfortunately, she would forget to turn the pages of the Radio Times and be back to square one, often becoming angry with herself, and letting anxiety get the better of her and being reduced to tears."

We really wanted to help and researched lots of different technologies and settled on a dementia clock. The dementia clock is ipad sized, with a superbright 'always on' display. The display tells users the time, day, month, year and if it is morning, afternoon, or evening. The customer also uses it to set alarms and vocal reminders, such as when to have lunch.

Even better, we were able to source one of these clocks for free by finding one on a local Facebook buy and sell page.

Our customer has been using her clock for around 3 months now and absolutely loves it. There is no need to keep the Radio Times on the right page and more importantly no more upset and anxiety about what day it is. In our customer's own words "it's the best thing anyone has done for me".



WE SAID...

Following feedback from our customers we want to review how we respond to requests outside of normal office hours to people living in our Extra Care and Sheltered Housing.



WE DID...

We prioritised providing advice and support in response to the pandemic and were unable to complete the review of Out of Hours support.



OUR EVALUATION OF OUR SUPPORTED LIVING SERVICE...









It was a challenging year for customers and staff living and working in our Independent Living Schemes and Supported Living projects. Our priority was to provide regular contact, support, and advice to ensure the mental and physical wellbeing of our more vulnerable customers during unprecedented times. Making 12,139 welfare calls across our homes for older people.

West Wales Care & Repair

West Wales Care & Repair (WWCR) – helping older and more vulnerable people to remain in their home.

WWCR continued to deliver services during the past 12 months when supporting older people to remain in their own home was more important than ever in terms of reducing pressure on the NHS.

In facts:

WWC&R Services	2018/19	2019/20	2020/21
 People helped with adaptations	1,165	1,514	1,284
 Home Safety Assessments completed	648	696	480
 Customers supported to maximise their income	44	62	99
 Total additional income raised	£258,792	£343,499	£497,218
 Customers helped through Rapid Response adaptations	1,190	1,166	1,030
 Customers who said they were satisfied with the service received	97%	99%	98.5%
 Customers who told us that their quality of life had improved	94%	96.5%	80.5%
 Customers supported with works through locally funded Handy Person services	357	348	146
	Pembrokeshire	Pembrokeshire	Pembrokeshire
	80	0	0
	Ceredigion	Ceredigion	Ceredigion

Mr B is 84 years old and was living alone in his property with no heating prior to admission to hospital. He was referred to the Hospital to Healthier Home service for help with arranging heating before he could be discharged.

Our caseworker visited his home to assess what work needed to be done. We liaised with him and his family and arranged for a quote for installation of a new heating system. Electric heaters were provided so that he was able to keep warm until the new heating system was installed a few days after he left hospital. Smoke detectors were installed, and other equipment provided to help him manage safely at home. We visited him a week after he left hospital and he was managing well, and his home was nice and warm. This is what his family had to say.

'Thank you for all your efforts helping and making it more comfortable for him. He spoke highly of you, and it was a pleasure working alongside you. Good luck in your work during these challenging times and for the future. Thank you again from all the family'.

Mrs M is aged 94 and lives alone. She was a previous customer who is hard of hearing and frail and had rails fitted a few years previously to help prevent falls. Her daughter lives in London and is the person who would communicate with other agencies who provide support for her. It was important that she was able to hear and understand her daughter on the phone so that she would know what appointments she had for the coming week. The issue was the phone: although she could hear the phone ringing, she could not hear the person at the other end.

Our Managing Better caseworker visited her at her home, assessed the phone and identified the following solution: A hard of hearing phone, which was compatible with a hearing aid, easy to use, had wide spaced keys and a phone book.

We provided a suitable phone and arranged a return visit to test and install the new phone.

A few weeks later we heard back from Mrs M's daughter to say that her mum was hearing conversations better with the new phone.



WE SAID...

We will implement a new digital solution that will enable the team to track works to a conclusion and improve services to our customers.



WE DID...

Throughout 2020 we have been working with Care & Repair Cymru on the implementation of a new digital solution that has enabled us to track the work we do to a conclusion better and ultimately improve our services to customers in the future.



OUR EVALUATION OF OUR WWCR SERVICE...

The West Wales Care & Repair team was able to deliver services to older people across Pembrokeshire and Ceredigion that helped reduce pressure on hospitals at a very critical time by enabling people to live independently in their own homes. The team reported very high levels of satisfaction with the services delivered.

A: 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

- We want to understand what more we can do to support people most in need of a home by working with our partners on the development of a Homelessness Strategy and aligning our policies and processes accordingly.



