

24/25

ateb Stories

Annual Review



Creating
better
Living Solutions

ateb

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OUR COMMITMENT TO YOU...

We will always aim to deliver...

**the right customer outcomes, efficiently with
great customer experience...**

for the people and communities of West Wales.

Introduction

Evaluating our Services

The Welsh Government Regulatory Framework operates on a co-regulation basis and focuses on nine performance standards. During 2022, the Welsh Government carried out a Transitional Regulatory Review of our compliance against the nine standards with the following outcome:

- **Governance** (including tenant services): Compliant - Green
- **Financial Viability**: Compliant - Green
- **RS8** - Assets and liabilities are well managed.
- **RS9** - The organisation provides high quality accommodation.

The full judgement is available on our website www.atebgroup.co.uk

The nine Regulatory Standards are as follows:

- **RS1** - The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.
- **RS2** - Robust risk management and assurance arrangements are in place.
- **RS3** - High quality services are delivered to tenants.
- **RS4** - Tenants are empowered and supported to influence the design and delivery of services.
- **RS5** - Rents and service charges are affordable for current and future tenants.
- **RS6** - The organisation has a strategic approach to value for money which informs all its plans and activities.
- **RS7** - Financial planning and management is robust and effective.
- High quality services are delivered to tenants.
- Tenants are empowered and supported to influence the design and delivery of services.
- Rents and service charges are affordable for current and future tenants.
- The organisation provides high quality accommodation.

This review considers outcomes against the 4-customer facing regulatory standards. This is to check whether we are achieving the level of service and where not are we planning the right improvements:

Our separate compliance review addresses the other regulatory standards including our adherence to our code of governance.

The compliance review includes an improvement plan of any improvements we have identified that must be made to ensure we comply with the 9 regulatory standards and our code of governance.



A Board overview of 24/25



A Board overview of 24/25

I am really pleased to share our end of year review of our customer-facing service performance. I hope it demonstrates the efforts of the group to continue to develop our customer offer in what has been a difficult operating environment for our group and our partner supply chains.

Keeping rent affordable, making services better, being more transparent, and securing more customer engagement in what we deliver have been features of the year. Balancing the rent we charge with the services expected is essential. Creating value for money for our customers in the short and longer term is challenging in the current economic uncertainty, but through the efforts of our teams we believe we have continued to innovate and evolve what we do to overcome the challenges we face.

We built and brought into rental management 83 much-needed new homes. We also completed our latest Mill Bay Homes development at Sageston, which was very well received. With changes in planning requirements, supply chain issues, and grant availability, we have been reorganising behind the scenes to develop the right platform to continue building new homes over the next few years. This remains crucial, as the demand for new homes in the three counties we operate in has never been higher.

Throughout the year, ateb Stories has been sharing our performance with accompanying stories from our customers, team, and partners. It is reassuring to see that compliance rates across our homes remain very high. Having a safe home is fundamental to what we do, and making sure the electrics, gas, and fire systems are as they should be remains a key focus of our team. West Wales Care & Repair also had a busy year, with more adaptations

and advice delivered than ever before. They too had to manage the impact of fluctuating skills availability in today's very competitive craftsperson market.

ateb saw noticeable changes in the level of our engagement to support community and individual customer concerns. Resources from our partner agencies were often stretched, which led to a greater reliance on our team, who are not necessarily skilled to deal with the wide-ranging issues being faced. Where we have engaged, we have generally achieved positive results, but care will be needed in the future to ensure our teams can continue to provide the right and appropriate support.

Customer satisfaction does change over time as expectations evolve. Our satisfaction scores remain positive, but we know we need to keep working on key areas. Repairs is our biggest single service, and we are continuing to invest in improving how we perform in this area. Alongside this, more customer engagement in decision-making and greater customer diversity representation will continue to feature in our improvement plans.

Many thanks again to all our customers, teams, and partners who together have supported each other to achieve the results we have this year. The ateb Vision remains our Board's focus. Using this guide, we will continue to improve customer service, serve more people, and increase business effectiveness, to ensure we are Creating Better Living Solutions for years to come.

David Birch
Chair of ateb
Group Limited





High Quality Services

We have 38 service areas across our Group, of which 16 have been identified as ‘customer facing’, they are as follows:

Customer Facing Services

Customer Facing Service Areas	Outcomes
Lettings	All properties let, all of the time
Income Collection	All rent collected on the due date
Customer Advice & Support	Address and resolve customer enquiries / requests at first point of contact
Maintenance	Fix issues to the customer’s satisfaction
Shared Spaces Management	Our shared spaces are clean, well-kept, and safe environments
Compliance Works	All properties are compliant with legislative requirements
Planned Improvement	Improvement programmes delivered to the customer’s satisfaction
Customer Engagement	That we improve service delivery through customer experiences
Tenancy Management	We have helped to create a great place to live
Community Development	Our communities are empowered, supported, and engaged
Independent Living	We improve the wellbeing of customers who require additional support
New Homes	Develop the best homes possible for the long-term benefit of our customers and communities and maximise MBH’s return for the benefit of ateb Group priorities
WWCR – Customer Advice & Support	Enabling people to live independently in their own homes
WWCR – Rapid Response	Prevent admission to hospital/care or get people out of hospital/care and into their home by agreed discharge date
WWCR – Adaptations	Enabling people to live independently in their own homes
WWCR – Technical Services	Generate income to support core activities

Customer Outcome

Our ateb Vision sets the expectations for all our customer services. Focussing on what our customers expect as an outcome, we then design and deliver services to achieve that expectation:

Customers should expect ateb to...

“Always deliver the right customer outcomes as effectively as we can.”

Customer Outcome Management is the process of aligning everything we do to achieving successful customer outcomes, plus the experience associated with each outcome e.g.:

- In a timely manner
- Positive feeling
- Cost effective
- Meets our social responsibility

The concept will dictate how we invest, evolve our services, develop our processes, and define our structures, i.e., the customer is at the heart of everything we do.

So, what should our services feel like to our customers?

- **Outcome** - Customers should receive service outcomes that meet their expectations on first contact wherever possible. Where we can't, we should have clear reasons why it's not possible and what we can do to assist further or alternatives we can offer, we should always learn and improve.
- **Effectiveness** - Customers should receive outcomes as quickly as possible, to a high-quality standard and without the need for multiple interactions. Where we can't, we should be clear on the time frame that is possible, why the quality is not as expected and why we need to refer to someone else. We should always learn and improve.
- **Experience** - Customers should always have a positive experience when interacting with our services. We should understand where this is not the case, we should always learn and improve.





Operational framework

To achieve the above, we use our 'Deliver' operational framework to shape and manage what we do. Deliver has been developed using lean and system thinking principles where customer outcomes dictate service delivery design. Process mapping and management then ensure the required outcomes are delivered as effectively as possible whilst monitoring risk and identifying improvement.

The whole Group is covered by our Deliver framework, whether the service area is customer facing or a support service. Deliver is a long-term proposition that will need a concerted effort to fully embed within the Group.

The Welsh Government Tenant Satisfaction Survey

All social housing providers, including Local Authorities, in Wales are required to undertake the Welsh Government's tenant satisfaction survey a minimum of every 2 years, asking their tenants 12 standard questions.

In 2023/24 we undertook the survey with ateb customers. 24% of ateb customers responded. The next survey is due to be completed during the Autumn / Winter of 2025/26.

Welsh Government Tenant Satisfaction Survey Results. Fairly satisfied or above %

METRIC	2019	2024	COMMENTS
Welsh Government Tenant Satisfaction Survey Results. Fairly satisfied or above %	85%	81%	We have seen a small drop in satisfaction levels.
How satisfied or dissatisfied are you with the overall quality of home?	85%	87%	We have seen a small increase in satisfaction compared to 2019. Great to see almost 9/10 of ateb customers are satisfied with the overall quality of their home.
Generally, how satisfied, or dissatisfied are you with the way ateb deals with repairs and maintenance?	83%	74%	A decline in satisfaction – we know there is more we need to do to improve our service to customers in this area.
How satisfied or dissatisfied are you with your neighbourhood as a place to live?	85%	83%	Satisfaction levels not changed much – and good to see most of our customers are satisfied with their neighbourhood as a place to live.
How satisfied or dissatisfied are you that your rent provides value for money?	82%	81%	Generally unchanged despite cost-of-living challenges in the last couple of years.
How satisfied or dissatisfied are you that your service charges provide value for money?	Not asked	65%	18% of customers told us they were dissatisfied – work for ateb to do!
How satisfied or dissatisfied are you that ateb listens to your views and acts upon them?	74%	64%	There were a lot of people who didn't have a view either way – 16% told us they were not satisfied.
Thinking about your home specifically, how satisfied, or dissatisfied are you that ateb provides a home that is safe and secure?	Not asked	85%	Great to see so many customers being satisfied that their home is safe and secure.

METRIC	2019	2024	COMMENTS
How satisfied or dissatisfied are you with the way ateb deals with anti-social behaviour?	72%	86%	Significant increase in satisfaction.
How satisfied or dissatisfied are you with opportunities given to you to participate in ateb decision making processes?	Not asked	64%	There were a lot of people who didn't have a view either way – 7% told us they were not satisfied.
How satisfied or dissatisfied are you that ateb gives you a say in how services are managed?	Not asked	59%	There were a lot of people who didn't have a view either way – 10% told us they were not satisfied.
To what extent do you agree with the following statement - "I trust ateb"	80%	73%	Disappointing to see satisfaction levels reduce slightly – we need to gain the trust of our customers.



Welsh Government Regulation Survey

On a quarterly basis during 2024/25, ateb completed and returned a survey to Welsh Government on our operational and financial performance. These surveys were then reviewed by our Regulator. Our performance during the year is summarised below:

METRIC	23/24	24/25			
	Q4	Q1	Q2	Q3	Q4
Gas safety checks in date	99.5%	99.2%	99.1%	99.4%	99.5%
Completed gas safety remedial works	100%	100%	100%	100%	100%
Fire Risk Assessments in date	100%	99.7%	100%	100%	100%
Water safety testing compliance	100%	100%	100%	100%	100%
Asbestos Surveys and Inspections	96.4%	98.1%	98.8%	99.1%	99.2%
Electrical safety check	97.8%	99%	99.3%	99.3%	99.5%
Emergency repairs (completed within target)	100%	100%	100%	100%	100%
Routine repairs overdue (per property)	0.24	0.20	0.16	0.18	0.09
Properties let to alleviate homeless	66.6%	70%	37%	69%	56%
Open Damp and Mould cases as a % of stock	1.47%	1.22%	1.46%	1.44%	4.59%
% Of void homes	0.97%	1.34%	1.47%	1.41%	1.41%
Current tenant arrears	3.2%	3%	2.9%	2.9%	3.1%
Current tenant arrears (self-payers)	1.9%	1.7%	1.9%	1.9%	1.5%
% Of tenants in arrears 8 – 12 weeks	3.4%	3.7%	3.2%	4%	2.8%
% Of tenants in arrears 13 – 26 weeks	2.6%	2.5%	3%	2.3%	2.3%
% Of tenants in arrears 27 – 52 weeks	0.4%	0.4%	0.6%	0.9%	0.7%
% Of tenants in arrears 52 weeks plus	0.1%	0.1%	0.1%	0.1%	0.1%
Number of NOSP's issued	16	0	31	39	24
Number of evictions	0	1	0	1	2

High Quality Services Assessment

We have assessed our customer facing services over the last year as follows:



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Letting Homes

We aspire to making sure our homes are always let.

In Facts:	22/23	23/24	24/25
New homes made available	59	73	83
Number of homes relet	159	129	132
Average days to relet a home	64	52	71
% of rent lost due to empty homes as a % of annual rent roll	1%	1.4%	1.5%

Our assessment of the year:

We appreciate moving into a new home can be a stressful experience and we do all we can to support prospective ateb customers through the process to ensure it is a positive experience and that we are able to meet prospective customers desired outcome.

- 99% of customers moving into an ateb home told us that they were very satisfied with the lettings process
- 96% of customers who responded told us they were very satisfied with their home and the community it was situated in, 4 weeks after moving into their home.

We supported Pembrokeshire County Council in meeting the needs of people identified as homeless.

- 57% of homes let by ateb during the year (excluding Extra Care) were let to people who were accepted as priority need homeless by the Local Authority.

We consistently compared favourably with other Welsh Housing Associations during the year.

