

23/24

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Improvement Update

Did we improve last year?

Creating
better
Living Solutions

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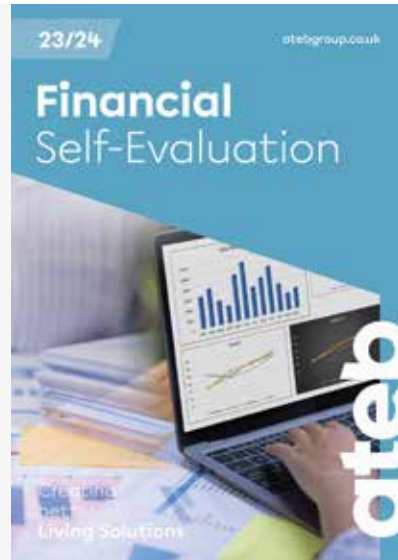
Foreword

The ateb Improvement Update is a forward and reflective look at the Group's improvement activities over the last financial year and for the year ahead.

This Improvement Update should be read as part of our wider self-evaluation exercise that can be found in the following accompanying documents:



Governance
Self-Evaluation
FY 23/24



Financial
Self-Evaluation
FY 23/24



Performance
Self-Evaluation
FY 23/24



Getting back on track...
3 Year Strategy
FY 22/23

Please let us know your thoughts or queries on anything we raise,
if it matters to you, it matters to us.

We are ateb

ateb Group consists of 3 companies:

- **ateb** - Housing Association
- **Mill Bay Homes** - A house builder that recycles 100% of profits back to ateb
- **West Wales Care & Repair** - Advice and adaptations for the older and more vulnerable communities of Ceredigion and Pembrokeshire

Collectively we aim to create better living solutions for the communities we serve by always seeking to deliver the right customer outcomes as effectively as we can.

ateb is regulated by the Welsh Government and is required to regularly self-evaluate its performance against 9 regulatory standards. Where we identify areas of improvement, we include it in our improvement plan and monitor and report on progress. Our Improvement Plan is therefore a dynamic document that will evolve with our operating environment.

The 9 regulatory standards are:

- **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.
- **RS8** - Assets and liabilities are well managed.
- **RS9** - The organisation provides high quality accommodation.

Our Vision

Improvement should be seen as the day job.



Strategy

Our strategy sets the scene for where our improvement efforts should focus. We have the following 3 strategic aims:

- Improve customer service
- Serve more people
- Increase business effectiveness

The current operating environment is very challenging for our customers, team, and partners. This will impact how much and how quickly we are able to deliver the improvements we identify. We will always prioritise those improvements that have the biggest impact to our customers in terms of safety and service delivery.

Each year we will issue a report looking at what happened over the last year and what we are planning for the next year. Please let us know what you think as if it matters to you, it matters to us.

What did we improve last year? FY 23/24

We are all glad to see the impact of Covid receding, but we are still trying to deal with its fall out. Operating conditions were also impacted by significant regulation changes brought in by the Welsh Government. Renting Homes Wales Act has changed a lot of the processes we previously used, and our teams have been adjusting to the new requirements over the last year.

The team always strive to make as much improvement as we can, and we remain focused on the key areas that customers have told us they want improved:

- Repairs
- Communication

We are also prioritising areas where our regulator would like to see improvement:

- Equality and Diversity
- Customer engagement in the design and shaping of future improvements.

Despite the operating challenges, our teams have had a lot of reasons to celebrate over the last year. The following sections share the areas where we have made improvement, but all recognise there is more work to do in the coming years.



Here are some of the years little known highlights...

