



2020-2021

SELF EVALUATION



INTRODUCTION

This self-evaluation reflects our performance during one of the most challenging years in recent history.

At Pobl we are very proud of the way we remained firmly focused on customers and colleagues as we tackled the unprecedented challenges the world faced. We are all in awe and indebted to the bravery, compassion and professionalism of our frontline workers in our care, support and housing services in such challenging circumstances. Their ongoing commitment is without question and continues to make a huge difference to people's lives.

In October 2020, we launched our strategic plan for 2020-2030; our Pobl Ambitions set out our vision and ambitions for the next decade. We intend to use our resources, imagination and passion to deliver our purpose, making an even bigger difference to people's lives.

This strategic plan is set against a backdrop of wholesale change, both within society and our organisation. In the last 24 months, we have seen our colleagues adapt to working from home; reconfigured our governance model to support a Common Board and consistent decision-making; and adopted a digital first approach to business operations.

During the pandemic, normal regulatory activity was paused and Welsh Government gained assurance through the submission of monthly business continuity returns from RSLs. Following consultation with the sector, revised performance standards were launched in December 2021.

Our Self-Evaluation reflects these new standards, and demonstrates how our Board and Senior Management gain assurance that Pobl is complying with all relevant legislation, regulatory requirements and statutory guidance.

It also provides an assessment of how we are performing against our Ambitions, and delivering successful outcomes for our customers.

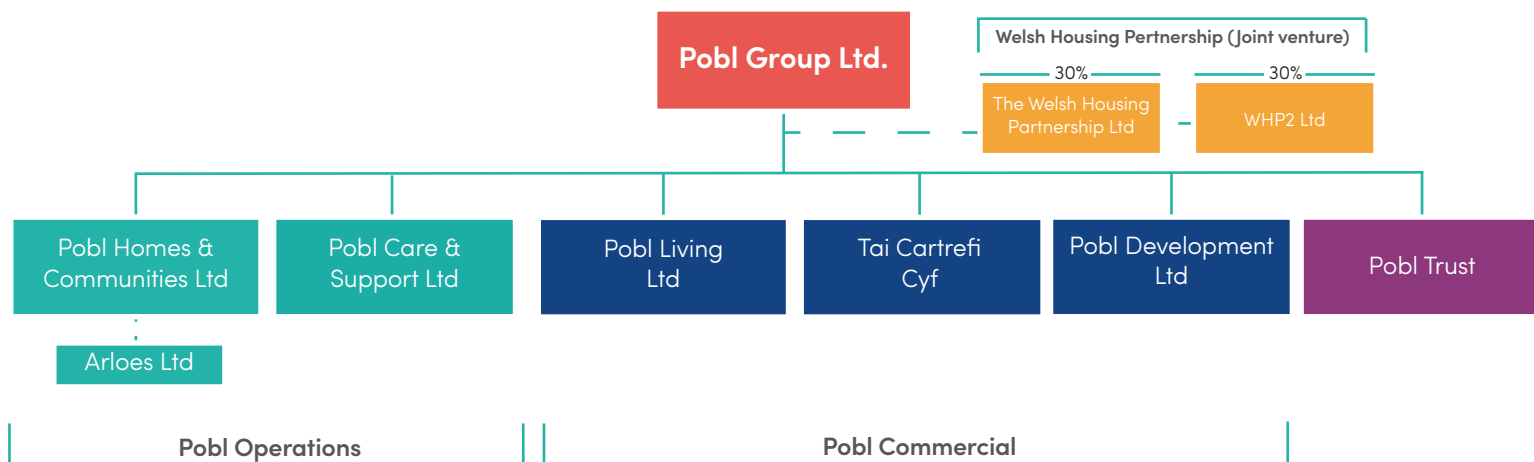
Highlights from 2021 include;

- Agreeing the ambitions for the decade ahead
- Delivering 481 new homes against a very challenging economic backdrop
- Strengthening the Board skills and diversity with the appointment of four new non-executives and two new co-optees
- Simplifying the Board and Committee structure
- Investment in systems to improve the customer experience
- Investment in colleagues to ensure well-being and safety remained at the forefront during the pandemic



Amanda Davies
Group Chief Executive

ABOUT US



Pobl is a group of companies offering great homes, care and support that make a difference to people's lives.

The Group is split into three operating divisions:

Operations

We manage homes and deliver care and support services that make a difference to people's lives.

Commercial

We build and manage homes and accommodation across Wales, including our existing student accommodation portfolio.

Running the Business

We work behind the scenes, supporting the Group in achieving its objectives.

Our Values

We're a not-for-profit organisation, focused on making a difference, so you can always trust us to:

- Be guided by our values
- Partner with others to achieve more
- Be local, with a personal touch
- Put Fairness, Respect, Equality, Diversity and Inclusion at the heart of all we do.

HOW ARE WE GOVERNED

In July 2020, following an independent review of our governance arrangements by Altair, we replaced our subsidiary Board structure with a Common Board. We appointed 4 new NEDs for their skills and diversity, and two Independent NEDs onto our Committees to maximise skills and expertise.

Our Board is one of healthy challenge driven by continuous improvement. NED's stay upstream of issues affecting both Pobl and the wider sector by participating in external events, representing Pobl in cross-sector Groups and by participating in spotlight seminars across the Group.

Our new NED's and their skills include:

Amarjit Atkar - Risk Management
Ny Bevan - Safeguarding
William Roberts - Health and Housing

Lucy Asquith - Strategy & Policy
Mark Hallet - Development & Regulation
Jamaila Tausif - Social Care

The Board meets eight times per year, with Board agendas illustrating our focus on strategic, generative and fiduciary governance. During the last year we have moved from monthly meetings, needed during the pandemic, to a bi-monthly board meeting cycle. The Board undertakes a minimum of two development sessions per annum and commissions task and finish groups, composed of Board members and Executives, when required.

The Group Board governs the affairs of the Group and is supported by a small number of Committees, which provide additional assurance and scrutiny in key areas of risk:

Safeguarding

Responsible for ensuring that the Group has in place appropriate policies, procedures, and practices to ensure that Pobl customers are safeguarded in all settings.

Investment

Oversees the delivery of the Group's Treasury Strategy and is responsible for ensuring that the Group has effective arrangements in place for the governance of borrowings, security and capital investment decisions including the investment in new homes.