Properties Let to Alleviate Homelessness

Quarter 1 – 70% ranked 1st out of 31 Housing Associations

Quarter 2 – 37% ranked 16th out of 31 Housing Associations

Quarter 3 – 69% ranked 1st out of 31 Housing Associations

Void Homes

Quarter 1 – 9th lowest number of void homes out of 31 Housing Associations

Quarter 2 – 15th lowest number of void homes out of 31 Housing Associations

Quarter 3 – 13th lowest number of void homes out of 31 Housing Associations

Despite this we did experience an increase in the average number of days taken to relet a home, mainly driven by the time taken to ensure that our homes met new standards before being relet.

We made significant progress with our Housing partners in Pembrokeshire during the year on the review of the Choice Based Lettings Policy.

Customer Forum members made the following comment on our performance for the year.

“We’re pleased to see 83 new homes added – but we’d like to see even more in future. It’s great that long-term voids are reducing and that there’s now a real focus on turning these homes around.”



Key areas we are planning to work on to improve:

- We will continue to work with our partners on the implementation of the new Choice Based Lettings policy for Pembrokeshire, which will ensure ateb meets its obligations under new homelessness legislation.

Our Customers Stories:

In October 2024 we welcomed customers to our newly built homes in Jubilee Court, Manorbier. The 23 homes are a mix of houses, bungalows and flats. New customer Rebecca (not her real name) was one of the first to move in and commented: “It’s been all straightforward and simple, Clayton was helpful and even though I had some logistical issues he was able to move things around to accommodate me. There is a lot of information to take on board when you first move in, but you are given a pack and I quite like reading, so found it helpful, it had everything. The only thing I struggled with was using the heating and I thought it wasn’t working. An engineer came out quickly but to my horror, it was something I was doing wrong. Anyway, it’s all sorted now, and I am happy in my new home”.





12 new homes at Boundary View in Pembroke were handed over in the Autumn of 2024. New customers told us, “I couldn’t be happier with my new flat” “I moved in November and have been here about 5 weeks. The flat is lovely, look at these (kitchen) cupboards and worktops. They have been adapted for me, so they are lower and help with my disability. It’s the same for all the wall sockets. Before I had the house, ateb were good and helpful. I didn’t think that they would do all this for me, and I honestly couldn’t be happier with my new flat.” “If I was going to give one bit of negative feedback, I guess it would be that no one told me when my rubbish day was. Or where to get my recycling stuff from. You could improve that.”

“Everything went really smoothly” “I think it’s been brilliant – the house is well made. The only surprise we had was when the fire alarm went off the first time we used the shower.” “The moving-in experience was fantastic - everything went smoothly. A gentleman met us, handed over the keys, and we moved in that afternoon. The neighbours are lovely, and the parking is brilliant - there’s plenty of space.” “I’ve had properties in the past that were a disaster - this place is so much better, we haven’t needed to worry about anything. It’s great.”

Income Collection

We want our customers to be able to afford and pay their rent on time.

In Facts:	22/23	23/24	24/25
Rent received (Inc. Service Charge) £M	£17,659,000	£19,517,000	£22,053,000
Current tenant arrears as a % of annual rent roll	2.5%	3.2%	3.1%
Former tenant arrears as a % of annual rent roll at year end	0.44%	0.27%	0.39%

Our assessment of the year:

Costs of living pressures have continued to have an impact on our customers’ ability to pay their rent.

We have continued to take a support first approach.

- 10 customers who were at risk of losing their homes due to rent arrears were financially supported by ateb through our financial assistance fund with a total value of support provided of £17,745, an average of £1,145 per household.
- 1,248 ateb households were provided with money advice and support by the ateb team.
- 45 households were supported with transition from legacy benefits to Universal Credit applications and account management support.

Unfortunately, despite our best efforts we evicted 3 households for rent arrears who were refusing to engage with us on a solution. The first such evictions in 5 years.

We saw the number of Universal Credit claimants during the year increase from 1,358 to 1,677 households as people transitioned from legacy benefits to Universal Credit, at the same time the number of Housing Benefit claimants reduced from 947 to 675 households. Despite this, our overall rent arrears reduced slightly from 3.2% at the end of 2023/24 to 3.1% at the end of 2024/25.



We consistently compared favourably with other Welsh Housing Associations during the year.

Quarter 1 – ateb gross rent arrears 3%, 9th lowest of 33 Housing Associations

Quarter 2 – ateb gross rent arrears 2.9%, 11th lowest of 34 Housing Associations

Quarter 3 – ateb gross rent arrears 2.9%, 7th lowest of 33 Housing Associations

	ateb Customers in arrears at year end	Sector arrears as at December 2024
8 to 12 weeks	2.8%	4.3%
13 to 26 weeks	2.3%	2.6%
26 to 52 weeks	0.7%	0.7%
52 weeks plus	0.1%	0.1%

Customer Forum made the following comment on our performance for the year.

“We’re not surprised rent arrears are increasing – people are struggling, and costs are rising. But it’s great that long-term arrears are coming down. Our advice – if you’re in trouble, don’t panic. Get in touch with ateb early – the sooner, the better”.

Key areas we are planning to work on to improve:

- We will continue to engage with customers to minimise the risk of occupancy contract failure where customers are struggling to pay their rent.



Customer Advice and Support

We want our customers to be able to access the right advice and support to maintain their contract.

In Facts:	22/23	23/24	24/25
Reception visits	0	0	0
Phone calls handled	31,620	30,227	29,681
Out of hours calls handled	3,750	3,444	2,234

Our assessment of the year:

The Customer Services Team received 29,681 calls during 2024/25. 84% of calls received during office hours were answered, with 16% of calls being missed or abandoned. The average time taken to answer a call was 21 seconds.

We continue to see an increase in the number of customers registered to use the digital customer portal as an alternative option for our customers to contact us. As of the 31st of March 2025, 1,752 customers, 53% of ateb households, had signed up to the portal, compared to 37% of ateb households on the 31st of March 2024.

We postponed carrying out an Equalities Impact Assessment on our 1st point of contact services and develop a plan to deliver improvements identified. We also delayed the launch of our Customer Experience Strategy due to other operational priorities but are aiming to complete this in 2025/26.

Key areas we are planning to work on to improve:

- Carry out an equalities impact assessment on our 1st point of contact services.
- Launch our Customer Experience Strategy.
- Adopt new Welsh Language scheme across service delivery areas.
- Install a new telephony system to improve customer experience when contacting us.



Maintenance

We want to get things fixed to your satisfaction.

In facts:	22/23	23/24	24/25
Repairs completed	10,886	12,125	13,408
Overdue repairs (per property)	0.26	0.24	0.09
Repairs % by partner contractors	31%	20%	31%

Our assessment of the year:

We once again have seen an increase in the number of repairs completed. The increased demand, lack of availability of suitable contractors and difficulties to recruit to vacancies in the ateb maintenance teams have created challenges. However, during the year we made significant progress on our repair's systems improvement project aimed at creating the right process supported by the right resources, delivered by the right skills and experiences. This included implementing a managed store in partnership with Jewson Partnership Solutions.

We did not compare well with other Welsh Housing Associations during the first 3 quarters of the year.

Quarter 1 – ateb repairs per property 0.20, ranked 23rd of 34 Housing Associations

Quarter 2 – ateb repairs per property 0.16, ranked 22nd of 34 Housing Associations

Quarter 3 – ateb repairs per property 0.18, ranked 26th of 34 Housing Associations

However, we have seen a significant reduction in overdue repairs during Quarter 4 down to 0.09 repairs per property, despite an overall increase in the number of repairs completed. This compares favourably to the sector average of 0.14 repairs per property reported at the end of Quarter 3.

We have consistently prioritised repairs that have been assessed as an emergency.

- 100% of emergency repairs were completed to target
- 75% of urgent repairs were completed within target of 5 days
- 59% of routine repairs were completed within target of 28 days

Throughout the year, to monitor progress in delivering an improved repairs service that delivers better outcomes for our customers, we undertook regular perception surveys, and customers who had a repair in 24/25 rated the service as follows.

★	★ ★	★ ★ ★	★ ★ ★ ★	★ ★ ★ ★ ★
13	4	8	11	151
7 (%)	2 (%)	4 (%)	6 (%)	81 (%)

We also asked customers who had a repair to describe the service they received in 1 word; the following word map summarises the responses received.



Customer Forum commented on the improvement in performance at year end,

"It's good to see overdue repairs going down – well done to the teams for their hard work!"

We haven't always got it right and we know there is more to do!

Our Customers Story

“Every time it rained, my kitchen flooded. Water collected on the kitchen counter and the lino below, and we weren’t sure where it was coming from. When I first reported it to ateb, it was classed as a non-emergency because there wasn’t an obvious gushing leak. I waited three months without hearing anything, so I got back in touch.

To be fair, someone came out quickly, and they found that water was getting in through the boiler vent - it hadn’t been sealed properly after the new boiler was fitted. Some repairs were done, but it was still leaking. We contacted ateb again but didn’t get a response, and this had been going on for months and months now.

It was really upsetting, and when the weather was bad, the floor could completely flood. We had to literally sweep the water out the back door. It was not good enough, but at the same time, we really appreciated all the help we’ve had from ateb. We didn’t want to complain too much because the ateb teams are fab.

After contacting our Housing Co-ordinator, the operative was out the next week and fixed the problem. We are just waiting for the next heavy period of rain to test it. I would 1000% recommend contacting your Housing Coordinator”

Key areas we are planning to work on to improve:

- We know how important an effective repairs service is to our customers, and we will embed and carry out further improvements to our repairs service through our systems improvement project.



Shared spaces

We want every customer to experience clean, well-kept, safe, shared environments.

At ateb we appreciate how important clean, well-kept and safe shared environments are to our customers, and the importance of good quality shared services.

The ateb Facilities Team ensured the safety of our shared internal and external spaces by carrying out regular inspections of fire alarm systems, playgrounds, passenger lifts, defibrillators and water systems, achieving a 100% target.

- 100% of play areas had their weekly, quarterly, and annual safety inspections completed.
- 100% of communal spaces had an annual asbestos inspection where this was required.
- 100% of communal spaces have an in date Electrical Installation and Condition Report (EICR).
- 100% of communal Passenger Lifts have an in-date maintenance service record.
- 100% of communal spaces had an in-date Fire Risk Assessment.
- 100% of communal spaces were risk assessed for legionella with 100% of legionella checks completed.

Customers in our extra care settings who receive a catering service told us, when asked about the quality of meals provided, that they were.

Very satisfied	26%
Fairly satisfied	41%
Neither satisfied nor dissatisfied	4%
Fairly dissatisfied	4%
Very dissatisfied	6%
No response	9%

Our assessment of the year

It has been another busy year, phase 1 of works to improve evacuation systems and internal / external fire compartmentation issues at our 2 Extra Care schemes were completed, with Phase 2 focusing on external works due to be completed during 2025/26.

A key priority for us this year has been working with our customers to empower them to take greater ownership of looking after their communities.

We have developed a process by which communities can take responsibility for services such as grounds maintenance and cleaning to empower our customers to take care of the communities they live in. We have also enhanced our ateb Estate Services so that we deliver estate services our customers want, ensuring that our shared spaces are of a high quality and service charges provide value for money (VFM).



Our Customers Story

- Customers and ateb team members came together for a community litter pick at Stryd Shearwater, helping to keep their neighbourhood clean and welcoming.

It was fantastic to see everyone working as a team to make a real difference! One of our customers, who lives on the street, came along with her four-year-old great-grandson, they explained: “It’s wonderful to do something for the street, and I wanted him to learn why it’s important not to drop litter.” At that point, the lively and charming great-grandson added, “Rubbish is bad! There was a pumpkin in the park, and I don’t know why people are putting their rubbish there!” Well done, - what a great way to show the next generation the value of keeping our streets clean! Clayton, ateb’s Housing Coordinator for the area, along with Jess, shared a bit about the challenges we face: “The Council doesn’t provide public bins in residential areas. While some ateb customers have asked us to provide bins, we’d need to add this as a service charge, and we’d rather avoid adding extra costs for our customers. That’s why days like this are so important - they give our customers living here a chance to take ownership of their community and really make a positive impact.” It’s clear that everyone involved feels a strong sense of pride in where they live and wants to see it stay clean and beautiful. If any of our customers would like to organise a cleanup where they live, please don’t hesitate to reach out to your Housing Coordinator. They’ll be happy to help you get something set up in your area!