Maintenance

- We want to improve how we manage the quality of responsive repairs carried out by contractors and intend to review our processes and invest in resources to help us to achieve this.



Rent

- We want to complete the review of service charges that we had hoped to complete last year, to ensure they are affordable to our customers and that services offer the best possible value for money.



Shared Spaces

- We want to improve our approach to fire safety, particularly where internal spaces are shared, and plan to invest in an additional resource to help us to do this and implement new legislative and regulatory requirements.



Advice

- We want to ensure we can continually improve on the support and advice we provide at first point of contact and plan to implement a system of getting customer feedback on the quality of support and advice provided by our Customer Contact Team.



Compliance

- We want to further enhance our approach to landlord health & safety and implement a programme of radon testing across our stock, undertaking remedial works when identified as needed.



Planned Improvements

- We want to implement the structural changes we intended to do last year and increase resources in the team, whilst reviewing our processes to ensure that we are meeting customer expectations and regulatory and legislative requirements.



Supported Living

- We want to conclude our review of out of hours provision and have new systems and contracts in place by the end of 2021/22.



WWCR

- By investing in business development advice and support we want to understand how we can grow the business so it is accessible to more people who need it and addressing any gaps in provision.



Customer Engagement

- We want to conclude a review of how we engage our customers to ensure we are meeting our customers' expectations and embed our approach to customer welfare and community development, taking forward the lessons we have learned over the last 12 months.



Tenancy and Community Management

- We want to conclude a review into how we manage Anti-Social Behaviour to improve how we bring complaints to a satisfactory conclusion.

B: Increasing our ability to do more.

Our FY 2020/21 Corporate Review demonstrates the amount of work we undertook to improve the basis of our governance and commitment to maintaining our corporate strength. Here are some of the highlights...

What we achieved...

Governance – Assurance, Strategy, Risk, Performance.

KEY ACTIVITIES DELIVERED

- We received a 'Standard' assurance rating from our Interim Regulatory Judgement with the Welsh Government for both our financial and governance (including tenant services) performance.
- We changed our company rules to enable us to hold Board meetings and AGM meetings virtually, for the first time.
- We delivered our planned internal audit programme and achieved some good performance gradings across the organisation.
- We tendered our internal audit service and Mazars were appointed.
- We developed a new welfare service for our customers as a response to the pandemic.



WE SAID...

We will continue to work on our GIP and focus on how Board hears our customers' voice.

We will finish the development of our #5 Assure framework which will improve how we manage risk across the Group and monitor whether we are achieving what we said we would for our customers.



WE DID...

We recognise that Covid-19 has disrupted our progress in some of the key areas however, creating a consistent and reliable governance framework for Covid-19 was critical during 2020. A Business Continuity Team was formed at the start of the pandemic, and met daily to share key policy updates, agree decisions to safeguard staff and customers and ensure business critical functions could continue. Challenges faced included staff resources, sourcing appropriate Personal Protective Equipment (PPE) and keeping up to date with the fast pace of changing government guidance.

The Welsh Government has a requirement for the continued governance framework including risk mapping and assessment. Covid-19 has applied additional pressures across the business and the assessment of risk, along with trend analysis, is forming part of our efforts to mitigate the worst of the impacts. Informing Welsh Government on the evolving situation across all of ateb Group's services and keeping up to date with regulatory requirements, supports safeguarding ateb into the post Covid-19 phase and beyond.

Whilst the way in which we worked changed, our Purpose and our Values remained central.

We have been working hard to design and build our #5 Assure framework which will be ready for roll out in FY 21/22. We hope that this new framework will revolutionise the way we manage our current and emerging risks and provide our Board Members with assurance in the services we provide and the way in which we are governed.

The pandemic gave us an opportunity to develop and launch our welfare services for our customers to ensure we were there for them at times of need. This service helped to reduce isolation and provide much needed advice and support to our communities during the pandemic.

Good progress has been made on our Governance Improvement Plans (GIP) through the year with Board appraisals completed and further improvement actions added.

We recruited new Board Members with a range of skills and experience and will continue to recruit more in 2021/22 to ensure they work as an effective team, with a diversity of skills, experience, backgrounds and knowledge to make informed decisions.



OUR EVALUATION OF OUR GOVERNANCE SERVICES...

This last year has seen us adapt and change quickly which we feel puts us in a good place as we plan ahead in the post Covid-19 world.