Audit & Risk

Ensures that the Group has in place effective arrangements for risk management, audit, internal control, assurance, compliance and safe-guarding of assets.

Remuneration & Membership

Oversees the recruitment and skills balance of the Board and it's Committees, and is responsible for agreeing the terms and conditions of employment of the Groups Executive team.

Executive

Comprised of the Group's executive directors and the Chief Executive, this committee is responsible for the delivery of the Group's strategy and day-to-day operations.

HOW ARE WE GOVERNED

The Group Board



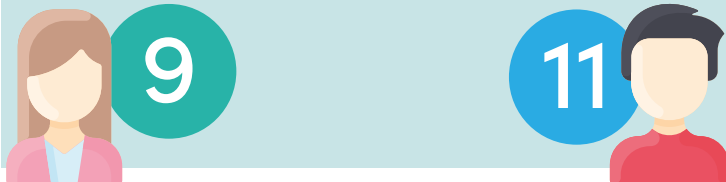
Our Digital First approach has seen us move to virtual Board & Committee meetings, enabling greater connectivity between NEDs and the Executive Committee. This virtual space has facilitated Board development with in-depth seminars on specific topics such as safeguarding, regeneration, development and WREAP. NED's have also undertaken virtual visits to a number of our schemes and developments.

In May 2021, CHC published an updated Code of Governance, which has been strengthened to promote Equality, Diversity and Inclusion within the sector. It has a renewed emphasis on culture and values and a focus on tenant and colleague participation in decision-making.

We have adopted and comply with Community Housing Cymru's Code of Governance.

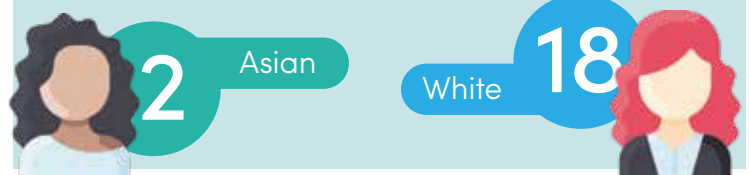
Gender

Group Board, Committee & Exec members



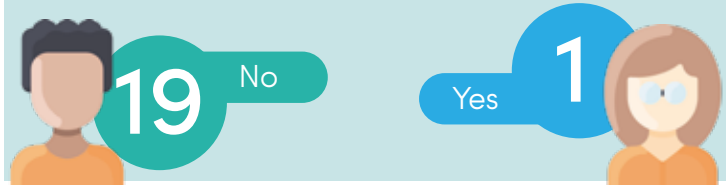
Ethnicity

Group Board, Committee & Exec members



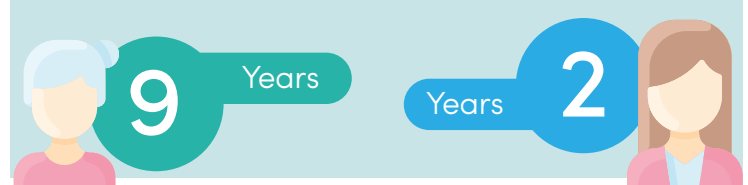
Disability

Group Board, Committee & Exec members



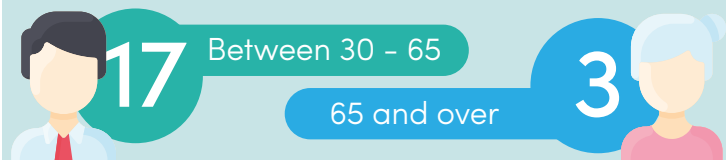
Length of service

For Non Exec Directors (NEDs) maximum for 9 years and average for 2 years



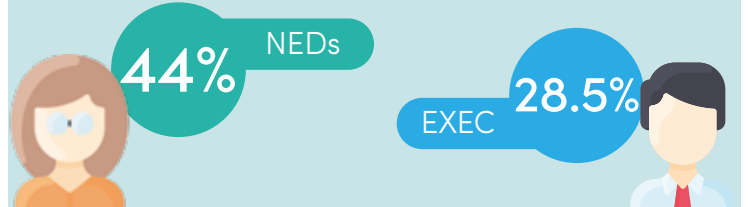
Age

Group Board, Committee & Exec members



Turnover

2019-2021



OUR STRATEGIC PLAN

We have developed clear Ambitions and a detailed strategy for the next decade with stretch targets for the Group. Each Ambition is supported with a detailed strategy and action plan outlining how we will progress towards delivering the ambitions..



We will build and invest in beautiful places where people and communities thrive and are proud to live.



We'll build great relationships, be easy to deal with and be trusted to provide great services.



On a route to zero carbon by 2050 we'll re-imagine our homes and the way we work.



We will use technology and data to improve our services. Tech will help our teams work brilliantly and connect easily.



Our awesome teams will share a passion for becoming the very best at what they do, and love their jobs.

OUR CULTURE AND VALUES

Our values were devised at the creation of Pobl and are more relevant today than ever.



The last 2 years has seen Pobl continue on it's journey of consolidation and simplification as we merged 3 legacy housing associations into one to form Pobl Homes and Communities.

Collaboration on service design, and colleague and customer experience is a key part of our culture. We are proud of how connected our organisation is, with our colleague forum (Pobl Forum) playing a key role in providing feedback on many issues including key organisational changes.

Our colleague voices survey, undertaken four times in the last 2 years gives us real time feedback on important issues and has allowed us to steer investment to where it matters most, for example colleague well-being.

In December 2021, we launched our 'New Ways of Working Consultation' to help us understand what our colleagues think and want from Pobl as an employer, including the choice of working style and contractual place of work.

The pandemic highlighted how important the wellbeing of our workforce is to the resilience of our business. To address this, we created a Wellbeing Team to support colleagues to talk through issues and build personal resilience.

Recognising the urgent challenges faced by colleagues, and by the sector in resourcing and maintaining service quality, Pobl Group made the decision to pay the Real Living Wage as a minimum from 1st October 2021.

To boost colleague morale during the pandemic we introduced small tokens to remind colleagues how valued they are. Feedback through colleague voices reinforced the importance and positive impact of these small gestures.



At Pobl our commitment to colleagues and customers around Equality, Diversity and Inclusion (EDI) means that we take every opportunity to promote equity, embrace diversity and challenge discrimination.