- We were back out in the community recently for an ateb walkabout in Penfro Place, Pembroke Dock - one of a series of visits aimed at listening to customers and improving community connections. While chatting with residents, we met Danny – a familiar face in the area who volunteers teaching martial arts at Tenby Leisure Centre. For him, days like this are about more than just tidying up. “Everyone tends to keep to themselves,” said Danny. “By doing this today, we might encourage others to get involved and meet new people. I’d love to see more community spirit here.” Danny also shared a simple idea that could go a long way: regular, informal check-ins from Housing Coordinators. “It would be great to see someone from ateb knocking on doors once or twice a year—just to say hello. It would really help us feel more connected.” These walkabouts are all about building relationships, offering support, and giving customers like Danny the chance to share what matters most. With more events planned across all our patches, we’re committed to strengthening ties and shaping communities, together.



Key areas we are planning to work on to improve:

- We will complete the re-tendering exercise of our Grounds Maintenance service, engaging customers during the process to ensure we deliver a service customers want, to a high standard that offers great value for money.

Compliance

All properties are compliant with the required regulations.

In facts (as at year end):	22/23	23/24	24/25
Gas Safety Certification	99.8%	99.5%	99.5%
Electrical Safety Certification	97.2%	97.8%	99.5%
Fire Risk Assessments	100%	100%	100%
Asbestos Inspections	100%	96.4%	99.2%
Water Safety Tests	100%	100%	100%

Our assessment of the year:

We continue to prioritise the safety of our customers' homes through our programme of landlord health and safety inspections where these are required.

We continued to see high levels of compliance across all ateb homes, however, access issues to some customer homes meant 100% compliance was not achieved.

Customer Forum commented on assessing the year end performance.

“We’re delighted with gas safety performance. It’s frustrating that some people won’t let ateb in for these checks – they are there to keep us safe and not having them done could affect your home insurance. We’re also happy with the fire risk assessment results.....”



Our Electrician Team
at a property in
Haverfordwest

Our Story

ateb was named the winner of the Association of Plumbing & Heating Contractors (APHC) Quality Plumber Week Award in the 'Embracing Technology' category.

This national recognition celebrates ateb's commitment to innovation and our dedication to enhancing services using cutting-edge technology.

At ateb, we continually strive to optimise the way we deliver services, ensuring we provide the best possible outcomes for our customers. Winning this award underscored the fantastic efforts of our teams in exploring and implementing technological solutions to meet today's challenges.

For the past five years, ateb's heating and plumbing team together with the compliance team have worked in partnership with software provider Propeller to achieve three key goals:

- Maximising compliance across all properties in line with legislation, keeping customers safe in their homes.
- Enhancing the journey for customers, field engineers, and the internal administration teams.
- Improving efficiencies within the teams wherever possible.

Thanks to the functionality of our digital systems, we consistently run our servicing program at a compliance status of between 98% to 100%.



Key areas we are planning to work on to improve:

We will continue to review our processes to improve access to customer homes to complete safety inspections.

Planned Improvements

We want our improvement programmes delivered to the customer's satisfaction.

In facts:	22/23	23/24	24/25
Kitchens fitted	108	151	169
Bathrooms fitted	81	70	73
Windows & doors fitted	65	129	72
Heating systems replaced	5	105	117
Boundary replacements	73	0	132
Homes painted	479	30	141

Our assessment of the year:

We invested approximately £6.8m in our homes through our planned and major work programs during 2024/25. A significant increase on the level of investment made in the previous year with a total of 1,815 planned investment works being completed.

Customer satisfaction levels remained high where homes had a kitchen or bathroom replacement.

- 94% of customers who responded to our survey told us they were satisfied with the works when they had their kitchen and or bathroom replaced.

Key areas we are planning to work on to improve:

- We have reviewed our planned maintenance specifications and programme to ensure it is aligned to the new Welsh Housing Quality Standards (WHQS) 23. However, as we learn more about our homes and gain a better understanding of the requirements of the new WHQS there is further work for us to do.



Tenancy Management

We have helped create a great place to live.

In facts:	22/23	23/24	24/25
Total anti-social behaviour reports	318	199	117
Low level nuisance	285	190	116
Required intervention from ateb	25	3	1
Required a multi-agency approach	8	6	0

Our assessment of the year:

We know and understand from our customers that living in a safe and secure community is a priority for them. It is therefore encouraging to see a significant reduction in the number of Anti-Social behaviour incidents reported during the year, with most reports being low level nuisance.

Customers reported high levels of satisfaction on closure of a reported case with 77% of customers who responded telling us that they were very satisfied with the outcome and 23% who responded telling us that they were fairly satisfied, which is a small improvement on figures reported in 2023/24.

Sadly, we reported 1 Hate Crime incident during the year. ateb will not tolerate any hate crime and will take a proactive approach to addressing any reports with our partners including the police.

We continued to take a supportive rather than legal approach to tenancy and community management issues during the year to ensure a positive outcome for our customers when they find themselves experiencing problems. This resulted in very low reports of occupancy contract failures, with 4 evictions and 4 abandonments during 2024/25, a small reduction on the number of tenancy failures reported in 2023/24.

We Say
No To
Hate



The Anti-social Behaviour (ASB) Crime and Policing Act 2014 introduced a range of powers to tackle ASB, including the use of Community Protection Notices (CPNs). CPNs are designed to stop a person (aged 16+), a business or organisation committing ASB and put in place steps to ensure it will not reoccur.

In a first for Wales, a new approach to tackle ASB and reduce negative impact on people's lives was approved between Pembrokeshire County Council and ateb. In November 2024 Pembrokeshire County Council Cabinet approved the granting of delegation to named ateb team members to issue CPN and Community Warning Notices.

This move provides ateb with the tools to investigate and act, and delegating authority in this way enables ateb to become more effective members of the safety partnership in Pembrokeshire.



Our Housing Coordinators joined by colleagues from Pembrokeshire County Council

REACH Project

During the year we launched the Wales REACH project. It is a collaboration project that brings together 13 organisations across Wales to deliver an amazing engagement project which seeks to understand what kind of heritage matters to local people and helps them to use that heritage as an inspiration for art and creativity.

It is about learning new skills, making new friendships, telling unheard stories and fostering community pride. Using heritage and creativity to bring people together. We will be working with communities across Pembrokeshire and with local partners.

This 2-year project has been made possible by funding from the National Lottery Heritage Fund.

Community Welfare Project

The project has 3 main objectives.

- Enhancing personal wellbeing.
- Promoting digital inclusion.
- Reducing financial hardship through support with Universal Credit applications and online job applications.

During 2024/25 the funding has helped ateb to deliver the following support to our customers.

- 366 individuals provided with one-to-one digital training and ongoing support to connect with family and friends to access services and improve wellbeing.
- 29 computer clubs and digital training facilitated for older people living in ateb Independent Living Schemes and individuals living in the wider community.
- Delivered 75 welfare parcels to those in need.
- Provided digital support and training at 21 public events across Pembrokeshire.
- Provided digital support to 45 individuals to complete online Universal Credit claims and ongoing account management support.
- Delivered and managed an IT library of equipment for those with no digital equipment of their own.



Home Energy Advice Project

Our Home Energy Advice Project has supported ateb customers throughout the year and has delivered the following support to our customers.

- Provided energy advice and support to 93 distinct ateb households.
- Supported 36 distinct households to access the ateb energy hardship fund for financial support with a total of £7.6k in financial support provided during the year.

Key areas we are planning to work on to improve

Develop our approach to changing customer and community support needs.

Our Customers Story

“I’m so grateful that my child can just enjoy being outside again.”

When Community Connectors reached out about an ateb family in Saundersfoot facing some challenges, our Housing Coordinator, Amy, stepped up to investigate and assess the support they needed.

Melissa (not her real name), a mother of twins, was juggling the demands of daily life, including the added complexities of caring for one child who is non-verbal and autistic. The family’s open, exposed front garden raised safety concerns for them, and Melissa worried that her child might wander into the street without understanding the dangers.

“People drive so fast around the corner, and I was scared that my child might run out into the road, unseen by drivers,” Melissa shared.

Recognising the family’s need for a safer environment, Amy coordinated essential adjustments to help Melissa feel more secure and give her the peace of mind she deserved. Inside, the thumb-turn lock on the front door was replaced with a key turn lock, allowing for better control over who could enter and exit. Outside, a sturdy slatted fence and lockable gate were installed, creating a safe boundary for both the family and their neighbours.

The impact of these changes has already been transformative. Now, the children can play freely in their front garden, surrounded by a secure space where they can simply be kids.

“It’s made a lot of difference, I nearly cried, it’s so good, I love it,” Melissa said, delighted and relieved. “I’m so grateful that my child can just enjoy being outside again and I don’t have to worry as much.”



Independent Living

Promoting wellbeing of customers who require additional support.

In facts:	22/23	23/24	24/25
Total support hours delivered	2585	2680	2070
Number of older people supported in Independent Living schemes (monthly average)	53	62	53
Number of older people supported in the community (monthly average)	19	12	7
Number of new Community Alarms installed	24	14	26
Number of ateb customers to benefit from minor adaptations to home and total value of investment	84 (£16K)	103 (£17k)	101 (£20k)
Total number of Supported Living Properties at year end	46	46	56



Our assessment of the year

On average 60 older people were provided with housing related support across ateb homes each month during 2024/25.

To promote independence and wellbeing, and improving outcomes for customers with additional needs, £20k was spent on minor adaptations to the home, benefitting 101 individuals. A further 52 individuals benefitted from major adaptations funded by Welsh Government Physical Adaptation Grants.

83% of those who benefitted from a major adaptation told us that their confidence and independence had improved.

100% of those who benefitted from a major adaptation told us that they were satisfied with the service provided.

We continued to work with partners to provide homes and improve housing outcomes for individuals with additional care and/or support needs. Increasing the number of homes by 10 during the year.

We have provided three additional properties for people with a learning disability, including a bungalow for an individual who needed full time care and support but is unable to share. It was ideally located only a short walk from her parents' home. Not only did this prevent a homeless situation of a vulnerable person, but also gave her parents the peace of mind of having their daughter close by.

We now provide seven properties to Pembrokeshire County Councils Youth Service for 14 young people facing homelessness. This includes two properties which are a joint initiative as a new care leavers project. In this project, ateb is working in collaboration with Pembrokeshire Youth and the Person Advisor team to support four young people. While living in the accommodation for up to two years they are learning skills which will help them in their future independence.

100% of support providers who responded were either very or fairly satisfied with the landlord service provided by ateb.



Our Customers Story

Charlie is 70 years old and lives with his wife in an ateb property. They receive support from their daughter and enjoy organising social activities for the other residents. Charlie has heart failure and COPD, which causes him to become breathless. He also has a history of falls due to reduced balance.

Charlie had difficulty managing the stairs because of his health conditions, so he was sleeping in his armchair. The only toilet and bathroom were located on the first floor. He struggled to use the over bath shower and was very fearful of falling, so he was strip washing as an alternative.

The Occupational Therapist discussed the possibility of adding a second handrail on the stairs. However, due to Charlie's medical history and the likelihood that

his health will continue to deteriorate, this option would not alleviate his breathlessness. Therefore, a stairlift was deemed the best option to meet his long-term needs. A bath board was also considered, but it was determined that his larger size would prevent him from using it successfully. To best meet his long-term needs and maintain his independence, a level access shower was identified as the ideal solution.

Our Senior Technical Officer developed the specification and coordinated the installation of the curved stairlift and the level access shower. This has allowed Charlie to access the first floor independently and has reduced his risk of falls. Charlie was delighted with the adaptations and said, "I am so happy to be able to access the first floor of my home."



Key areas we are planning to work on to improve:

We will have completed the upgrade of our community alarm systems in readiness for the digital switchover.

We will conclude our review of our Independent Living Schemes service offer which is being completed by Housing LIN and agree an improvements plan with customers living in our schemes and partners.

New homes

Develop the best homes possible for the long-term benefit of our customers and communities.

In facts:	22/23	23/24	24/25
New homes delivered	59	80	83
SHG received	£15,539,213	£7,011,513	£4,132,648
MBH gift aid recycled from open market sales	£1,466,676	£57,644	£0

Our assessment of the year:

We have continued to progress new sites and build much needed new homes across West Wales to meet the increasing demands for affordable housing.

During 2024/25 83 new homes for social rent came into management, increasing the number of homes available in Pembrokeshire to meet housing need. In addition, 9 new shared ownership homes came into management. Overall ateb has delivered 222 new much needed homes for social rent in Pembrokeshire in the last 3 years, we aspire to delivering a further 300 plus new homes across West Wales by the 31st of March 2028.