Improve Customer Service

Improvement Action	Description
Falls Prevention Project	Promoting safety within our older person communities through participation in innovative research project.
Partnership Working	Collaborating with and supporting key partners (Local Health Board, Pembrokeshire County Council and Pembrokeshire Association Voluntary Services) that help to improve people's lives in Pembrokeshire.
ASB Case Management	Increase in the effectiveness of how we help support community problems.
Fire Safety improvements at our 2 extra care schemes.	Multimillion-pound project to improve fire safety at our extra care schemes.
Lettings	Significant number of available homes let during the year let to those most in need.
Winter Warm Packs	We supported our partners by distributing much needed packs to help combat the impact of cold over the winter months to people across Pembrokeshire impacted by high energy costs.
ORP3 & HAPS projects	We started the delivery of projects to make our homes more energy efficient funded by Welsh Government. We secured more funding to improve more ateb homes in 2024/25 from Welsh Government and The Swansea Bay City Deal.
Equality, Diversity, and Inclusion (ED&I)	We are working hard to better understand and tailor our service to our customer's needs. Thank you to the customer forum and the ED&I working group for leading this.

Improvement Action	Description
Cost of living support for customers	We developed in collaboration with our customers a program of support to assist with the rising cost of living, including introducing a financial assistance fund for those struggling to pay their rent and an energy hardship fund for customers struggling to meet the cost of heating their homes.
Disrepair	We have been able to understand and resolve all customer problems with their homes without recourse to a legal process.
Disability Confident Employer	We became a Disability Confident Employer.
Digital team & IT strategy taking shape	During the year the digital team has been coming together, having the right team of specialists will be of vital importance to customer service in the digital world we live in.
Letting homes to better standards	All relet and new homes are now let to a higher quality and in line with new Fitness for Human Habitation standards.
RHWA implementation	Renting Homes Wales Act has brought in several improvements aimed at helping customers get more from their homes and from ateb.
No Ombudsman interventions	We have been able to resolve all customer complaints without the intervention of the ombudsman.
Sustained good performance	When compared to other Welsh Housing Associations, we have performed well in the year in most of the key performance areas.
Minimal tenancy failures	We are delighted to report that we have had very low instances of tenancies failing which is great news.

Serve More People

Improvement Action	Description
WWCR supported more people	We have seen an increase in the number of people we supported because of additional income being secured in year.
WWCR Energy Officer	New support in our WWCR team to support older people living across Pembrokeshire and Ceredigion with energy advice.
Sageston Phase 1 'Sell-Out'	MBH managed to sell all the available homes within phase 1 of our Sageston scheme returning the best part of £1m to ateb to use for affordable initiatives.
Housing with Care Funding	We secured Housing with Care Funding to enhance our service offer at our Independent Living schemes.
WWCR Business Growth strategy approved.	A new strategy was agreed aimed at how we grow WWCR and the services it offers in the future.
73 New homes	ateb delivered 73 new homes which helped to meet the housing need in West Wales.



Increase Business Effectiveness

Improvement Action	Description
Interest on deposits Investments	Enhanced return on cash holdings.
Encore Awards	New mechanism to recognise and reward individuals who are deemed to have gone over and above their role profile within the year.
WWCR positive governance review	Really positive external governance report on how the WWCR Board operate.
Process maps across business	More mapping of our processes to be able to better plan service delivery and improvement.
Covenant re-negotiation	Positive interaction with our lenders resulting in a new range of covenants for financial control.
Budget holder reporting	Increased reporting to teams on budgets through the year to increase efficiency.
Board reporting	Improvements to the format and reporting to Boards to help greater understanding of the key issues.
Planned & Asset Management Improvement	Process improvements in how we organise our supply chains with more improvements to come.
Increased team resources	We employed 32 new people across the year with the majority in customer facing service areas.
New WWCR Vans	New vans brought a smile to the WWCR Crafts Team and the new livery will hopefully spread our name in further.
WWCR – Award winners !!	WWCR won the West Wales Health and Care Award for Housing with Care.
Positive IA's	Across the year we were rated as ?? for our 'Internal Audits' this is one down from the top award that we can receive

Improvement Action	Description
New Board Members	We lost some Board Members but gained some new ones. We are very pleased to welcome our members to the ateb group of Boards and Committees.
Wellbeing profile & engagement raised	The pressure on our teams has increased generally, so we are really pleased to have increased our Wellness support programme within the year.
Increased WWCR turnover	The year has seen a positive increase in turnover within WWCR which means we supported more people.
MBH integration	We have aligned the activities of Mill Bay Homes closer to that of ateb to get a better mix of homes and opportunities for customers on all our new schemes.
Long term empty homes	We were successful in securing Welsh Government funding to bring 8 long term empty homes up to a lettable standard.
No regulatory intervention	Issues did arise that we discussed with our regulation manager, but we are glad to report that we have had no interventions from the regulation team in FY 23/24.