Our new Inclusive By Instinct strategy builds on the successes of the last three years, whilst underpinning our group ambitions for the decade ahead.

In setting out our **FREDIE** commitments, we have listened to what our colleagues and customers have told us and created a plan to ensure we make the biggest difference where it matters the most.

F Fairness for all is a reality, regardless of background or circumstances

R Respect for all is the norm and we will not tolerate any form of discrimination against customers or colleagues

E Equality of opportunity is embedded in the decisions we take and everything that we do

D Diversity is celebrated and our colleagues and customers feel that they belong

I Inclusion is widely understood, where all colleagues are committed to inclusive behaviours and policies and where customers feel valued and listened to

E Engagement - where there is a positive emotional attachment between our colleagues and their work; where our customers are consulted and play a key role in shaping our services

As part of our most recent colleague voice survey we asked colleagues for feedback around our work to embed **FREDIE** within Pobl.



7.4/10

Colleagues feel that they are valued as a person at Pobl.



8.8/10

Colleagues agreed that at Pobl, people of all backgrounds are accepted for who they are.



8.6/10

Colleagues believe that Pobl would respond appropriately to instances of discrimination.

Deeds Not Words

Recently, we are signed up to the Deeds Not Words Pledge, developed by Tai Pawb in partnership with Social Housing in Wales, to begin addressing the concerns of communities threatened by racial inequality.

The Pledge focuses on 4 key areas:

- Mitigating the impact of COVID-19 on Black, Asian and other Minority
- Ethnic staff and customers;
- Improving the ethnic diversity of board and staff at all levels;
- Communicating and engaging; and
- Developing an inclusive culture.

OUR CULTURE

We have seen a systemic change in ways of working over the last 24 months and our investment in our digital environment has allowed colleagues to work from home effectively, ensuring their continued safety.

To keep colleagues connected and informed, we:

- Implemented and upgraded MS Teams to enable greater connectivity
- Provided IT equipment and office furniture
- Made available a £250 grant to enhance colleagues' working from home environment

Our Intranet, Poblpoint, continues to play a key role in our digital world, connecting colleagues and resources. This increased investment has enabled greater interaction through:

- Online Executive live sessions,
- Regular What's Occurring sessions (Home & Communities)
- What's O'Caring sessions (Care & Support) across our Pobl Operations Division
- Our first online Staff Conference was attended by over 1,200 colleagues

This new digital reality has focussed our attention on cyber security; we continue to retain the Cyber Essentials Standard and are working towards Cyber Essentials Plus certification. We acknowledge this risk has increased and in December 2021 undertook an independent, expert review, which has helped shape future investment, assisting us to mitigate against this strategic risk.

Importance of Data

The pandemic highlighted the importance of data, and furthered one of our key ambitions around becoming a data led organisation.

Our move to MS Dynamics will allow us to capture and refresh our customer data, enhancing the customer experience moving forward. MSD also creates a more stable data environment and provides greater opportunity to understand and respond to data insights. MSD was launched in December 2021 and replaced 2 older legacy housing management systems.

The approval of our digital and data strategy builds upon our successes to date, continues our 'cloud first' ambition, automating and digitising more processes across the group, equipping our colleagues with the right tools and information to make informed decisions and take proactive steps toward continuous improvement. We are focused on improving the customer experience, tailoring services and generating efficiencies in the way we work.

We have also established a Digital Business Group to provide oversight and support this work.



350

Dynamics Almost 350 colleagues being trained across 175 redesigned processes



11,563

We now analyse 11,563 tenancies daily based on data driven rules to help highlight potential tenancies needing more support

OUR FINANCIAL PERFORMANCE

The Group continues to grow and demonstrate strong financial performance and resilience to face future challenges. Our balance sheet capacity has been stress tested and contains capacity to withstand shocks. A recent internal audit gave substantial assurance to our stress testing approach and monitoring.

STATEMENT OF COMPREHENSIVE INCOME	2021 £m	2020 £m	2019 £m	2018 £m	2017 £m
Turnover	155.6	144.3	134.7	131.4	127.4
Operating surplus	24.8	25.3	23.1	27.3	24.9
Operating margin	15.9%	17.6%	17.1%	20.8%	19.6%
Surplus on ordinary activities before tax	11.5	12.0	10.2	13.7	9.0
Margin before tax	7.5%	8.3%	7.6%	10.4%	7.1%

STATEMENT OF FINANCIAL POSITION	2021	2020	2019	2018	2017
Tangible and intangible assets	999.8	971.6	931.0	862.0	811.8
Loans repayable after more than one year	460.5	456.7	438.1	359.6	418.9
Reserves	276.8	286.3	254.7	266.3	251.2

STATEMENT OF CASH FLOWS	2021	2020	2019	2018	2017
Net cash flow from operating activities	49.0	22.1	15.3	43.9	54.4
Free cash flow	(60.9)	(9.7)	(53.0)	(13.6)	(16.3)

OUR FINANCIAL PERFORMANCE

Available liquidity

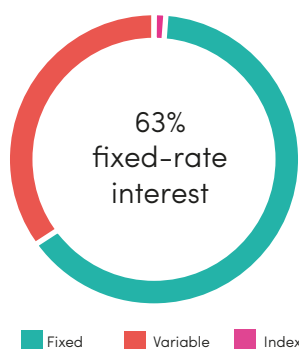
As at Dec 2021, the Group currently has 24 months liquidity with a remaining surplus of £18m. This is secured with a diverse range of facilities from different lenders.

Our golden rules set a risk framework over and above our most stringent covenants and include areas such as profitability, liquidity and covenant headroom. They provide us with a reasonable margin of safety that allows us to balance our financial strength and capacity against the delivery of our objectives. These are reported to the Board at each meeting as part of the Management Accounts, budget and long term business plan.

All treasury management Golden Rules were complied with and therefore all covenants were met during the year and the Group's long-term business plan forecasts continued compliance throughout.

The level of funding required is continually reviewed, including under a range of adverse scenarios within annual business plan stress testing. We produce an 30-year business plan at least annually, which is reviewed in detail by the Executive Committee, with economic assumptions informed by independent specialist treasury advisers (Centrus). This is reviewed by the Investment Committee, before the final plan is then discussed with and approved by the Board.

Availability of sufficient funding with the right terms is a key priority for the Group and is subject to a high level of scrutiny from the Board, Investment Committee and Executive Committee.