Our new homes in
**Manorbier and
Pen Puffin.**



New homes in
**Boundary View
and Ashgrove.**



**Key areas we are
planning to work on
to improve:**

**Build capacity for 300+
new homes by 31st
March 2028.**

West Wales Care & Repair

West Wales Care and Repair (WWCR), a subsidiary of ateb, has continued to deliver an essential service to older people across Pembrokeshire and Ceredigion. Supporting older people to remain independent in their own homes, preventing hospital admissions and supporting hospital discharges.



In facts:	22/23	23/24	24/25
People helped with rapid response adaptations	1,730	1,565	1843
Home Safety assessments	756	882	697
Customers supported to maximise income	44	101	75
Additional customer income raised £	£262k	£550k	£380k
Customers satisfied with our service % (rapid response service)	100%	100%	100%
% of people who stated they were more confident and independent (WG funded)	95%	97%	96%
Customers who told us their quality of life had improved % (rapid response service) (WG funded)	94%	89%	95%

Our assessment of the year:

We continue to see high levels of customer satisfaction reported with positive outcomes for customers. West Wales Care and Repair has made a significant contribution to the prevention agenda and facilitating hospital discharge.

In 24/25 West Wales Care and Repair secured an additional £95k in funding, working in partnership with third and statutory sector partners to deliver new and more of our existing services so more people could benefit.

The Hospital to Healthier Homes service continued to provide advice, support and practical help to support hospital discharges and our Older not Colder Project completed 87 Home Energy Assessments, leading to the installation of 77 energy efficiency measures being installed.

We made great progress during the year on achieving accreditation for the services we deliver and implemented a new data base.

Our Customers Story

Claire is 70 years old and lives in her own home. She was referred to West Wales Care and Repair by the Primary Care Occupational Therapy Team due to her complex mental and physical health challenges. Claire struggles with anxiety, depression, and bipolar disorder, and she is also managing arthritis in her lower back and fibromyalgia. Recently, she was diagnosed with giant cell arteritis, which causes her to experience blurred vision, increasing her risk of falls.

To address her mobility and safety concerns, our handyperson, Mark, completed several adaptations based on the recommendations from the Primary care Occupational Therapy Team. He installed a vertical grab rail on the right side of the

outside wall leading from the conservatory and another grab rail on the left side

of the outside wall of the utility room. In the shower area, Mark fitted an additional grab rail on the right side and replaced the existing shower seat with a new drop-down model that includes a back and arms. Claire's feedback to us is that -

“Amazing. The fitter who came to the home was competent and treated our home with great respect. He cleaned everything up. Thank you. From beginning to end, the work carried out has been excellent. I feel more confident in being able to do personal care without the aid of my husband, although he is still outside the door

just in case! I know my health isn't going to improve, but at least now it's given me my independence back.”



Key areas we are planning to work on to improve:

We plan to review the resilience and impact of our services against our approved business plan.

Customer Feedback

Our customer feedback in the year has generally been positive, please note the following breakdown:

	22/23	23/24	24/25
Expressions of Dissatisfaction resolved informally	63	93	91
Formal complaints resolved at stage 1	7	17	22
Formal complaints resolved at stage 2	4	2	4
Formal complaints escalated to Ombudsman / Information Commissioners Officer (ICO)	1	0	0
Complaints received by the Public Services Ombudsman	N/A	N/A	4
Disrepair claims (received in year)	0	9	3
Compliments	73	45	178

We have seen an overall increase in the number of complaints received compared to last year, however most complaints were resolved to the satisfaction of the complainant at the informal stage. 4 complaints were received by the Public Services Ombudsman. All complaints were closed with 1 requiring intervention to ensure early resolution. The Public Services Ombudsman made 3 recommendations to ateb during the year, all recommendations were acted upon.

We have seen a significant increase in the number of compliments received from our customers.

To better understand what lessons can be learned from our customer feedback, quarterly meetings are held to review customer feedback received and closed in the preceding period. These meetings

are attended by customers and team members from across the organisation, and outcomes reported to Customer Forum.

Trends and themes are reviewed, and improvement actions agreed. In reviewing the complaints received during 2024/25 there were no trends or themes identified; however, repairs continue to be the service for which we tend to receive the most complaints and the most compliments for.

Improvements agreed with Customer Forum in the last 12 months have included improving demographic data of complainants to better understand if complaints are raised by any protected characteristic group more than others and how we improve the recording of expressions of dissatisfaction and compliments received.

Summary

Based on our assessment of our Group's customer facing services we believe that we have delivered high quality services to customers.

Tenant Empowered Approach

Our Vision clearly sets the need for the Group to focus on customer outcomes. To achieve this aim, we must always listen and understand our customers' demands to ensure that our delivery meets their expectations.

ateb Vision - Purpose | What you can expect from us.

Our ateb Vision sets out our purpose and what our customers should expect of us.

In summary we aim to:

- always try to meet our customers' expectations; but if we can't we explain why and try to help where we can.
- let our customers have their say in what we do and how we do it.
- treat you as an individual.
- always work to provide solutions and if we can't, we explain why and offer suitable alternatives.
- be honest about what we know and what we don't know and will make sure you know what to expect from us.

Customers should expect us to:

- Pay attention to their circumstances.
- Take time to understand their needs.
- Show empathy in our responses.
- Help resolve their issues.

Customer Outcome Management

Our ateb **Vision** sets the expectations for all our Group customer services. Focussing on what our customers expect as an outcome, we then design and deliver services to achieve that expectation.

Customer engagement

That we improve service delivery through customer experiences.

In facts:	24/25
Customers engaged at meetings / forums	315
Customers engaged through surveys	890
Improvement actions identified	12
Improvement actions implemented	11
Improvement actions ongoing	10

Our assessment of the year:

Resident and Tenant Associations

We provided financial and practical support to 9 resident and tenant associations, with the aim of empowering ateb communities and promoting community cohesion and inclusion.

Customer forum

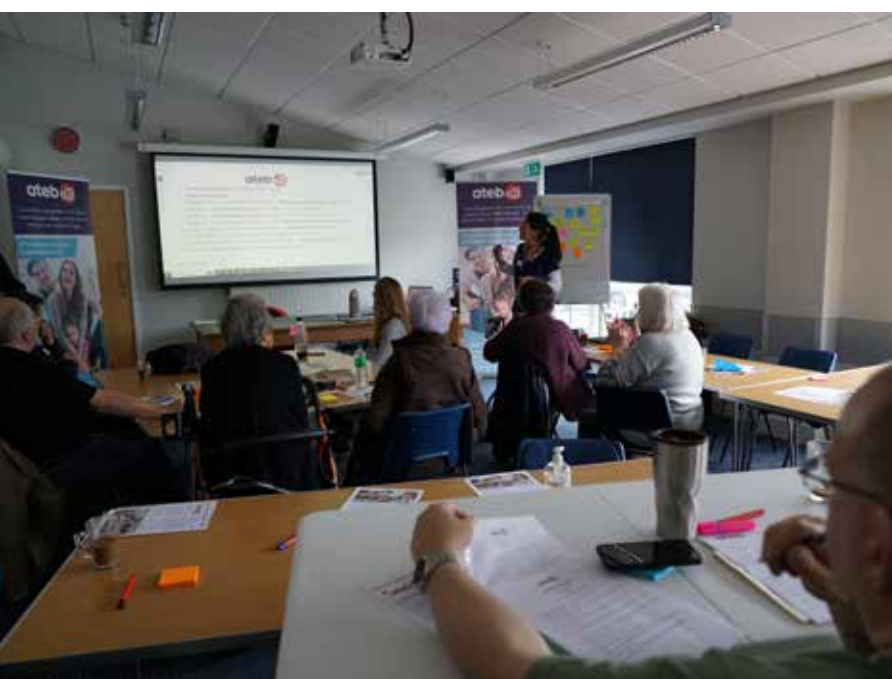
The Customer Forum met monthly during 2024/25 (with a break for Summer and Christmas), usually meeting on the same day as ateb Board.

Customer Forum activities during the year included.

- Reviewing ateb policies in advance of Board approval.
- Reviewing ateb proposed rent increase in advance of Board approval.
- Reviewing and commenting on items for approval and discussion at ateb Board meetings.
- Rewing and commenting on ateb key performance indicators for customer facing services on a quarterly basis.
- Reviewing ateb trust applications

There has been much lively discussion and debate.





Customer representatives have sat on recruitment panels for new ateb team members during the year and been involved in the procurement process for new contractors.

A customer who has been involved in the recruitment process to customer facing roles told us.

‘Being part of an ateb recruitment panel makes us feel that we are part of the decision-making process, it’s great to meet people at the start of their ateb journey and hear what attracts people to apply for roles’.

Our customers who join recruitment panels say they feel their opinions are valued, they get to meet some of the team and learn about the organisation. They feel they can provide a different perspective on candidates, often attending voluntarily our customers really enjoy being part of the panels.

Engage 2 Improve

The Engage 2 Improve initiative aims to understand and identify customer driven improvement actions. The e2i group consisting of customers and ateb team members leads on the setting, understanding, analysis and action planning of improvement activity. We received 890 responses overall to the surveys held.

During 2024/25 the e2i group agreed and undertook the following themed surveys.

Ali our Engage Coordinator with customers at one of our in-person events.



Q1 MY ATEB ACCOUNT

YOU SAID	WE DID
Customers were not using My ateb Account, a digital solution to making dealings with ateb quicker and easier, and we had received negative feedback about the facility.	8 improvement actions were agreed, with 5 improvement actions implemented in year.
THE DIFFERENCE YOU MADE	
Significant increase in activity on My ateb Account following the improvements that were made. <i>“I think the new ateb account portal will make each tenant using it feel better and, in a way, personal to them.”</i> Customer quote.	

Q2 REACTIVE REPAIRS

YOU SAID	WE DID
How can ateb better understand how customers feel about the reactive repairs services they receive.	Agree on 4 improvement actions with 2 improvement actions implemented in year.
THE DIFFERENCE YOU MADE	
Increased levels of satisfaction and reduced number of overdue repairs. <i>“In my experience all repairs have been handled fast and professionally”</i> Customer quote.	

Q3 THE COST OF RENT

YOU SAID

Do ateb's rent and service charges offer value for money.

WE DID

Use the feedback from the survey to inform Boards Decision making when determining the level of rents to be charged from April 2025.

THE DIFFERENCE YOU MADE

Customers have their say on ateb rent setting. *"Very happy with the cost, and the housing association team at ateb are absolutely outstanding"* Customer quote.

Q4 ANNUAL ENGAGE REVIEW

YOU SAID

Are ateb's engagement opportunities provided in the way customers want.

WE DID

Encourage more customers to attend the events and worked with our local communities when organising our activities.

THE DIFFERENCE YOU MADE

More events tailored to the needs of the communities we serve. *"Staff are great, they always listen and come back to you."* Customer quote.





Customer support and training

We supported customers to develop new skills and understanding to further help us improve what we do. We actively supported customers to engage TPAS and feedback what they have learned into ateb's improvement and engagement activities, with several ateb customers attending events during the year.

We supported 5 ateb customers to attend the TPAS Cymru conference.

One customer who attended told us **"It was good to hear how Housing Associations cannot just show theta they have customer involvement, but that they now have to say how this has changed the way they work as a result."**

Customer gatherings

In May 2024 we held our annual customer gatherings, with 2 events this year in Milford Haven and Narberth. The purpose of the gathering was to enable ateb to share with customers what had been achieved and the challenges faced since we had last met at the Annual Gatherings in May 2023.

Workshops were facilitated and feedback gathered on specific topics.

- the new Welsh Housing Quality Standards and what they could mean for customers and their homes.
- how ateb delivers a programme of works to make sure your home and community is a great place to live and thrive.
- what ateb has been doing to deliver greener, more energy efficient homes and our plans for the future.

The feedback from the gatherings will inform our long-term planning and strategic improvement actions for future years and the implementation of the new Welsh Housing Quality Standards (WHQS).

In September we held for the first time an Independent Living Wellbeing Event, dedicated to our customers living in Independent Living, receiving ateb community support, or using our community alarm service.

The purpose of this event was to collect views on what our older customers felt was important about life in their ateb home and to identify priority areas for improvement.

Community Days / Events

374 customers attended 20 community days and events during 2024/25. Meet Your Neighbour events and community activity days were held to empower ateb customers to take greater ownership of their communities and to promote community cohesion. They were also a great opportunity for ateb team members to listen to how our communities could be improved.