Governance has remained strong with Board meetings moving to a virtual environment, weekly Board updates from the CE, pre-Board meeting events for the Board, the adoption of the subsidiary assurance framework and quarterly Chairs/Board Member/CE review meetings.

As always, we committed to achieving good governance at ateb and comply with Community Housing Cymru's Code of Governance. (The code is designed to help housing associations to develop good governance structures and to support continuous improvement).

Our ateb Group and Assurance Committee Boards continued to meet on a regular basis to ensure they maintained oversight and scrutiny of key performance and risk management information. A suite of service trend and performance measures are used by the Board to understand the operational effectiveness of the business and the quality of service for our customers.

Health & Safety

– to be fully compliant with all H&S legislation

- We appointed a Health and Safety Advisor to lead on our H&S action plan.
- We introduced a Safety Cloud database to help us capture and record information in relation to workplace risk assessments, policies and procedures.
- We completed phase one of our action plan and have now started work on phase two.
- Our progress on the action plan was independently reviewed by our internal auditors and they awarded us with the highest assurance rating with no recommendations for improvements.
- We set up a H&S hub on Yammer for our staff to keep up to date with the latest updates across the Group.

WE SAID...

Continue to work through our 12-month improvement action plan and build on processes within the service areas to strengthen our Group practices.

WE DID...

Excellent progress has been made over the last year in relation to H&S. Phase one of our improvement plan is now complete and we continue to work with our consultants implement Phase two of the improvement plan.

We developed a number of Covid-19 related risk assessments to ensure safe working practices for our staff and customers.

A full review of our Occupational Safety procedures and risk assessments was completed to identify any gaps and improvements have been made.

We made it easier for staff to report incidents and near misses to gain an opportunity to prevent future incidents.

We have implemented a new e-learning platform for the training and development of our staff.



OUR EVALUATION OF OUR H&S SERVICES...

Health and safety is of paramount importance to ateb Group and we are committed to ensuring that we appropriately deliver all legislative, regulatory and best practice requirements. The safety of our customers and staff is taken extremely seriously and we have put in place a range of controls and safeguards to maintain and improve our high standards.

We review (on a monthly basis) key H&S performance data and we have developed an extensive learning and development programme so that all our staff are aware of their responsibilities in this area. We report to the Board monthly on our health and safety performance.

During the year, we recruited a H&S Advisor who has been working on our improvement plan to ensure we strive to achieve excellence in H&S across the business. We also employed an external independent H&S Consultant to give advice on all H&S issues.

Finance – maximising our resources

- Achieved an operating margin of 33% and a net surplus margin (before pension adjustments) of 35%
- Met all our lenders' covenants with ample headroom
- Navigated the challenges of Covid-19
- Cash and borrowings were monitored closely and we paid down significant amounts of the RCF.
- Drew-down £18m of new borrowing from THFC's bLEND facility
- Over 120 new units were brought into management

WE SAID...



Have secured a new long term £20m loan to repay our short-term Barclays Revolving Credit Facility by the end of 2020.

WE DID...



We drew down £18m of new funding via THFC bLEND facility which also resulted in a loan premium of £5.6m. Coupled with our performance we successfully paid down the Barclays RCF before the end of 2020.

OUR EVALUATION OF OUR FINANCE SERVICES...



Having undergone a rigorous Business Planning process we can say with confidence that we have ensured we have ample resources to see us achieve our operational targets for the next five years.

ICT – a great platform upon which we can deliver a great service

- Successful transition to cloud telecoms/MS Teams voice
- Migration of Sage 200 to the Cloud for financial services
- Supporting staff whilst implementing HMS – Dynamics
- Maintained ICT support under Covid-19 conditions
- Ensured adequate equipment for staff working from home during Covid-19 conditions

WE SAID...



Implement a new Housing Management System that will form the basis of an improved service offer to our customers.

WE DID...



We've worked throughout 20/21 on developing a new Housing Management System and this will go live in the summer of 2021.

OUR EVALUATION OF OUR ICT SERVICES...



The ICT team had to step-up their provision of services and work imaginatively to provide solutions to the challenges of working-from-home during the pandemic and keep disruption to services to a minimum.