Interest rate basis

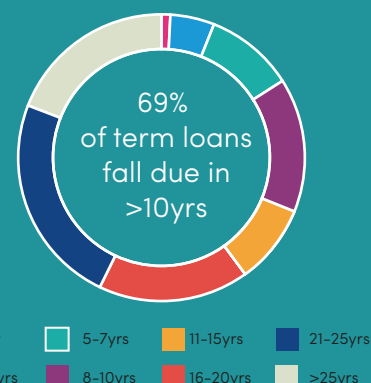
The approach to interest rate risk management is a prudent one. Revolving credit facilities bear interest at variable rates but the majority of fixed-term loans bear interest at fixed rates.

At 31 March 2021, 63% of total loans outstanding bore interest at fixed rates (2020: 62%). The proportion of fixed-rate interest in the portfolio will increase further over the coming year.

Maturity profile

The Group has limited refinancing risk, with a wide range of different maturities among existing facilities. More than two thirds of the Group's fixed-term loans fall due in more than ten years and current bank revolving credit facilities have a range of expiration dates spread across 2024-2026.

At 31 March 2021, the Group maintained total liquidity of £149 million (2020: £109 million), represented by £34 million of available cash and overdrafts (2020: £25 million) and £115 million of committed undrawn facilities (2020: £84 million).



VALUE FOR MONEY

We aim to provide high quality services which meet the needs of our customers and make the best use of the resources we have. Our goal is to strike the right balance between costs, working efficiently and successful outcomes.

We have a proactive Procurement function that monitors VFM and social outcomes from contracts awarded. Savings on contracts awarded in 2020/21 totalled £2.3 million. These savings are re-invested into front line services enabling us to deliver more for our tenants and customers.



68.8%
Satisfaction service charge provides VFM



84.2%
Satisfaction that rent offers VFM

Understanding how customers feel about our services helps us to identify the impact Value for Money activity has on service delivery.

Benchmarking our achievements helps us continually improve our services and provides a reference point for implementing and managing change. We regularly compare our performance with our peers through the Global Accounts and Welsh Government Business Continuity Returns; recent results have indicated that we are within the upper quartile of the sector when comparing key compliance and financial metrics.

In 2020/21, the operating margin across our social housing activities was 28.3%, which far exceeds the sector average in Wales (21.9%). In addition, operating costs per home amounted to £3,841 compared to a sector average of £4,108. This demonstrates a healthy balance between efficiencies and investment.

Measure	20/21	19/20	19/20 Sector average
Reactive repair costs per social housing unit	£1,099	£900	£1,189
Major repairs and component replacements per social housing unit	£629	£764	£1,133
Gross arrears (as % of turnover)	2.48%	4.9%	5.0%
Income per social housing unit	£5,434	£5,268	£5,703
Empty property loss per social housing unit	£104	£99	£73
Weighted average cost of capital	3.95%	4.3%	4.4%

OUR APPROACH TO RISK

Effective risk management is a fundamental part of the business and supports us in delivering our strategic objectives. Culture plays a key part in how we identify, report and mitigate risks, ensuring the controls in place are effective in mitigating the impacts. The Group Board has overall responsibility for risk management and sets the Group's tolerance to risk through its risk appetite. Pobl's Risk Management Framework provides a structured approach to managing risk across the business, centred on the "three lines of defence" model outlined below.

Our Board has defined its Risk Appetite in line with the Groups ambitions and is actively involved in managing key sector risks:

- Decarbonisation
- Labour market shortage
- Supply chain challenges

Senior managers work shoulder to shoulder with the Executive team to manage our operational risks:

- Workforce and wellbeing
- Health & safety
- Key compliance areas
- Finance and budget pressures



Each report presented to the Board includes a risk impact section. The monthly performance report contains the top business risks, and the Board receives a strategic risk update twice yearly, outlining the strategic risk context against the Groups risk appetite. The Executive Committee review's the Group's business risks monthly as part of the performance report. The Audit & Risk Committee plays an important role in providing Board assurance on key business areas and has oversight of the risk management framework.

Our performance framework has been updated to reflect Group priorities and risk mitigation. We monitor our performance through monthly assurance reports, presented to the Board, showing key performance indicators, trend analysis, key risk movement and emerging risks identified.

Business Continuity

Our business continuity plans are tested and evaluated on a regular basis and lessons learnt fed back to the Group. These plans have been utilised effectively during the pandemic and helped us to formulate our Covid response.

OUR CUSTOMERS

We are very proud of the way we remained focused on customers and colleagues throughout the Pandemic; this commitment has made a huge difference to people's lives.

The introduction of a new operating structure for our housing management services centred on the concept of place-based leadership, with small patch based teams. Each neighbourhood manager is responsible for a maximum of 300 homes, allowing us to be highly visible and connected to customers and their communities.

Our local approach sees place based colleagues supported by our Customer Contact Centre, managed by our Pobl Solutions Team, who aim to provide a 'one-stop shop' experience for our customers with the aim of significantly increasing customer satisfaction.

In addition, we've grown our Customer Wellbeing and Advice and Support teams, who specialise in problem solving with individuals providing money and debt advice, supporting customers to remain in their homes. In 2021, the team helped over 720 customers access an extra £1 million in welfare benefits, grants and extra support from their utility providers.

Our Customer Account advisers work with customers to make sure rent is collected in a way that ensures the organisation remains financially strong but that customers are supported. We have a 'zero eviction mind set' and are increasingly using data and insight to identify customers who are at risk of falling into arrears. We evicted 3 tenants in 2021, all of whom were offered alternative accommodation.

Affordability

Ensuring that rent levels are affordable and equitable is critically important to us. We're pleased to report that our total rent levels remain below the sector average in Wales and customer satisfaction around value for money has remained positive in relation to both our rent and service charges. The increase in income year on year reflects the inflationary uplift regulated by Welsh Government, along with additional income from the high number of properties handed over in the year. In the last two years our rent increase has been below the maximum set by Welsh Government (2020/21 - 1.4% and 2022/23 2.7%).

Our updated rent policy will be introduced in April 2022 and was developed with direct input from customers, with over 1,200 customers expressing their views. The implementation of the new policy has affordability at it's heart and will result in 1,040 seeing their rents frozen in April 2022.