Our story

In June ateb hosted an engaging and lively community fun day at Plas Peregrine, Pen Puffin and Stryd Shearwater in Steynton, Pembrokeshire.

This event attracted over 60 ateb customers along with a variety of ateb team members and partner organisations.

The fun day provided a fantastic opportunity for customers to interact directly with the ateb teams and address their concerns face-to-face. One customer fed back, “It was fantastic to be able to speak to the staff of specific departments and discuss our concerns directly with the people working in those fields.”

External providers also participated in the event, offering a variety of services and support. One provider commented, “We’re here and ready to help; it’s just getting that message out to the people that’s difficult.” This highlights the importance of events like these in making valuable services more accessible to the community.



ateb Trust

ateb Trust is our grant-giving initiative of up to £1,500 per project, launched during the last year it is aimed at funding ideas and projects that empower communities and improve lives in the areas ateb serve. Community groups, tenant and resident associations, and any other organisations that support our customers are invited to apply for funding to make a difference. ateb Trust aims to fund a variety of solutions to help and support ateb people and communities by:

- Supporting communities to build capacity and be self-sufficient.
- Regenerating communities through social, economic, environmental and health and wellbeing programmes.
- Helping older and vulnerable people to stay in their homes and communities where their lifestyles change.

Why the ateb Trust matters. We understand the importance of supporting projects that:

- Inspire positive change in communities.
- Help people feel secure, supported, and empowered.
- Deliver sustainable, long-term impact.

Whether it's a community garden, wellbeing workshops, or initiatives that connect people, the ateb Trust is designed to fund ideas that truly make a difference.

The first round of funding closed at the end of January, and following a rigorous assessment of applications by ateb team members and customers, seven fantastic local projects were chosen to receive grants totalling £7,000.

One of these organisations is PATCH (Pembrokeshire Action to Combat Hardship), who were awarded £1,500 to help them buy food for people with specific dietary needs. PATCH already works closely with ateb, regularly providing much-needed support to our customers. During this year's Christmas Toy Appeal alone, PATCH delivered over 70 food parcels to ateb customers.





David Golding from PATCH gratefully commented:

“With support from our new trustee, Ellen Picton, and Lucy (PATCH), we’re working to make our parcels healthier and more inclusive, ensuring no one is excluded due to allergies, intolerances, or dietary needs. This donation from ateb will help us buy those specialist foods and we’re incredibly grateful for this donation and the difference it will make. Thank you ateb.”

Other successful applications came from several ateb customer groups, securing funding for improvements like a new garden bench and a communal TV with the aim of reducing isolation of older people living in ateb communities. Local organisations Get the Boys A Lift, Amber Bee, and Men 2 Men CIC also received funding to support their important projects that benefit ateb communities.



Retrofit and Planned Maintenance Success at TPAS Cymru Good Practice Awards.

Our Retrofit and Planned Maintenance Team received an award for Engaging Customers in Environmental Initiatives/ Projects for ateb's Optimised Retrofit Project (ORP) at last year's TPAS Cymru Good Practice Awards.

The awards ceremony and gala dinner were held on the 3rd of July at the Leonardo Hotel in Cardiff and Rachel Howard, our Retrofit and Planned Maintenance Lead, expressed her gratitude and pride:

“To have been recognised in the top 3 finalists at the TPAS Cymru Good Practice Awards for our engagement with customers on environmental initiatives is a great achievement for the team and shows the hard work that has been done to bring as many customers as we can on the decarbonisation journey with ateb.”

This award is a testament to our commitment to sustainability and our dedication to involving customers in environmental initiatives. It underscores our belief that better living starts with a place that we can call home – safe, stable, and secure.



Wellbeing

Customers have repeatedly asked us to facilitate sessions that would improve health and wellbeing outcomes for our customers, so last Autumn ateb, in partnership with Pembrokeshire County Council, hosted a Wellbeing Event in the Hubberston & Hakin community last year. Designed to connect residents with a range of support agencies, the event offered guidance on everything from health and energy-saving tips to career advice—all aimed at helping people face Cost of Living challenges.

The event featured lively, hands-on sessions, including woodcraft workshops for all ages and cooking classes led by Kate Smith, Community Nutrition Practitioner with Public Health Wales.

It was wonderful to see families and individuals getting involved with cooking and exploring new ways to make healthy living choices together. Events like this offer a great way to make learning about nutrition practical and fun, while also connecting people with resources they can use every day. A mix of health, wellness, and community agencies were present.

Feedback from the event showed that participants valued both the information and the community spirit. Attendees said they left inspired to make lifestyle changes, from healthier food choices to recycling, and even taking up woodworking as a hobby.



Equality, Diversity & Inclusion

Our purpose states that...

“We will be inclusive in everything we do as diversity of background, experiences, skills, and views enrich our work and services. We know we will need help, so we will listen to your views and act upon them.”



We co-produced with Board, the ateb team and customers with the support of Tai Pawb, an Equality, Diversity and Inclusion Delivery Plan.

The delivery plan includes actions we will take to meet the commitments we made when signing the Tai Pawb Deeds Not Words Pledge. It includes our commitments to take action to make Wales an anti-racist nation, how we plan to improve our approach to equality, diversity, and inclusion across ateb Group, and the actions we will take to deliver improvements.

The 3-year plan was launched in early 2023/24 and a delivery group chaired by a member of the ateb Group Board and made up of customers and ateb team members oversees the delivery of the actions.

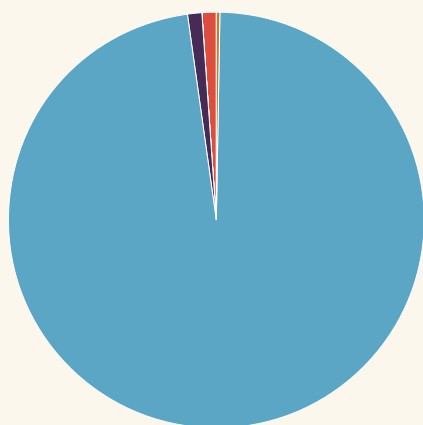
The Journey So Far & Key Achievements

Positive action taken across, recruitment, customer services, governance & procurement to improve diversity and inclusivity. Some key highlights:

- Open, **honest conversations** and **shared learning** are at the heart of the action group.
- Adopted the **Rooney Rule and Disability Confident Commitment** to drive fairer, more inclusive recruitment, resulting in increased workforce diversity.
- **Improved accessibility** across events, venues, and communications.
- Welsh Language Scheme improvements in progress to boost bilingual services.
- Gathering **better customer data** both internally & externally to tailor services and improve inclusivity.
- **Focus on digital inclusion** as part of service improvement and improve inclusivity.
- **Diverse voices at the customer conference**, enhancing engagement and representation.
- **New Customer Committee** launched to put lived experience at the heart of decision-making.
- **Inclusive procurement practices**, embedding ED&I expectations in tendering.
- **Local and ethical spending** encouraged to support community and values led suppliers.

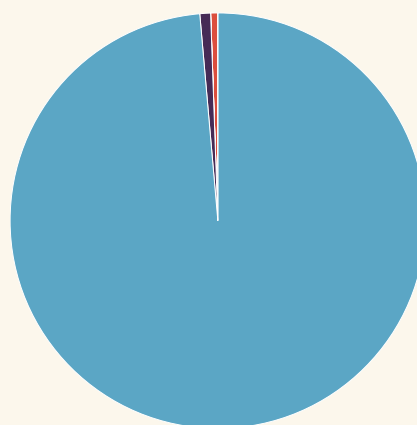
The figures and statistics:

Ethnic Groups - Pembrokeshire



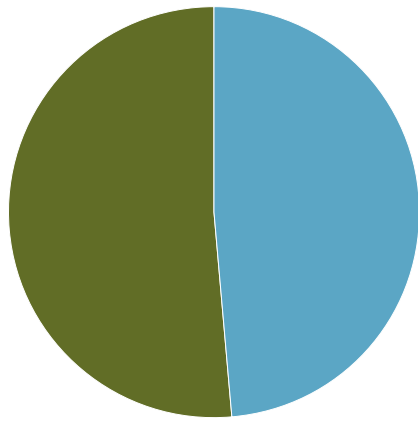
Asian/Asian British/Asian Welsh	0.9%
Black/Black British/Black Welsh	0.2%
African/Caribbean	0%
Mixed/Multiple Ethnic Groups	0.9%
White	97.6%
Other Ethnic Groups	0.3%

Ethnic Groups - ateb customers



Asian/Asian British/Asian Welsh	0.3%
Black/Black British/Black Welsh	0.2%
African/Caribbean	0%
Mixed/Multiple Ethnic Groups	0.8%
White	98.5%
Other Ethnic Groups	0.1%

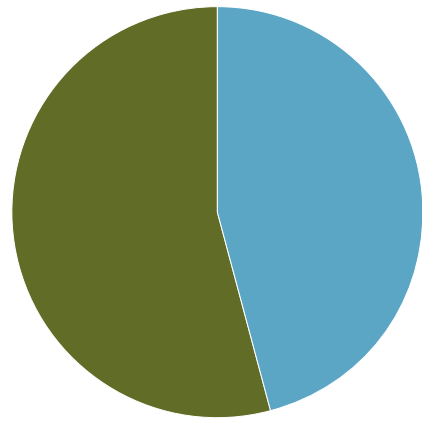
Gender - Pembrokeshire



Female 51.3%

Male 48.7%

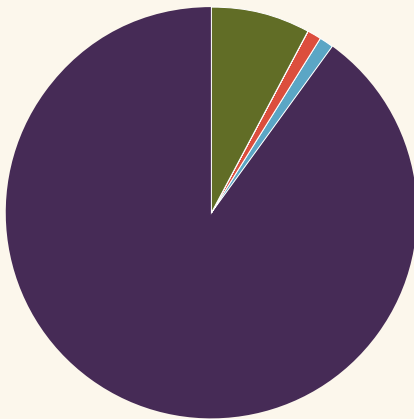
Gender - ateb customers



Female 48.7%

Male 41.4%

Sexual Orientation - Pembrokeshire



Stright 89.8%

Gay or Lesbian 1.07%

Bi-sexual 1.02%

Pan sexual 0.08%

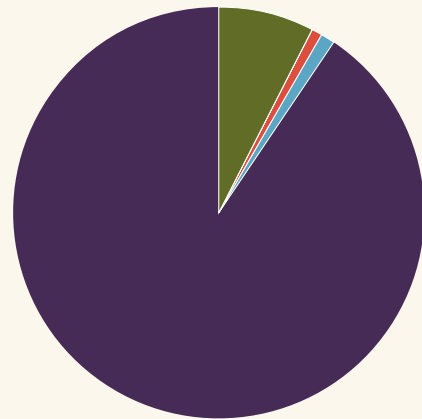
Asexual 0.05%

Queer 0.01%

Another 0.07%

Preferred not to say 7.89%

Sexual Orientation - ateb Customers



Stright 89.8%

Gay or Lesbian 1.06%

Bi-sexual 1.8%

Pan sexual 0%

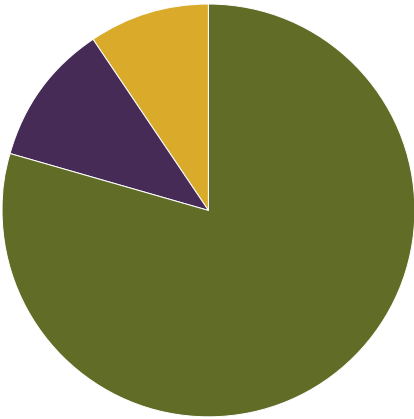
Asexual 0%

Queer 0%

Another 0.06%

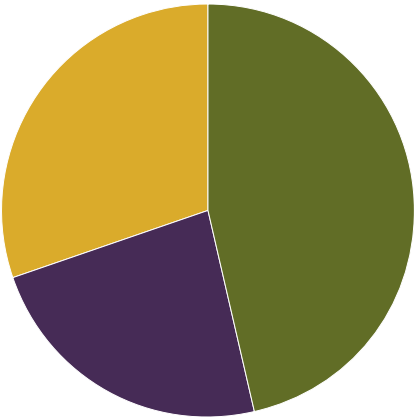
Preferred not to say 7.6%

Disability - Pembrokeshire



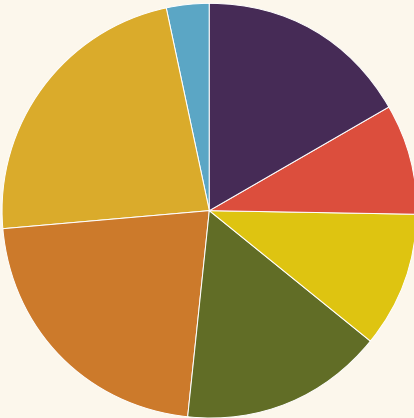
- Disabled and limited a lot 9.2%
- Disabled and limited a little 11.1%
- Not disabled 79.7%