People & Comms

– a great team, with a consistent message

- Recruited and inducted sixteen new team members whilst working from home.
- Arranged over 2000 hours of training so our teams could feel confident, competent, and safe to undertake their roles.
- Launched our team wellbeing programme, moving this to a virtual offering when lockdown restrictions prevented us from meeting in person. A wellbeing resource hub was also launched providing support, advice, and signposting to our teams.
- Worked with our Occupational Health provider to ensure we minimised the risks from Covid-19 for those members of our team who were identified as high risk.
- Completed the Welsh translation of the ateb website and established regular website reviews to ensure our website meets the needs of our customers.
- Developed and implemented a branding and communications knowledge hub to provide our teams with the tools to improve our communications and grow our branding.
- Increased our social media following and likes by an overall average of 56.5% across various platforms, with our LinkedIn followers increasing the most by 124% over the FY 20/21.



WE SAID...

Develop a Tone of Voice/ Brand Guide to ensure we have consistency of approach in how we communicate with our customers across the Group.

We will re-launch our Instagram page and develop a range of How To videos on YouTube.

Complete phase 2 of Our Future Workplace project.

Implement our new personal appraisal system called 'Achieve'.

Develop and implement our Wellbeing Plan to support our teams with their physical, mental, and emotional health.

Commence 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.

Develop a new induction programme to ensure that we equip new members of the team with all the necessary skills and knowledge to support them in their new role.

WE DID...



Developed and launched a Tone of Voice/Brand Guide and trained several Brand Champions across the Group who work with us to plan future communications.

Developed a range of How To, ask ateb and new home videos and relaunched our YouTube channel. We postponed the re-launch of Instagram due to Covid-19 restrictions impacting on the number of in person customer engagement events which we were planning on sharing on this channel. We hope to be able to do this when restrictions ease.

Implementation of Our Future Workplace – Phase 2 has been delayed to FY 22/23 due to lockdown. We did complete the first part of this project, working with external consultants who held The Big Discussions with our teams during the summer of 2020. Information from this was used to develop future options which we are now developing with our i2i group with a view to implementing the project in FY 22/23

Our new personal appraisal system called 'Achieve' has been developed and roll out across the teams has commenced with the aim of it being fully implemented by March 2022.

Developed and implemented our Wellbeing Plan to support our teams with their physical, mental, and emotional health which involved moving many activities to the virtual world due to Covid-19 restrictions.

Commenced 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.

Developed a new induction programme to ensure that we equip new members of the team with all the necessary skills and knowledge to support them in their new role.



OUR EVALUATION OF OUR PEOPLE SERVICES...

Lockdown created several challenges for the People & Communications team however the team have adapted quickly and continued to support our teams throughout this challenging time. Lockdown has enabled us to identify new and smarter ways of working which we will continue to develop in the future.

B: Where we think we could do better?

We think ateb has good corporate strength across the ateb Group of companies, but with changing political and economic environment we cannot be complacent. Therefore, there are some areas where we are planning to improve as follows:



Governance

- Aligning our systems to work to the principles of the new CHC Code of Governance to ensure we promote equality, diversity, and inclusion and take a proactive approach to tackling discrimination. Ensuring our Boards remain focussed on customer and staff participation in decision making as well as linking into the local community and environmental sustainability.
- We will continue to evolve and develop our governance structures and expertise to meet the needs of a changing business and the expectations of our regulators.
- We want to recruit a diverse Board that reflects our communities as this is important to us. A diverse Board can challenge opinions, bring a new perspective, and take our organisation forward.
- We need to ensure we provide opportunities for your voice to be heard by Board. Ensuring that there is an open line of communication with our customers and communities to influence strategic decision making is essential for good governance. We are working on getting to know all our customers better by improving the quality of information we have, to help us shape our services to meet your needs.



H&S

- Welsh Government recently released its 'Building Safety White Paper' which presents a complete overhaul of the building safety regime in Wales. In response to this we will need to work together with our partners to prepare for the building and fire safety legislative changes ahead.
- We want to build on the improvements we've already made and continue to make health and safety our top priority. Our improvement plan will continue to evolve as we believe investing in a strong health and safety culture is the only way to reassure customers about their safety. We are striving to achieve excellence, so we can be sure we have done everything we can to reduce risks and keep people safe.
- We must remain compliant with all landlord H&S obligations and not become complacent by ensuring we have robust processes for data validation and integrity for us to manage health and safety effectively.



Finance

- We will look more broadly at our Finance and Funding Strategy with a view to consulting with both the wider business and with external stakeholders to ensure value-adding improvements are made.



People

- We want to build on the improvements we have already made and continue to support our teams as we plan our recovery from the Covid-19 lockdown restrictions. We want to ensure we work with i2i to engage with our teams as we implement Phase 2 of Our Future Workplace.
- We want to continue to develop our line managers and implement a range of initiatives which will help to embed our DNA across the Group.