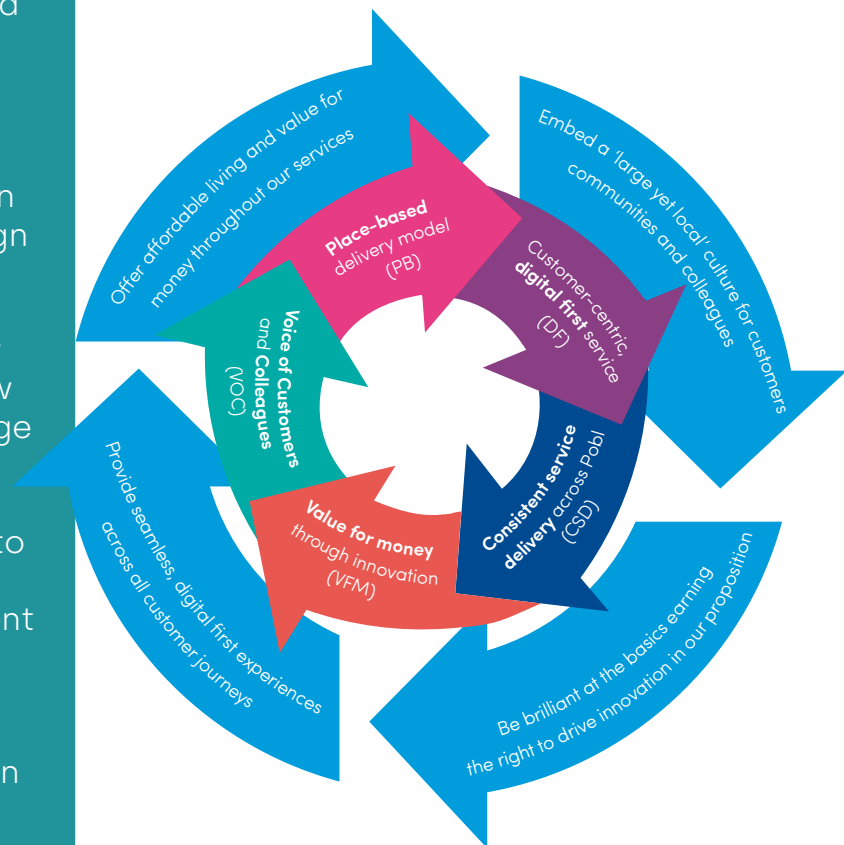
We are continuing this approach with a review of our Service Charge policy, aiming to make our service charges as affordable as possible. This work involves extensive consultation with customers and using our scale of operation to deliver efficiencies for customers. During the year we also revised our Empty Homes Standard following feedback from customers, improving the quality of the properties we re-let. Flooring was highlighted as an issue and a budget has been identified to address this going forward.

WHAT OUR CUSTOMERS THINK

How our customers think and feel about our services is a fundamental element of our approach to improvement. We've introduced new ways to capture both formal and informal feedback at every interaction. We continue to engage with our customers through: telephone surveys (over 2,000 per year) for relational feedback to follow up on customer experience, focus groups to design our customer portal and a focus group to develop our customer connectors strategy. We've had over 4,000 customers share their feedback on a range of topics from our new affordable rent approach to how we manage estates.

We're also seeing benefits from being able to better analyse customer and operational data to identify and implement improvement opportunities.

As part of our broader Pobl Ambitions, our Customer Connectors Strategy aims to earn and retain our customers trust to drive us forward. This brings together several key golden threads to enable us to deliver our Ambitions agenda.



Customer satisfaction

We use an independent third party to survey our Homes & Communities customers on a monthly basis. During the first wave of the Pandemic, we saw an increase in customer trust scores. This reflected work carried out to stay connected with customers, with over 5,000 customer wellbeing calls, and colleagues supporting communities to develop and access networks to ensure the delivery of food, medication and help with mental health issues, including loneliness.

As the Pandemic has progressed, we have seen customer satisfaction scores reduce. This is a trend experienced by service providers across many sectors. Backlogs of routine repairs and delays to major works and home improvement programmes have impacted satisfaction levels. However, as we come out of the pandemic, we are applying the lessons learned from a challenging 12 months to focus on improving satisfaction and trust.

Regular detailed analysis of our data shows that some customers would like to see us improve our communication around repairs, especially when they are delivered by a specialist contractor or third party. This is a major focus for the next 12 months.

WHAT OUR CUSTOMERS THINK



82%
Satisfaction with
neighbourhood
as a place to live



84.2%
Satisfaction that
rent offers VFM



64.3%
Satisfaction with
repairs and
maintenance



76.6%
Satisfaction with
quality of homes



72.7%
Customer
Trust

We have a culture of learning from feedback and complaints. We have launched a single Group Complaints policy and have created a dedicated team to drive improvements from customer feedback. In 2021, we recorded 885 complaints, the majority of which were resolved informally. 30 complaints were referred to the Ombudsman after exhausting our internal processes; none of these returned adverse findings.

How we learn from feedback

In Homes & Communities, our neighbourhood managers work closely with customers to co-create 'What Matters Plans' understanding the priorities for the communities to focus our resources appropriately. Positive examples of this collaborative approach include creating new and upgraded play facilities, enhanced green spaces and installing new windows where customers have let us know that these are the things that really matter.

The customer portal in MSD will provide an important tool in hearing and responding to our housing customers in real time. The portal, Pobl Connect, is due to launch in March 2022.

Within Care & Support, we have a person centred and highly individualised approach, customers are encouraged to help us shape services in several ways, with feedback influencing the delivery of services. In March 2021, we launched the Psychologically Informed Environment (PIE) Abacus across Support services to give colleagues and customers an opportunity to come together and self-assess how PIE their service was, what was working well and what needed to be developed. From February 2022, Pobl Engage, a new portal will be rolled out across support, giving customers greater opportunity to engage with, and influence service delivery and design.