Disability - ateb Customers



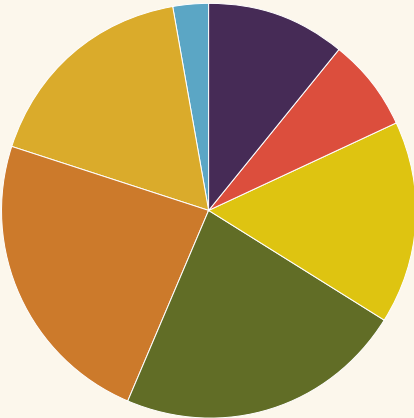
- Disabled and limited a lot 30.1%
- Disabled and limited a little 23.4%
- Not disabled 46.5%

Age - Pembrokeshire



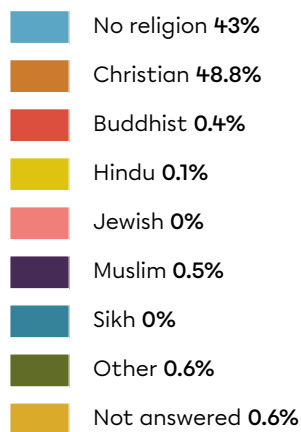
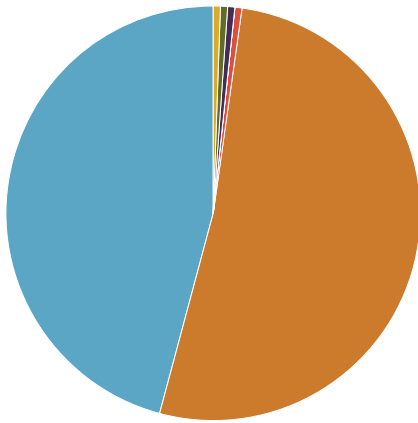
- 85+ 3.3%
- 65 - 84 22.9%
- 50 - 64 22.2%
- 35 - 49 15.8%
- 25 - 34 10.5%
- 16 - 24 8.6%
- Under 16 16.9%

Age - ateb Customers

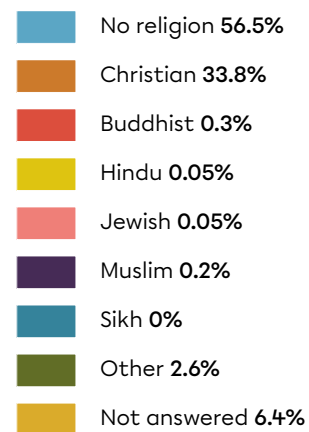
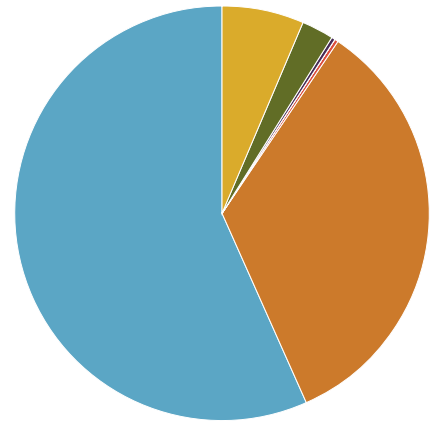


- 85+ 2.6%
- 65 - 84 17.2%
- 50 - 64 23.5%
- 35 - 49 22.7%
- 25 - 34 15.6%
- 16 - 24 7.3%
- Under 16 11%

Religion - Pembrokeshire



Religion - ateb Customers

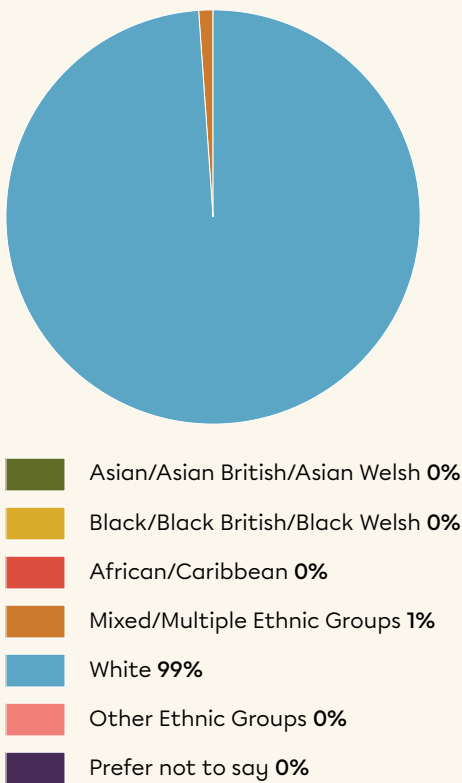


This information helps us to improve our services to customers with protected characteristics to ensure we are delivering on our DNA #Access All Areas.

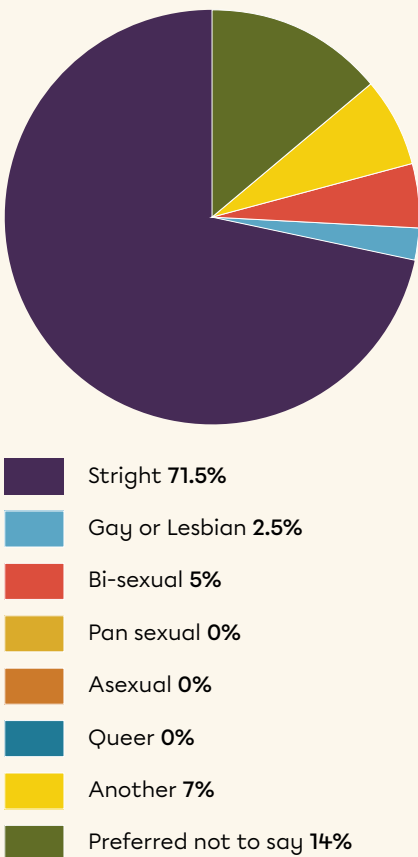


Service Delivery **The figures and statistics:**

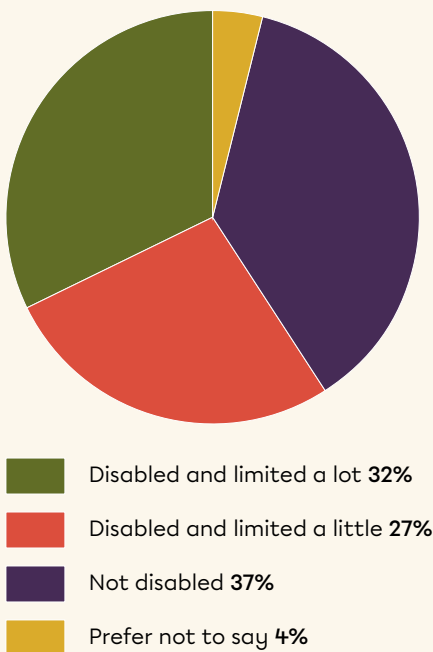
Ethnic Groups - Lettings



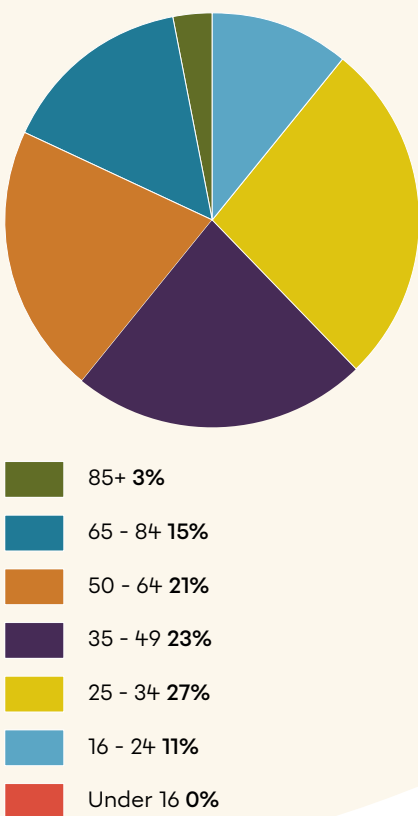
Sexual Orientation - Lettings



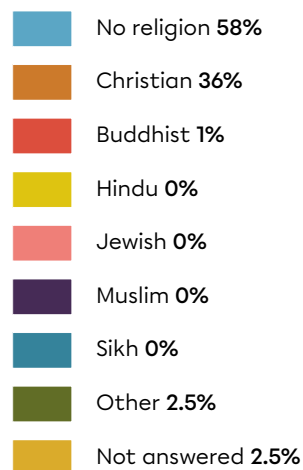
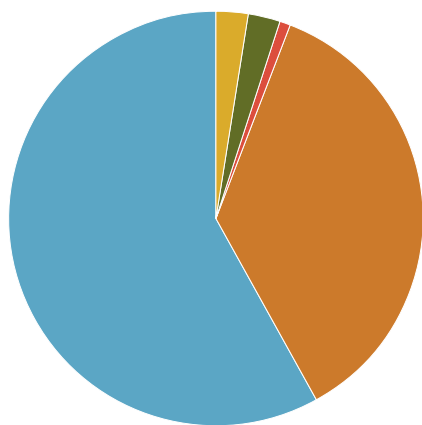
Disability - Lettings



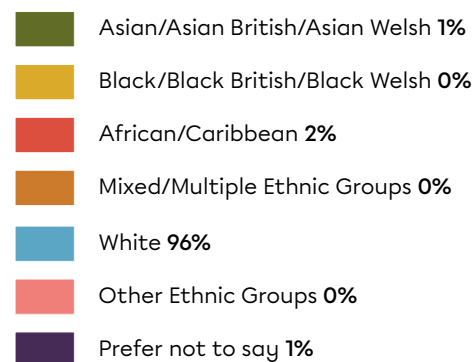
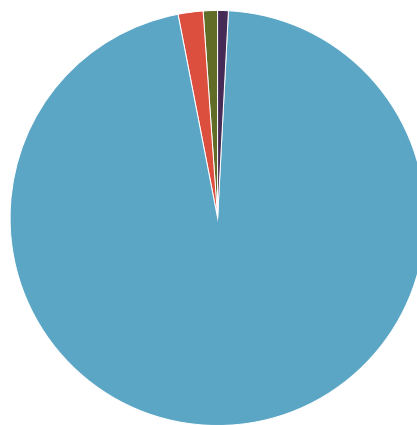
Age - Lettings



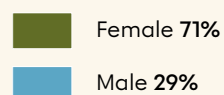
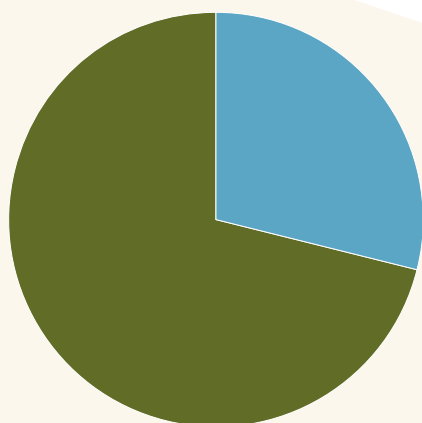
Religion - Lettings



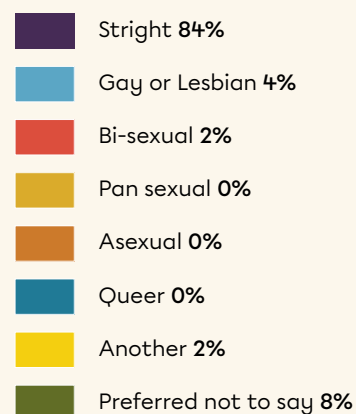
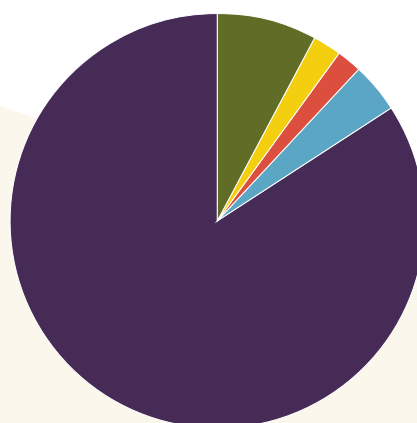
Ethnic Groups - ASB Complaints