Communication

- We need to develop a communications strategy that supports our Vision ensuring we deliver the right messages to the right audiences at the right time. We need to be more proactive planning our communications to support the work of our teams encouraging our teams to provide good news stories which show how they are helping to create better living solutions across the Group.



ICT

- We will continue to leverage latest software and technical developments. Priority is to move applications to the 'cloud' thereby enhancing security and reducing the risks of viruses and hackers.
- We will develop an ICT Strategy that ensures ateb's digital security and flexibility in embracing new solutions that enhance our ways of working.

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.

What we achieved...

New homes — maximise our new build investment

ateb

ateb have continued to develop high quality social and affordable homes for the people and communities of West Wales completing 112 new homes in 2020/21, including 2 for Welsh Government home ownership schemes. We continue to look at ways to improve our development programme over the coming years via a variety of options including; expanding our core operating area, new forms of tenure and new home specification enhancements.

In facts:



Number of new affordable homes completed

2017/18	2018/19	2019/20	2020/21
73	102	101	112



Number of new affordable homes started

2017/18	2018/19	2019/20	2020/21
184	62	120	40



Total investment in new homes

2017/18	2018/19	2019/20	2020/21
£8.6m	£19m	£18.1m	£12.1m



New home satisfaction

2017/18	2018/19	2019/20	2020/21
84%	100%	100%	N/A

"I really do appreciate everything you are doing to make sure my family has a perfect home"

— ateb tenant

"I knew these were going to be nice houses but I didn't think they would be this nice"

— ateb tenant



WE SAID...

Develop a strategy that will determine future growth. Support our purpose.



WE DID...

We have committed to an improvement strategy which will cover of the next 5 years of the business looking at all aspects from specification, energy efficiency and tenure types to be considered for the future together with ambitious growth plans.



OUR EVALUATION OF OUR ATEB NEW HOMES DEVELOPMENT SERVICE...

Despite the pandemic the development team has gone over and above to develop.

New homes — maximise our new build investment



Mill Bay has had another positive year adding new for sale homes to the West Wales property market whilst also delivering a record return to the ateb parent. Over the coming year Mill Bay will be looking to acquire key sites across West Wales to continue to provide its purpose of creating better living solutions.

In facts:



Gift aid returned to ateb

2017/18	2018/19	2019/20	2020/21
£1.1m	£1.1m	£1.3m	£2.7m



Number of completed sales

2017/18	2018/19	2019/20	2020/21
47	42	41	45



Number of new homes completed

2017/18	2018/19	2019/20	2020/21
46	35	40	46




Future Development Capacity of land acquired in

2017/18	2018/19	2019/20	2020/21
28	32	60	30

"Delighted with our new home. Can honestly say I would recommend Mill Bay to friends and family. Could not be happier"

— MBH homeowner



It's not too much to say that my new home has had a profound impact on my life of and that of my children. We feel very settled and so happy

— MBH homeowner



WE DID...

We have developed a new marketing strategy to define where and what type of homes we want to build to create better living solutions for the people of West Wales.



WE SAID...

Develop a strategy that will determine future growth. Support our purpose.



OUR EVALUATION OF OUR MBH NEW HOMES SERVICE...

A very positive year from Mill Bay resulting in a record return to ateb parent.



Collaboration – Better 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 several potential opportunities including regeneration projects with Pembrokeshire County Council.



WE SAID...

Continue to support local communities, local authority, health and third sector partners in the development and delivery of better living solutions and communities for the people of West Wales.



WE DID...

We created and filled our new Community Development team leader post to better coordinate our networks with other community partners. We support the Hywel Dda Stakeholder Partnership Board to contribute to the issues and opportunities housing associations can play in the health of the nation. We networked with multiple partners during the Covid lockdowns, supporting our customers and communities.



OUR EVALUATION OF OUR COLLABORATION ACTIVITIES...

With the new team emerging there is more to come but we are pleased to know have the right platform to collaborate better. We continue to develop relationships with our key partners



New Services – Growth activities that support our purpose

- We have been working with key partners to develop an approach to Community Land Trusts (CLT). A CLT puts the community at the heart of the procurement and long-term management of the housing, it seeks to address local demand to maintain local community vibrancy.



WE SAID...

Develop further our approach to CLTs.

MBH will develop proposals to sustain higher levels of return to the Group without increasing the risk exposure.

We will develop a new development strategy that explores new ways of increasing our new homes delivery in a tougher operating environment.



WE DID...