WHAT OUR CUSTOMERS THINK

Our customer voice helps influence and shape our decisions and service design. We are connected to customers in a range of formal and informal ways:

- Our Customer satisfaction dashboards and regular deep dives highlight trends, and analysis enables us to understand underlying issues. Most recently we have identified that customers receiving repairs services from specialist contractors have experienced issues with communication and cancelled appointments.
- Working with our customers, our Neighbourhood Managers complete 'What Matters Plans' for their patches. These plans use data, insight and customer voice to develop short and long term priorities for investment and action. In Fairview and Barrackwood, for example, we worked with the communities to design the upgrade and installation of new play facilities on these estates. Engagement with both customers and the wider community will continue as we work to improve these areas.
- We have a collaborative approach to policy and service design and use our 'Pobl Voices' panel to sense check our decisions. During 2021 customers have helped shape our affordable rents policy, the design of our website and Pobl engage – our customer portal.
- We have identified 3 Regeneration areas, which are central to long term ambitions; Penderry, Pill and Tyshia. These are communities where Pobl has a significant amount of homes and the success of these communities is very important to us. We know that critical to this success is making sure that we engage customers and allow their priorities to shape our long term vision. The Penderi Master Plan, developed alongside customers is a 10 year strategic regeneration framework for the area.



OUR HOMES

We are uncompromising in our commitment to ensuring the health and safety of our customers. Property compliance has been exceptionally challenging during the pandemic, however, performance has improved in 2021. In four of the five key compliance areas, we have consistently performed above the sector average in Wales.

Ahead of the introduction of new Fire Safety legislation in October 2021, we developed a Fire Safety Road Map, working towards the new standards for approximately 2 years prior to their implementation.

Our Road Map demonstrates significant progress made to ensure all of our homes are safe for our customers and meet all current safety standards. All high risk buildings have been surveyed for cladding and compartmentation work. Remedial work on these buildings is completed or incorporated into our planned work programmes.

Whilst Gas Safety indicators continue to perform well, we have experienced challenges with our lead sub-contractor throughout 2021. Issues including increased no access rates, materials and labour shortages have created service pressures.

In Spring 2021, our internal quality framework identified issues with the accuracy of gas safety certification completed by this contractor, resulting in over 700 safety checks revisits. During this period we were in close contact with the Regulator.

We continue to monitor the contract closely and are working with our contractor to deliver service improvements, including adhering to our appointment booking timescales and internal No Access procedure.



WHQS compliance: 100% with 13.8% acceptable fails.



100% of buildings required to have a Fire Risk Assessment (FRA) had an in-date and compliant FRA.



98.9% of homes with a gas appliance have an in-date, accredited gas safety check.

We monitor the level of disrepair claims carefully across all of our homes to understand trends. We currently have 35 open claims for issues including damp and mould, but there are no specific trends or issues that are of concern.

Welsh Housing Quality Standard

Continued investment in our existing homes remains a major priority, and our spend on Repairs & Maintenance has increased significantly in recent years to ensure that all our homes meet the Welsh Homes Quality Standard (WHQS). Our forecasted budget of £34.1 million for this year (21/22) has increased to £38.9 million in next years budget (22/23). This does include an element of grant funded works but underlying expenditure funded by Pobl will increase by £2.5m to support this investment.

Along with the rest of the sector, COVID has impacted on our WHQS performance, with both planned works and routine repairs activity suspended at the start of the first lockdown. Although the service has slowly returned to normal and backlogs have been addressed, we are now seeing an increase in the number of homes that require a new kitchen or bathroom. Global supply chain and material shortage issues have seen many items increase in cost significantly, and as a result, we expect our levels of acceptable fails to increase at 31 March 2022. Recovery to previous levels will be dependent upon a variety of factors, including additional investment. These unforeseen increases are currently being incorporated into our business plan and WHQS forecasts going forward.

IMPROVING HOMES AND COMMUNITIES

Our Placemakers ambition will see us build and invest in beautiful places where people and communities thrive and are proud to live. We want our residents to feel that they are living in a place which has been created with care, thought and a passion for home and the wider environment.

In addition to our goal to build 10,000 new homes in the next decade, we are also committed to regenerating key Pobl communities, investing in our customers homes to improve their energy efficiency, nurturing community infrastructure, supporting food supply, recreation and transport.

The Optimised Retrofit Collaboration

Pobl Homes & Communities is the lead RSL for the Optimised Retrofit Programme, which aims to kickstart large scale decarbonisation across Wales, targeting poverty and affordable warmth for our customers. With funding from Welsh Government, Pobl will be installing smart controls with remote monitoring capacity in 129 homes in Swansea. In addition, another 40 'off gas' homes will receive external wall insulation, air source heat pumps, and other thermal improvements to slash carbon emissions.

Welsh Housing Renewable Energy Aggregation Partnership (WHREAP)

We have partnered with Cardiff Council, Swansea Council, Newport City Homes and Wales & West Housing to create the Welsh Housing Renewable Energy Aggregation Partnership (WHREAP). This highly innovative collaboration, amongst the first of its kind in the UK, aims to retrofit 5,000 homes across Cardiff, Newport and Swansea with cooperative solar panel and battery arrays, reducing customer fuel bills; and improving the energy efficiency rating of homes.

Penderi Energy Project below:

Pobl, Sero Energy and Everwarm are working together to deliver the UK's largest renewable energy retrofit project of its kind. Our Penderi Energy Project will see almost 650 Pobl homes in a Swansea community benefit from the installation of state of the art renewable energy generation, energy storage and smart energy management technology. Supported by £3.5m EU funds from the European Regional Development Fund (ERDF) through the Welsh Government, the project could see the community generate as much as 60 per cent of its total electricity requirements, reducing bills as well as carbon emissions by as much as 350 tonnes per year, and is considered to be the most significant project of its kind in the UK at present.

IMPROVING HOMES AND COMMUNITIES

Regenerating our communities

We are focussing our regeneration activity in 3 key areas; Penderry in Swansea, Pillgwenlly in Newport and Tyshia in Llanelli. We manage over 500 homes in each of these communities, and believe in their potential to build on their natural assets and strengths. We are committed to working with partners to develop long-term regeneration frameworks for each area, which will see investment and growth aligned to create positive and enduring change in these communities.

Our approach to developing regeneration frameworks for these areas allows us to recognise their differences, listening and working with the local community. Common principles across all three projects include introducing a blend of tenures into the housing market where possible, using renewable energy investment as a catalyst for change, focusing on commercial opportunities for the local community, maximising investment in green infrastructure, working with all partners including the Local Authority and, of course, taking a long term view.

Working in partnership with customers

Collaboration with customers on service design is a key part of our culture. Using an asset-based community development approach, our Regeneration Team work with communities to create places where people are proud to live.