Here are some of our performance statistics for the year...

Table 1: Welsh Government Regulation quarterly survey return

Metric	22/23	23/34			
	Q4	Q1	Q2	Q3	Q4
Gas safety checks in date	100%	99.7%	99.7%	99.7%	99.5%
Completed gas safety remedial works	100%	100%	100%	100%	100%
Fire Risk Assessments in date	97.2%	100%	100%	100%	100%
Water safety testing compliance	86.5%	100%	100%	100%	100%
In date annual asbestos inspections	100%	99.5%	91.4%	94.3%	96.4%
Electrical safety check	97.8%	98.8%	98.7%	96.7%	97.8%
Emergency repairs (completed within target)	100%	100%	100%	100%	100%
Routine repairs overdue (per property)	0.24	0.30	0.21	0.28	0.24
Properties let to alleviate homeless	31%	51%	83%	76%	66.6%
% Of void homes	1.42%	0.9%	1.08%	1.21%	0.97%
Current tenant arrears	3.3%	2.4%	2.4%	2.7%	3.2%
Current tenant arrears (self-payers)	1.3%	1.6%	1.4%	1.9%	1.9%

Table 1: Welsh Government Regulation quarterly survey return

Metric	22/23	23/34			
	Q4	Q1	Q2	Q3	Q4
% Of tenants in arrears 8 – 12 weeks	2.9%	2.7%	1.9%	4.0%	3.4%
% Of tenants in arrears 13 – 26 weeks	1.3%	2.1%	2.1%	2.5%	2.6%
% Of tenants in arrears 27 – 52 weeks	0.2%	0.3%	0.3%	0.4%	0.4%
% Of tenants in arrears 52 weeks plus	0%	0.03%	0.03%	0.01%	0.1%
Number of NOSP’s issued*	3	6	10	11	16
Number of evictions	0	1	0	0	0

*Notice of Seeking Possession

Table 2: Welsh Government STAR survey return. Fairly satisfied or above %

Metric	2019	2024	Comments
How satisfied or dissatisfied are you with the service provided by ateb?	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.

Table 2: Welsh Government STAR survey return. Fairly satisfied or above %

Metric	2019	2024	Comments
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.
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's 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.

Table 3: Financial highlights (reported as a group)

Metric	22/23	23/24*	Comments
Turnover	£27.0m	£25.4m	Less activity at MBH
Operating Surplus	£5.2m	£5.5m	Estate projects fell behind
Operating Margin	19.4%	21.4%	
Net Surplus before DB pension adj.	£2.5m	£3.3m	Higher interest income
Net Surplus after DB pension adj.	£2.2m	£2.8m	Reflects pensions volatility
Net Surplus Margin	8.1%	11.1%	
EBITDA** – interest cover	2.85	3.82	
Interest cover headroom over min.	£3.5m	£4.7m	

*subject to audit **ateb only

What does our performance and STAR survey say?

There has been movement in customer satisfaction from before Covid to after Covid. Whereas the movement is not huge, we need to work on the areas where customers have reported less satisfaction.

Understanding and putting improvement plans into action will from part of our engagement to improve initiative i.e. we need to prioritise improvements to those areas that mean the most to our customers – if it matters to you, it matters to us.

We remain strong in the key areas of housing performance generally but are obviously not complacent about this fact. Compliance with Health and Safety remains a top priority as does affordability and improvement to the repairs process.

The operating circumstances we are dealing with have put pressure on our financial performance. This year has seen an element of stability, but we are conscious that external pressures and volatility remains. The Association continues to prioritise investment in property and people and has invested in new business planning systems to help us navigate a successful financial strategy.

Does our Customer Forum think we have improved?

Since the last Star Survey, figures remain good, though some have slightly declined, particularly in certain services. Notably, customer service has improved, with many positive experiences shared by the Customer Forum.