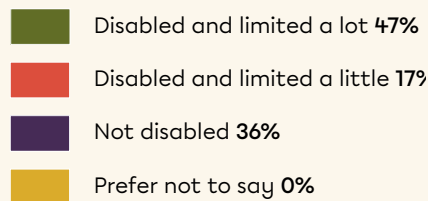
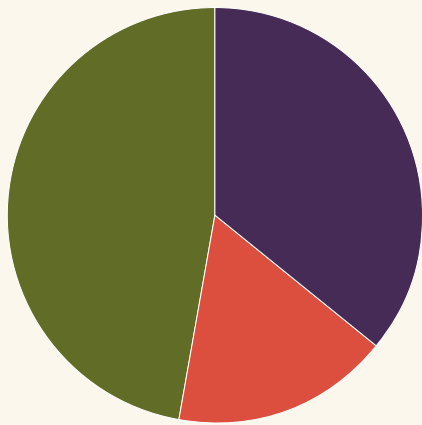
Gender - ASB Complaints



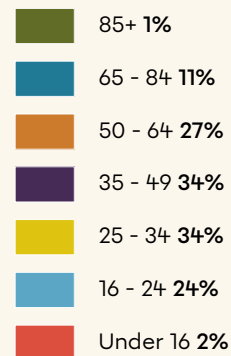
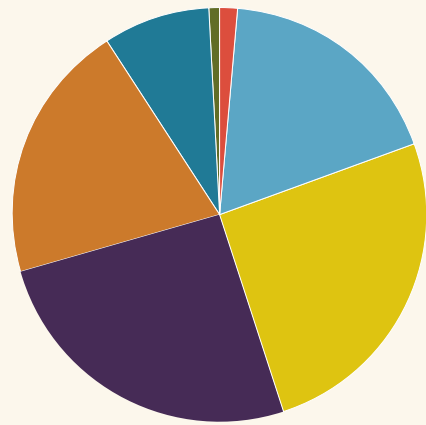
Sexual Orientation - ASB Complaints



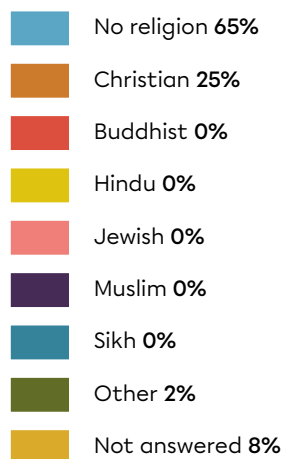
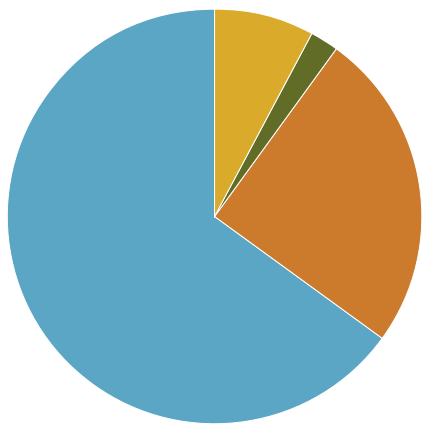
Disability - ASB Complaints



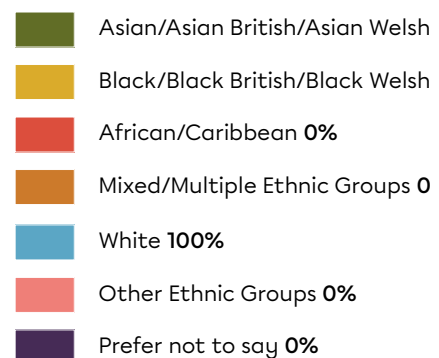
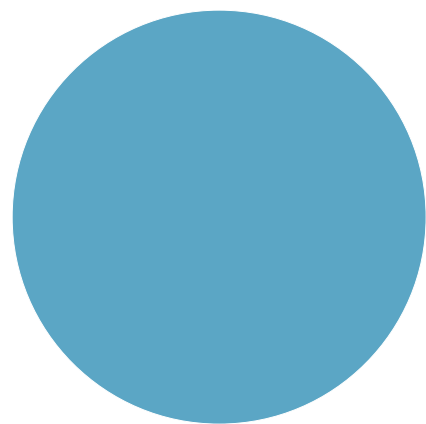
Age - ASB Complaints



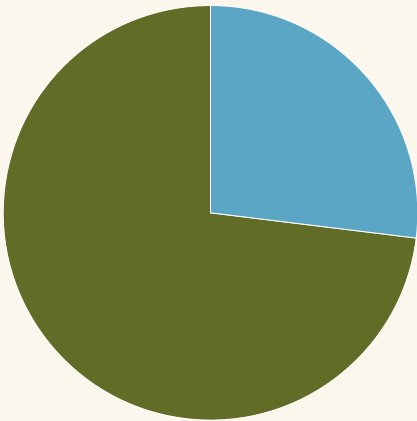
Religion - ASB Complaints



Ethnic Groups - Complaints

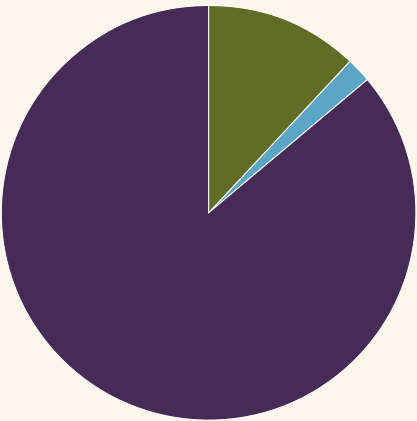


Gender - Complaints



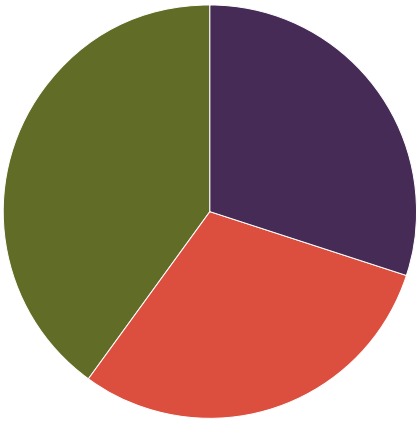
- Female 73%
- Male 27%

Sexual Orientation - Complaints



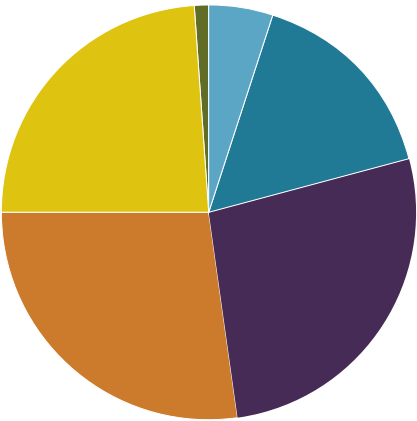
- Stright 86%
- Gay or Lesbian 2%
- Bi-sexual 0%
- Pan sexual 0%
- Asexual 0%
- Queer 0%
- Another 0%
- Preferred not to say 12%

Disability - Complaints



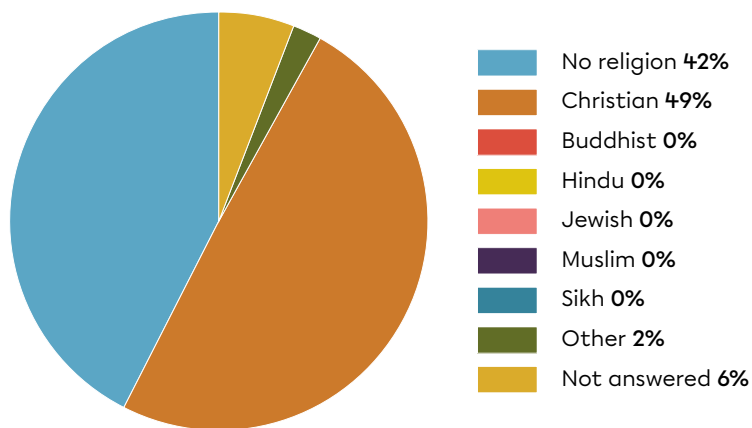
- Disabled and limited a lot 40%
- Disabled and limited a little 30%
- Not disabled 30%
- Prefer not to say 0%

Age - Complaints



- 85+ 1%
- 65 - 84 24%
- 50 - 64 27%
- 35 - 49 27%
- 25 - 34 16%
- 16 - 24 5%
- Under 16 0%

Religion - Complaints



Key areas we are planning to work on to improve:

- Following a review of our governance structures we will create a Customer Committee that enables and empowers customers to be engaged at a committee level in strategic decision making.

Summary

Based on our assessment we believe that customers are actively engaged and empowered, however there is always more that we can do.

3

Rents and service charges are affordable for current and future contract holders.

Affordable Rent Policy

The Board adopted its Affordable Rent Policy in FY 2019/20. The policy is reviewed and updated each year by customers and the Board and used to set the following year's rent. The purpose of the policy is to keep rents at a level that is affordable for our customers.



Service Charge Procedure

It is intended that service charges will be set at levels that are affordable and in line with the Affordable Rent Setting Policy.

Customer Rent Setting Engagement

Customers were initially consulted on the Affordable Rent Setting policy in late 2019 at the Customer Big Event and were generally supportive of the approach taken to assessing affordability and rent setting on an annual basis. The policy has been subsequently reviewed annually in consultation with customers prior to any amendments being approved by Board. There had been an intention during 2024/25 to carry out an in-depth review of how we assess affordability however it was decided to delay and align with the Welsh Government policy review expected in 2025/26.

With the timing changes to rent increase notifications introduced with RWHA, we have had to adapt our rent consultation process. This year we:

- 1 Continued to deliver on wellbeing commitments co-produced with our customers, that includes the provision of a Financial Assistance Fund for customers struggling to pay their rent / heat their homes, and energy advice and support.
- 2 Undertook an affordable rent survey with our customers.
- 3 Consulted customers on our annual review of the Affordable Rent Setting policy.

From late October to early November, we surveyed customers on whether they feel their rent and service charges are value for money. We sent the survey to all customers where we had electronic contact details and promoted the survey on social media. We received 235 responses (compared to 434 last year). The survey results were as follows:

- 59% of customers told us this year that they were either very or fairly satisfied that their rent provided value for money, this compares to 64% last year.
- 43% of customers told us this year that they were either very or fairly satisfied that their service charges provided value for money compared to 48% last year
- The percentage of self-payers responding to the survey decreased from 47% last year to 46% this year.

Given the high percentage of self-payers responding to the survey, 46% of all responders compared to 26% of all ateb contract holders being self-payers, the level of rents and service charges are of most concern to this demographic of ateb customers.

From the feedback received from customers when reviewing the Affordable Rent Setting policy, and survey responses, it was clear that some concerns were raised that the affordability measure used may not represent affordability for all ateb customers.



To mitigate this risk ateb has and intends to continue to provide a financial assistance fund for those who are genuinely struggling to pay their rent / heat their home and other supportive interventions. Last year we supported:

- 10 customers who were at risk of losing their homes due to rent arrears were financially supported by ateb through our financial assistance fund with a total value of support provided of £17,745, an average of £1,145 per household.
- 1,248 households were provided with money advice and support by the ateb team.
- 45 households were supported with transition from legacy benefits to Universal Credit applications and account management support.
- 93 distinct ateb households with energy advice and support.
- 36 distinct households to access the ateb energy hardship fund for financial support with a total of £7.6k in financial support provided during the year.

Affordable Rents Assessment

Our 2025/26 social rents for general needs properties compared favourably to the Living Rent as determined by our Affordable Rent Setting policy.

Property Type (General Needs)	ateb Social Rents 2025/26 (average)	Living Rent 2025/26	Local Housing Allowance (Pembs) 2025/26
Bedsit	£71.94	£104.05	£68.45
1 Bed Flat	£94.32	£115.61	£82.85
1 Bed House / Bungalow	£103.20	£115.61	£82.85
2 Bed Flat	£99.76	£150.30	£105.86
2 Bed House / Bungalow	£115.06	£150.30	£105.86
3 Bed House / Bungalow	£127.09	£184.98	£132.33
4 Bed House / Bungalow	£152.81	£219.67	£161.10
5 Bed House / Bungalow	£166.61	£254.35	£161.10

Overall, when assessing our rents and service charges against the living rent.

100% of homes are affordable – against a 28% average local incomes where we only charge rent.