Pillgwenlly, Newport

Our work in Pillgwenlly is about the big and the small things that make a difference to peoples lives. Listening and working with the community has allowed us to understand their vision for Pillgwenlly rather than repeat the cycle of anchor agencies trying to 'fix it'. Community members have been central in the co-production of a masterplan, its tender process and now its delivery.

Penderi, Swansea

Pobl are leading on a £1million bid to the National Lottery to put young people at the centre of the systematic and cultural transformation of this area. Over 300 young people took part in workshops, film making, community conversations and online surveys, exploring what was important to them and their views on how this project should be resourced.

Tyisha, Llanelli

Through Pobl's 'Go Girls' project, young women identified the back lanes in their community posed issues of personal safety and environmental health. Through our ongoing relationship with Carmarthenshire Council we were able to connect the young women with the Transforming Tyisha Regeneration team, empowering them to influence change to these lanes near their homes.

SUPPORTING PEOPLE

We are very proud of the work we do to deliver services to people who need care and support.

- We provided PIE (Psychologically Informed Environment) services to over 15,000 people and families in 2021
- 96% of our customers told us that they felt safer during the pandemic because of the support they received from Pobl
- 91% of our Floating Support customers told us that the online and telephone support they received from Pobl Support colleagues really helped them in lockdown.

Throughout the pandemic we worked in partnership with 16 Local Authorities to help deliver additional support services to people in need. We supported hundreds of people to move off the streets and into temporary accommodation, providing much needed support, safety and reassurance, as well as food and toiletries.

This included providing an additional 100 bed spaces to councils across Wales, and partnering with Swansea Council and The Wallich to bring a new 25 bed hostel into use within 6 weeks. In Rhondda Cynon Taff and Merthyr, we took over the management of 4 large, supported housing services, and began delivering a new large Floating Support service in Blaenau Gwent.

In Caerphilly, we worked in partnership with the Local Authority Supporting People team, United Welsh Housing and Welsh Government to expand capacity for people experiencing homelessness in the borough by erecting modular homes on land adjacent to our Supported Housing project in Ystrad Mynach.

With the support of the Council and the Local Health Board, we have also increase expertise within our teams, employing specialist Substance Misuse counselors and Psychology Assistants.

In response to Welsh Government's request for rapid rehousing models of support, we launched 6 pilot Housing First services, providing customers the opportunity to move off the streets and directly into their own permanent home, thereby eradicating the need to go through the traditional stepped Supported Housing route. To date, we have rehoused 70 people through these services.

Care services

Pobl is also a major provider of care services across Wales, supporting over 1,200 people with highly personalised care that enables them to live the way they choose. Our services cover areas such as registered nursing care, extra care, domiciliary care and supported living.

We believe in supporting customers to take measured risks, with a safe and supportive team around them, enabling them to access their local community, make and maintain friendships, enjoy social activities, and take part in hobbies/interests.

We receive consistent recognition for the quality of our services from Care Inspectorate Wales; inspectors repeatedly report excellent feedback from colleagues, customers and their families, praising our commitment to encouraging customers to both take control of their lives, and the support they receive.

There is a robust regulatory regime surrounding service delivery and we take assurance from the external evaluations, which compliment our own internal control framework; all 8 of the inspections carried out in 2021 received positive reports, with limited areas for improvement, testament to a skilled team who are well supported.

OUR CONTINUOUS IMPROVEMENT PLAN

Our Internal Assessment Key	
STRONG	<i>Strong performance, maintaining high standards</i>
GOOD	<i>Good performance and improving</i>
ADEQUATE	<i>Adequate performance, an area of focus</i>

RS.1 The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.1 A	STRONG	Pobl Ambitions —see pg. 6, and www.poblgroup.co.uk/about-us/poblambitions/	Actively seek a new Chair of the Board as current Chair is nearing completion of her term of office.	Sept 2022
RS.1 B	STRONG	Adherence to the CHC Code of Governance developed (pg. 5)	We will continue to take learning from the structure and content of other approaches to self evaluation.	Ongoing
RS.1 C	STRONG	Inclusive By Instinct strategy developed and approved by Board (pg. 8) Equality Impact Assessments of policies and major organisational change Mutual mentoring scheme introduced across Group Investors in Diversity Stage 2 accreditation	Gather evidence to demonstrate our approach and commitment to tackling hate crime and anti racism. Refresh the succession plan for the Board.	Dec 2022 Sept 2022
RS.1 D	STRONG	WG Board Diversity Return (see also pg. 5) Website at www.poblgroup.co.uk/about-us/our-people/	Continue our programme of NED learning and development. Provide a position statement to the Board on the diversity and make up of our customers and how they impact our decision making, plans and strategies.	Ongoing Sept 2022
RS.1 E	STRONG	Board/ Exec packs Board/ Exec minutes Example of a Board MDP Adopted a Common Board governance model to ensure consistency in decision-making (pg. 4) Co-opted members of the Executive Team to the Group Board Simplified Group structure, creating greater resilience and transparency (pg. 3) Clear delegations between Boards, Committee and Executive Team are regularly reviewed (pg. 4) Regular Board and Committee training sessions		
RS.1 F	STRONG	What Matters Plans (see pg.16) Affordable Rents Policy and development (see pg. 14) Regeneration masterplan for Penderry (see pg. 19) Inclusive by Instinct (see pg. 8) Pobl Ambitions (see pg. 6) www.poblgroup.co.uk/about-us/poblambitions/		
RS.1 G	STRONG	Welsh Government Returns (Rent, Diversity etc.) Care Inspectorate Wales Inspection Reports Self Evaluation Annual Report www.poblgroup.co.uk/how-we-are-doing/financial-statements/		