The forum feels there's still an image of staff working remotely rather than engaging in the community. More visibility in streets and communities is desired.

On a positive note, customer feedback quality and engagement have improved, with only 7% dissatisfied with participation opportunities. Despite challenges like Covid and the cost of living crisis, satisfaction has generally remained stable. There was a 9% drop in satisfaction with repairs but a 14% rise in handling anti-social behaviour.

Overall, there are areas for improvement, but many forum members are happy with ateb and would not want to live elsewhere.

Quote from 2 anonymous CF members.

“ateb does bend over backwards for customers with difficulties and I've heard it from others too. I do think ateb take's care of people.”

“Just to feedback to you all, I think we are very lucky to be tenants of ateb. You all work tirelessly and with real enthusiasm which is a joy in this day and age. It's much appreciated and many thanks.”



Where do we stand against the 9 regulatory standards?

We must abide by the following standards set by our Regulator, the Welsh Government

Ref	Regulatory Standard	Met?
RS1	The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives.	Yes
RS2	Robust risk management and assurance arrangements are in place.	Yes
RS3	High quality services are delivered to tenants.	Yes
RS4	Tenants are empowered and supported to influence the design and delivery of services.	Yes
RS5	Rents and service charges are affordable for current and future tenants.	Yes
RS6	The organisation has a strategic approach to value for money which informs all its plans and activities.	Yes
RS7	Financial planning and management is robust and effective.	Yes
RS8	Assets and liabilities are well managed.	Yes
RS9	The organisation provides high quality accommodation	Yes



Although we believe we meet the standards, we also recognise that there are areas to improve. The following are the key areas where we believe we need to do more work to improve our regulatory standard rating over the next year:

Ref	Regulatory Standard	Improvement Areas – FY 24/25
RS3	High quality services are delivered to tenants.	<ul style="list-style-type: none"> • More work required to improve our repairs service. • Improvements to how we communicate with customers required.
RS4	Tenants are empowered and supported to influence the design and delivery of services.	<ul style="list-style-type: none"> • Greater involvement from customers in the design and future planning of the Association. • Greater emphasis on Equality, Diversity & Inclusion across the group and within our service delivery and design.

Improvement plans will continue to be made to improve the above identified areas and those prioritise detailed in our current strategy. Next Year FY 25/26 we will issue a new 3 year strategy.



So on reflection, have we improved?

A word from our Group Chair

It was a difficult year, not only because we and our customers were recovering from the impact of global events but also because we had to introduce the biggest change to Welsh Housing legislation for a generation. Renting Homes Wales Act was an all-encompassing event and is still settling in some 18 months after its formal introduction.

We did see some lower satisfaction results from our customer feedback with the key areas of repairs and communications standing out. Both these areas are fully on our radar and will continue to feature in improvement activities over the coming years. The Board has always kept a watchful eye on our compliance performance, the figures do move through the year due to one factor or another but we remain pleased with the effort from the teams to keep the high levels we have set. A significant amount of time and effort was prioritised into compliance works over the year and we thank the teams for their work.

We started some really important schemes to improve fire safety, energy efficiency and house new customers, but we also made some positive progress behind the scenes with a greater alignment of MBH work with ateb to improve tenure options on schemes generally and a new strategy to develop our WWCR services to help more people.

The business, like others has been subjected to financial pressures from high inflation followed by high interest rates and capped income. This will mean a few years of adjustment before new more stable norms hopefully return. We have some great lenders and have worked well with them in the year as well as having a positive dialogue with the Welsh Government.

So on reflection, have we improved? On behalf of all the Boards, I believe we have but operating conditions remain hard so improvement has to be hard earned. The information we have gleaned last year on where to prioritise our efforts next year have been really useful, we know we must do better at repairs communication and getting more customer insight into our long term planning and improvement processes. We look forward to continuing to work on these activities next year with you.

David Birch

On behalf of the ateb Board and Committees



Talk to us...

if it matters to you, it matters to us.

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N.b This is a postal address only and does not have facilities for walk in visitors.

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