99% homes are affordable – against a 33% average local incomes where we charge rent and service charge (36 home deemed unaffordable are all in sheltered housing schemes).

We believe we have taken positive action in terms of keeping our rents affordable. Over the last 5 years we have applied the following rent increases:

Rent Group	20/21	21/22	22/23	23/24	24/25	25/26
Social rents	1.7%	0.5%	3.1%	6.5%	6.7%	2.7%
Intermediate rents	0%	0%	3.1%	6.5%	6.7%	2.7%
Welsh Government Max. %	2.7%	1.5%	3.1%	6.5%	6.7%	2.7%



In years 20/21 and 21/22 we increased our rents by less than that allowed by Welsh Government in recognition of the challenges faced by customers during the pandemic, during the same period intermediate rents were frozen.

From 2022/23 onwards we have increased our rents by the maximum allowable, however we have continued to provide financial and practical support.

Summary

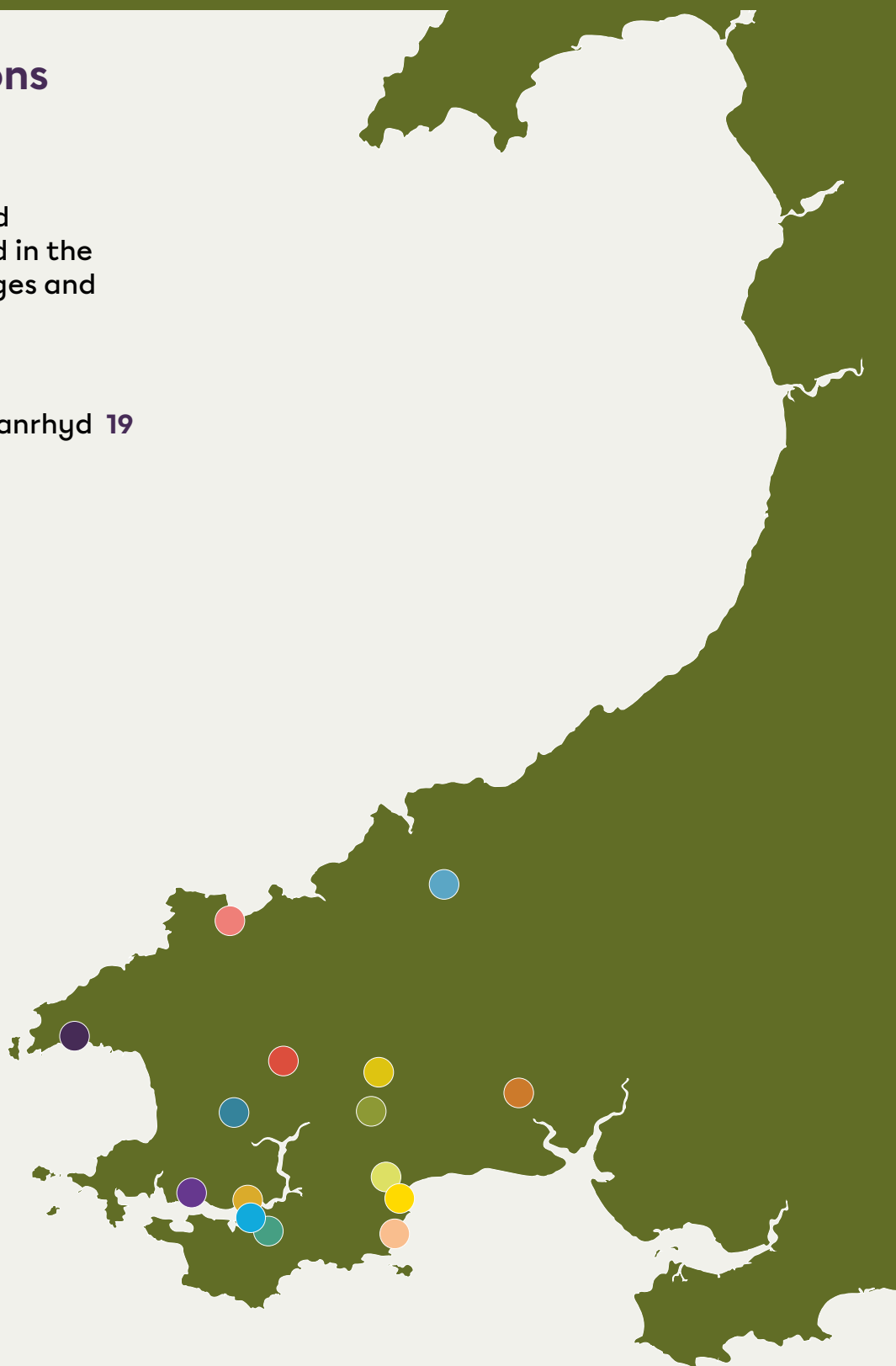
We believe our approach to rent setting offers an affordable solution to our existing and future customers, complemented by the additional support offered.

The organisation provides high quality accommodation.

Property Locations

At the end of March 2025 ateb had 3,294 homes across Pembrokeshire and Carmarthenshire, located in the following towns and villages and the surrounding areas.

- Boncath/Cilgerran/Glanrhyd 19
- St Clears 11
- Clarberston Road 19
- Clynderwen 32
- Fishguard 20
- St Davids / Solva 93
- Haverfordwest 903
- Kilgetty 61
- Neyland 137
- Milford Haven 672
- Narberth 126
- Pembroke 312
- Pembroke Dock 506
- Saundersfoot 68
- Tenby 315



Accommodation profile

Home type	Numbers
Social Rent	2320
Intermediate Rent	591
Supported Living Bed Spaces (Shared Communal)	137 (34 homes)
Sheltered	235
Shared Ownership	24
Rent 2 Own	2
Extra Care	88



Welsh Housing Quality Standards (WHQS)

The new WHQS23 standards were rolled out during the year and significant effort was put into collecting and reporting on property data to the new standard.

During the year we commissioned Sava to undertake a data quality assessment of asset data held and we were reassured by their findings.

Home type	ateb	Wales*
Average Data Quality Indicator	97.3	75.5
Average SAP	77	71
Average Environmental Impact Rating	77	70
Average Carbon Emissions per property	1.87t/yr CO2e	2.35t/yr CO2e

* The Wales figures were calculated using the Welsh housing stock within SAVA Intelligent Energy as of Jan 25 totalling over 125k assets

In year we completed Initial Target Energy Pathways on all our homes and 308 of these were comprehensive target energy pathways to help inform the investments needed to make them more energy efficient.

In addition, we completed stock condition surveys on 837 homes of which 278 were Whole Home Assessments.

WHQS23 Compliance

(excludes shared ownership and rent to own homes)

We reported the following when assessing our homes against the new WHQS.

Measure	Pass	Fail	Other
Structurally stable and free from disrepair	3264	3	1
Kitchens less than 16 years old unless in good condition	3251	8	9
Bathrooms and WCs less than 26 years old unless in good condition	3257	6	5
External doors and windows must provide a reasonable level of physical security	3261	6	1
External storage for cycles and equipment must be made available	3091	1	176
Exposure to noise should be minimised	3267	0	1
Bathrooms and WC facilities must have suitable flooring	3240	9	19
Homes must have adequate facilities for washing, drying and airing clothes	3198	61	9

0 category 1 hazards which could result in serious or immediate risks to health and safety and potentially death of customer were reported.

As many of these standards are new, we know we have more to do to understand current compliance and the levels of investment required to bring all homes up to the new standard.



Energy rating

Our homes had the following energy rating status at the end of March 2025 (excludes Shared Ownership homes):

SAP Rating	%
A	10%
B	33%
C	48%
D	9%
E	1%
F	0%
G	0%



Damp and Mould

We received a total of 324 reports of damp and mould during the year, of these cases 104 were identified in the last 3 months through stock condition surveys procured by ateb on homes identified by us as at risk from damp and mould. These surveys were carried out by ateb as part of our commitment to take proactive action and “find our silence” rather than wait for customers to report problems.

We closed 220 reported cases of damp and mould during the year and where customers responded on the closure of a case 85% told us that they were satisfied with the outcome and most customers told us that they were treated with dignity, respect and empathy by members of the ateb team and contractors.

Customer Forum commented on our year end performance.

“We are not surprised there are some damp and mould issues – it happens, especially with over 3,000 homes. We think it’s great that ateb has done a stock condition review and picked up more homes needing repairs.”

Optimised Retrofit Program (ORP)

At ateb, we believe everyone deserves a home that's comfortable, warm, and energy efficient. That's why we've been working hard to improve the quality of our homes and make a real difference in our communities. Over the last 2 years we have invested in 122 ateb homes to make them more energy efficient and environmentally friendly by securing grant funding from Welsh Government and the Swansea City Deal Homes as Power Stations Project (HAPS). We know from the feedback we have received from ateb customers that the investment we have made has made a significant positive difference to them.



“We were delighted when we were told we were getting them, (solar panels). We'd heard rumours and we were really hoping it would happen. It's been brilliant... Over April, our energy bills were down to a penny a day – and just 50p on a couple of wet days. That's a huge difference. One of our neighbours said their bill was just over £1.”

Contract Holder – Stone Court



“Some of the benefits I've noticed are that I no longer get drafts through my windows, and the central heating is much more effective. My living room is lovely and warm, and the rest of the house is comfortable too. Overall, it's a lot warmer inside.”

Contract Holder – Preseli Court

Over the next 3 years we are planning to invest £37m in improvements to ateb homes. A significant proportion of this investment will be to deliver on our commitment to improving the energy efficiency of our homes and supporting our communities through sustainable solutions. This significant investment has been made possible by securing a £10m Welsh Government Loan to fund energy efficiency improvements and compliment further grant funding from Welsh Government. In the next 12 months alone, we are planning to invest £3.9m to make 170 ateb homes more energy efficient with the installation of solar panels with battery storage, as well as other measures.

Our Customers Story

One of our customers at Maes-y-Mor, told us about the improvements made to her home as part of our latest retrofit work. Their home had external wall insulation and roof vents installed – helping her home stay cooler in summer and warmer in winter.

Our customer, who lives with anxiety, was initially apprehensive about the work being carried out, and told us “I don’t do well with people, but the team were amazing. They were respectful and really understanding of my mental health. They worked around me on bad days and kept me informed every step of the way.”

Our customer told us how much she appreciated the support from the site manager. “George went above and beyond. He’d knock on the door just to check I was okay or if I needed anything. He didn’t have to, but he cared, and that meant the world.”

While the insulation is still very new, our customer has already noticed a difference. “It’s cooler. I used to have five fans running when it was hot, now I just use two! I’m sure in winter we’ll really see the benefits. It used to get so cold here.”

Whilst hesitant at first to have the work done, they told us that they were ultimately glad. “It’s stressful having people around and the scaffolding up, but I thought if it saves a couple of quid and makes the house better, it’s worth it.”

Our customer also appreciated being given a say in how her home looked. “We were given a choice of paint colours for the outside, and I picked a nice grey. It was good to be included in those decisions; it made me feel like part of the process.”

“If it saves a couple of quid and makes the house better, it’s worth it”



Swansea Bay City Deal - HAPS

In addition to ORP funding we secured £300k in funding from the Swansea Bay City Deal Homes as Power Stations (HAPS) project that enabled ateb to install solar PV, energy storage batteries and heat pumps to 8 ateb homes during 2024/25.

Transitional Accommodation Capital Programme (TACP)

In late 2023/24 we secured £529k of Welsh Government TACP funding to bring 8 much-needed homes back into management that did not meet the required lettable standards.

In August we let the first of these homes following improvements made using the TACP funding that had been secured. We were able to make lots of improvements to this property in Haverfordwest and let it to a family who had been living in temporary accommodation for over 2 years.

ateb had completed improvement works to all 8 homes by the end of the year.

High Quality Homes Assessment

The feedback from our customers regarding their satisfaction with their home is positive with 95% telling us that they were very or fairly satisfied with the quality of their home. The following shows a breakdown of responses to the question “How satisfied are you with the overall quality of your home” when our surveyors have undertaken a stock condition survey of ateb homes during the year. We undertook 837 surveys in 2024/25.

Response	%
Very satisfied	65%
Fairly satisfied	30%
Neither	2%
Fairly dissatisfied	1%
Very dissatisfied	1%
No Response	2%

Key areas we want to improve

We want to understand and analyse our WHQS23 compliance data to better inform improvement priorities and property investment programs.

Summary

Based on our assessment of our homes we believe that we have delivered high quality accommodation to customers.

atebgroup.co.uk



Creating
better
Living Solutions