RS.2 Robust risk management and assurance arrangements are in place				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.2 A	STRONG	Risk Management Framework (see pg. 13) Risk appetite statements regularly reviewed to ensure they reflect the operating environment and our current performance Annual Internal Controls Statement Risk Register Summary reported to each Audit & Risk Committee Independent Internal audits and reports Monthly performance report which includes movement and emergence of all key risks	Strengthen our Cyber Security by implementing the recommendations of the independent Cyber Security Review, some actions have already been completed.	Dec 22
			Redefine our performance reporting to align with our Ambitions and reflect key risks	Jan 22 - April 23
			Regular sector risk session with Board	Ongoing
RS.2 B	STRONG	Group structure (see pg. 3) Stress testing (see pg. 11)	Reinforce our Cyber Security controls through business continuity testing	
RS.2 C	STRONG	Example of BCP Digital and Data Strategy Digital Business Group		
RS.3 Highly quality services are delivered to Tenants				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.3 A	GOOD	Monthly performance reports WHQS return and Board reporting	Launch of our customer portals will facilitate accurate data collection and enable tailored services	March 2022. Data cleanse by July
RS.3 B	GOOD	Restructure based on customer service model (see pg. 14) What Matters Plans provide area specific approach using customer feedback (pg. 16) Diverse range of housing solutions offered, from Housing First and homelessness initiatives to share ownership Affordable Rents consultation (see pg. 14) Regeneration frameworks and local plans (see pg. 19)	Quarterly releases of MS Dynamics will continuously improve services to customers	July 22
			Our Fire Safety Road map will support us to implement the Fitness for Human Habitation regulations (FFHH)	Ongoing
RS.3 C	ADEQUATE	Satisfaction data (see pg. 16)	Ongoing performance scrutiny and monitoring of our Lead Gas Servicing contractor	Ongoing
RS.3 D	GOOD	Annual Report and Self-Evaluation are published our website enabling our stakeholders to access performance data Annual Customer performance report	Develop the new Pobl website	Sept 22
			Revisit the publication of landlord performance information for customers	Dec 22
			Creation of a new Pobl Repairs service will provide a one-stop shop for repairs	July 22
			Integration of MS Dynamics and Service Connect for Third Party contractors will improve visibility of repair works contracted out	Dec 22

RS.4 Tenants are empowered and supported to influence the design and delivery of Services				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.4 A	GOOD	Customer-centred services (see pg. 14) Customer Connectors Strategy 2021-2023	Utilising improved customer data and feedback to shape future service design	Over the next 12 months
RS.4 B	GOOD	Website— www.poblgroup.co.uk/homes-and-communities/get-involved/ Development of customer complaints team, focused on resolving issues (pg.16) Learning from complaints shared with SMTs and used to drive improvements Group Customer Complaint Policy	Extend ways to engage with customers Improve first point of contact resolution and real time responses, facilitated by our customer portals	July 22 Sept 22
RS.4 C	ADEQUATE	Customer Voice panel within H&C (see pg.17) Regular customer surveys in C&S (see pg.16) IT workshop with Customer Voice panel to review engagement with online services to inform development of digital services Regeneration activity (see pg.20) Customer satisfaction data (see pg.16)	Feedback from complaints will drive future service design and improvement Engage with customers to understand how we can improve communication, particularly around repairs and maintenance, to improve customer trust	Sept 22 July 22
RS.4 D	GOOD	Customer survey results for affordable rents policy Inclusive by Instinct Strategy (see pg.8) What Matters Plans (see pg.16)		
RS.5 Rents and service charges are affordable for current and future tenants				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.5 A	STRONG	Annual Rent Review and Rent Settings and Service Charge Policy signed off by the Board Analysis of impact of removal of Universal Credit uplift on customers' future affordability Annual WG Social Housing Rent Standards Return Renting Homes Act workstreams	Implementation of Affordable Rents Policy delayed to coincide with launch of MS Dynamics Established working groups to prepare for the transition to Renting Homes Act (Wales) Service Charge VFM Review for Customers	April 22 July 22
RS.6 The organisation has a strategic approach to value for money which informs all its plans and activities				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.6 A	GOOD (Our ratings for RS6 reflects the need to rethink our VFM approach post pandemic)	Annual CHC Global Accounts Return (see pg.12) Commitments to Community Benefits within the procurement process Procurement cost/quality Annual Report	The post-pandemic environment necessitates a rethink of our Group approach to VFM (and this has been reflected in our internal assurance grading). Customers, colleagues and NEDs will be key to the development of our new approach.	Dec 2022
RS.6 B	ADEQUATE	Affordable Rents Policy (see pg.14) Customer Satisfaction (see pg.16) Wider socio-economic impact of activities, including savings for the public sector		

RS.7 Financial planning and management is robust and effective.				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.7 A	STRONG	Annual budget setting process reflecting our Pobl Ambitions	Consolidation and simplification of the Group's treasury structure is ongoing. This will include refinancing of legacy debt to reduce cost of capital and agreement of a new covenant structure giving the necessary freedoms for decarbonisation investment.	Sep 2022
RS.7 B	STRONG	Monthly management accounts to Exec Committee and to all Board meetings		
RS.7 C	STRONG	Covenant headroom is monitored and treasury policy compliance is reported to each Investment Committee		
RS.7 D	STRONG	Financial Regulations / Scheme of Delegation Golden rules reflect our risk appetite regarding profitability and liquidity management Stress testing		
RS.7 E	STRONG	Treasury Management Strategy and Policy		
RS.8 Assets and liabilities are well managed				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.8 A	GOOD	Comprehensive records of our homes, loans and related security	Review Group strategy for properties on leasehold titles with reducing lives. This is to seek freehold title, ensure efficient terms and support property charging to secure our funding portfolio. Ongoing proactive consolidation of property security and associated records to optimise capacity.	Jun 2023
RS.8 B	STRONG	Securitisation Secured grant for decarbonisation works, including ORP and WHREAP Partnership with Sero Energy to develop solutions to address fuel poverty Utilisation of dormant assets to address homelessness in Swansea and Caerphilly Empty Homes Action Plan to reduce number of void properties and improve re-let times New Build programme and land banking to meet housing challenge in Wales		Sep 2022
RS.8 C	STRONG	Monitoring to Investment Committee includes regular analysis of our treasury portfolio and current and projected security position Regular reconciliation of security position with funders and security trustees Refocused Asset Management Strategy WHQS Return		
RS.9 The organisation provides high quality accommodation				
Ref	Internal Assessment	Evidence	Continuous Improvement Activity 2022	When
RS.9 A	GOOD	WHQS Return New Homes Standard approved by Board, setting out expectations of new build homes, e.g. around EPC/SAP ratings Continuous improvement in our average EPC/SAP rating compared to the Welsh Average Gas Safety compliance (Demonstrated our ability to quickly identify dips in performance and to address these effectively) Fire Safety Road Map	Review and revise Asset Management Strategy to: Factor in current economic pressures; Increase investment in decarbonisation; Create organisational structures that will see colleagues working in teams responsible for whole life cycle of an asset	July 22