We have developed our approach to community housing over the year with partnership proposals emerging with Pembrokeshire County Council and Welsh Government to support more rural housing opportunities

Both ateb and MBH have agreed new development plans aimed at increasing the number of homes we develop over the next 5 years.

We are actively working to develop joint venture opportunities to support the development of new mixed tenure housing developments. We are seeking to secure town centre regeneration opportunities to support the transition of town centres post Covid disruptions.



OUR EVALUATION OF OUR NEW SERVICE DEVELOPMENT...

We completed more than our anticipated number of new homes and moved forward with several new partnership arrangements. Whilst we could do more, the year has been positive and provides a good foundation for future years' service development

C: Where we think we could do better?

ateb has had many successful years of new homes development and gift aid income generation 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

- Re-engineer our specification of new homes to be more energy efficient to help meet the national targets for carbon emissions in Wales and make our homes more affordable.
- Explore options to help secure more affordable homes in high demand areas including new opportunities for home ownership and renting for people unable to access homes from the traditional private housing market.



Collaboration

- Continue to support local communities, local authority, health and third sector partners in the development and delivery of better living solutions and communities for the people of West Wales.



New Business

- Develop further our approach to CLTs.
- Appraise complementary services to WWCR existing core services e.g. revenue generating handy person service.

D: Value for Money (VFM)

Does ateb meet its VFM criteria?
How do we know we are
providing the right outcomes,
efficiently with great customer
experience?

What we achieved...

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 VFM service!

Our VFM statement considers the Group as a whole in terms of the outcomes it delivered throughout this document, the Corporate Review and our Strategic Review, against the costs it incurred and the satisfaction it received from its customers. We will always work towards our optimum 100% targets as we want to continually improve what we do, but in considering VFM there will always be an element of subjective opinion. Please let us know if you think we deliver VFM.

OUTCOMES



112 new homes let.



Of these **1** new homes for Shared Ownership.



204 existing homes let within **59** days.



Collected **100.7%** of rental income available to collect.



Completed **2,532** gas services.



1,824 customers responded to surveys on **4** subjects to help improve our services.



Undertook **8,036** reactive repairs.



Handled **27,000** calls dropping **7.8%** of those calls.



12,139 welfare calls and **112** deliveries of essential goods made to our older customers.



Created **£2.7m** from Mill Bay Homes in additional funds to support the delivery of approximately **46** new affordable homes.



Helped **480** older or more vulnerable customers with advice on staying in their home.



Carried out **1,284** adaptations to help people remain in their homes or return home from hospital.

EFFICIENCY

1. ateb



Rent increase of **1.5%**, 0.2% lower than rent policy maximum. 100% of intermediate rents frozen for a second year.



Operating costs per unit **£2,693** in 2020/21 compared to £2,711 in 2019/20 and a sector average of £3,434 (2019/20)



Rent void loss per unit **£68** in 2020/21 compared to £12 in 2019/20 and sector average of £66 (2019/20)



Rent arrears at **4.7%** vs 5.0% sector average - which puts ateb in the top 65% of sector performance (2019/20)



Bad debt per unit **£35** in 2020/21 compared to £21 in 2019/20 and a sector average of £48 (2019/20) which puts ateb in the top 15% of performers



Weighted average finance borrowings at **3.85%** below sector average of 4.35% (2019/20)



Headline financial covenant targets vs sector performance (2019/20)

- Interest Cover (EBITA MRI) – Top performer
- Gearing (Net Worth) – Top 50%.

*Sector performance = Welsh RSLs as compared in WG global accounts and performance data

2. WWCR

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. MBH

£2.7m 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 Welsh Government.

SATISFACTION



84% of customers living in extra care rated the quality of cleaning as good or excellent.



80.5% of Care & Repair customers told us that their quality of life had been improved.



98.5% of Care & Repair customers told us that they were satisfied with the standard of service provided.

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."

Our review of whether we have achieved this in FY 20/21

20/21 was a difficult year for everyone with service expectations impacted by the disruptions. The core areas of our business have continued to perform throughout the year with new services such as the Welfare Team responding to the new demands of Covid-19. Equating our cost effectiveness over the year is difficult to appraise for the same reasons. We decided not to furlough, we kept rent increases below the potential level they could have been increased to as part of our rent affordability policy and we froze circa 500 intermediate rent tenancies for the same reason. Customers generally considered our rents to be affordable and represented value for money. Our industry performance measures are comparable to the better performing associations in Wales. Overall we believe that in the circumstances of the year we have provided a value for money set of services to the customers we serve but recognise that there are always things to learn and improve.

ateb Group Limited Board of Management

E: Welsh Government Performance Standards

What we achieved...

WG Performance Standards

Performance Standard	What we achieved last year...	What we are working on...
PS1/ Effective Board and executive management with a clear and ambitious vision for the Registered Social Landlord.	<p>The Coronavirus pandemic and business continuity measures have been the focus for our teams this year. In June 2020 we launched an interim 2 year strategic plan that responded to the demands of the pandemic disruptions but also ensured that we continued to focus on improvement planning in the background. The strategy contained 24 objectives that we set ourselves to achieve by end of March 22.</p>	<p>The roll out of #5 Assure will improve how we manage risk, embedding it into the practices of all Teams across the Group.</p> <p>We are working on an update of our Vision document including a new strategy for launch in FY 22/23. The Vision update will keep our core approach but will be slimmed down and more focused on key expectations that we must aspire to deliver.</p>
PS2/ Effective and appropriate tenant involvement and high quality and improving services.	<p>The Board was provided with a summary of the key performance and relative narrative in our quarterly performance reports. Board also received feedback from a variety of customer surveys, information from e2i and the Customer Forums to ensure that customers' voices are heard and that they are influencing decision making.</p> <p>We have been working to embed our customer commitment ethos and continuous improvement process throughout the Group to ensure we are always improving and always putting our customers' needs first. Our interaction with our customers continued during the pandemic as we developed our welfare support team, online meetings, surveys and quizzes.</p> <p>Across the year we managed to have over 1,800 customer engagements on key issues relating to service improvements that customers wanted to see, this included how customers thought we had performed during Covid-19.</p>	<p>We are going to review our 'engage' initiative to see where we can add more value to ensure we always deliver the right outcomes for our customers.</p> <p>We aim to develop and embed our valuable welfare service with our community partners through and beyond the Covid-19 pandemic.</p> <p>We aim to support existing and emerging community groups with our housing expertise.</p> <p>We will continue to provide support to our older and vulnerable customers to enable them to be independent and remain in their homes and communities for as long as possible.</p> <p>Post Covid-19 we will want to return to face-to-face meetings where safe to do so but continue to use video meetings to help keep customers involved in the direction of the Group.</p>

Performance Standard	What we achieved last year...	What we are working on...
PS3/ Comprehensive assessment of the business impacts of current and emerging risks, including new business and development opportunities, with robust risk management arrangements.	<p>A robust risk management framework is in place and almost ready for roll out. Our comprehensive, corporate risk register and assets and liabilities register have continued to be regularly reviewed by managers and Board. Our risk appetite has been agreed by our Board.</p> <p>The pandemic saw us adapt our performance monitoring to core measures such as rent arrears and compliance works with the introduction of risk triggers for each company to provide early warning of issues to the Boards of potential trends materialising. Internal audit continued their programme of audits and included new audits relating to Covid-19 risks.</p> <p>Our stress testing & recovery planning processes were audited to check on the robustness of the strategies we have in place. We are pleased to say that our auditors were content with our approach to stress testing.</p>	<p>We will be focusing on mitigating the risks which may prevent us from reaching our targets. Our new Assure Framework will enable managers and Board members to have an oversight across all existing and emerging risks, the control measures in place to mitigate those risks and evidence through tests undertaken to assure us that our measures are working.</p> <p>Our Assurance Committee will continue to meet quarterly to review how we are performing, and comprehensive reports will be provided.</p> <p>We will learn from the period of working under business continuity measures to further improve how we plan for business continuity events in the future.</p>
PS4/ Clearly evidenced self-evaluation and statement of compliance.	<p>Being transparent about our services and performance continues to be important to us. This is our fourth 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. We received our last Interim Regulatory Judgement in December last year and the published judgement can be found on the website. We kept in contact with the Regulator on a regular basis and provided them with monthly performance and compliance data over the period.</p>	<p>We will continue to be transparent with you and publish our performance data, reviews and judgements on our website.</p> <p>A review of the Regulatory Framework for Housing Associations is currently underway. When complete, we need to ensure we are meeting the requirements of the new regulatory assessment model.</p> <p>We will continue to develop our governance services by constantly monitoring and updating our Governance Improvement Plans.</p>

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>Our #4 Deliver sets outcomes for each of our 38 service areas. Teams across the Group have been developing and amending processes to put you first and make sure their services are delivering the right service outcomes, efficiently and with great customer experience.</p> <p>During the pandemic we were busy establishing our Welfare Team to respond to the challenges faced by some of our most vulnerable customers. We also worked in close partnership with the local authority to help house people who found themselves homeless during this time. Our Board regularly reviews our performance statistics to ensure we are achieving positive outcomes for our customers.</p>	<p>We want to build on the welfare services that we introduced in response to the pandemic as you've told us that these have been beneficial to you.</p> <p>We have several action plans in place across the Group to ensure we are continually improving our services and evolving to meet the needs of our customers and other stakeholders.</p>
<p>PS6/ Delivering value for money in all areas of the business.</p>	<p>Our key service and financial performance measures continue to ensure we provide value for money and our services are fit for purpose and well managed.</p>	<p>We will work on our new procurement strategy.</p> <p>We aim to evolve our procurement over the next few years to maximise our value for money return, embed social value and robustly and transparently manage our supply chain relationships.</p>
<p>PS7/ Compliance with regulatory requirements, statutory and other guidance.</p>	<p>Throughout the year we have maintained regular contact with the Welsh Government regulation team and submitted monthly performance measures that demonstrated our alignment to the Welsh Government's performance framework.</p>	<p>We will continue to maintain a good working relationship with the Regulator which is founded on open, honest and transparent communication and as such any concerns or instances of non-compliance will always be reported to the Regulator at the earliest opportunity.</p> <p>We will continue to send the Regulator our 'update notices' when necessary to keep them up to date with our process and performance.</p>

Performance Standard	What we achieved last year...	What we are working on...
PS8/ A financial plan which delivers and supports the business plan and effective monitoring of financial performance.	<p>At the start of the financial year we redrafted all 3 business budgets and 5-year business plans to reflect the potential risks of the pandemic that was beginning to unfurl. All three business plans built in healthy contingencies to deal with the financial uncertainties. Throughout the year we performed better than planned and in the case of MBH, recorded their best year financially to date, meaning more socially rented homes for more people.</p>	<p>We have carried out rigorous financial stress testing and we will be focusing on ensuring the recovery and continued financial viability of our services over the next year.</p>
PS9/ Effective management of treasury operations ensuring sufficient liquidity at all times.	<p>We successfully completed our £18m loan arrangement with THFC despite the pandemic disruptions as planned and with an excellent rate outcome.</p>	<p>We will continue to focus on sustaining good liquidity levels and lender covenants following the impact of the coronavirus pandemic.</p>
PS10/ A clear understanding of liabilities and asset performance.	<p>Our Assets & Liability Register is monitored by our Assurance Committee on a quarterly basis.</p>	<p>We will develop our Strategic Asset Management systems to better understand where we can improve our asset performance and in particular our responses to climate change and the need to decarbonise.</p>

Summary:

Reflection on FY 2020/21

None of us could have predicted just how impactful Covid-19 would be on our society during the last year. The year has been extremely challenging for our customers, teams and partners due to the amount of change to things we have taken for granted for so long. Periods of not being able to see or hold your family and friends, staying indoors, worries about going out to the shops and the lack of our normal social activities such as clubs and exercise routines.

The year saw considerable changes to the services we could offer and how we offered those services. Our priority was to maintain our core services, i.e. those services that generally relate to the H&S of our customers, we achieved this through the adoption of a new risk assessment process that analysed the safest way for us to deliver those essential services. My big thanks to our customers, teams and partners who have been very understanding of the situation and very resourceful at finding solutions.

The 3 Group companies have all performed extremely well, we haven't delivered to the levels we had originally planned, with the exception of Mill Bay Homes that will return over £2.5M gift aid to ateb for reinvestment into more new homes, but we have delivered on our commitment to our H&S first throughout Covid-19.

Some of the changes we have made will shape our thinking when we return to a more normal operating environment. The use of cloud technologies has clearly shown its importance in keeping services functioning. The welfare service highlighted the importance of the need for regular contact and the need for business resilience and back up plans to safeguard our ability to operate in difficult situations.

Something we have all missed is face-to-face contact with our customers and teams. We see face-to-face interaction as a prerequisite for understanding, listening and improving our customers' experience. If we are to achieve our Vision of 'what good looks like for ateb', it will be based on the quality of engagement and collaboration we create with customers, teams and partners.

All my thanks to everyone connected to the ateb Group of companies for keeping us moving forward over the last year, we look forward to more stable times to come.



Nick Hampshire

Chief Executive
On behalf of the ateb team

ateb

better living solutions

Get in
touch...

ateb *stories* 2020/21

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