



BIELD HOUSING & CARE

GETTING BACK ON TRACK

ANNUAL REVIEW
2021/22

 **BIELD**
FREE TO BE

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Introduction

Welcome to Bield Housing & Care's 2022 Annual Review. This tells you all about our performance over the last year and how our services are enabling our customers to live the life they want, as well as some of our plans for the future.

We would love to hear your feedback on our 2022 Annual Review. Please get in touch by emailing communications@bield.co.uk to let us know your thoughts!

A message from the Chair

It's been another busy year for all of us at Bield. Just as we navigated our way out of the coronavirus pandemic, reinstating in-person services and adapting to the needs and wants of our customers, we now find ourselves facing a significant cost of living crisis. They say that difficult times often bring out the best in people and I have no doubt that our staff and volunteers will be on hand to support our customers as much as possible whilst at the same time working hard to improve our services and provide the best quality homes.

Despite coronavirus restrictions still being in place at the time, we celebrated our 50th anniversary on 17th March 2021. This was 50 years to the day that Bield became a housing association, with just one development in Bo'ness. From these humble beginnings, we have grown into one of the largest providers of housing and support services for older people with over 5000 customers, 600 staff and 180 locations throughout Scotland. A variety of special events, including tea parties and bingo afternoons, took place throughout the year to enable our customers to mark the occasion. None of these would have been possible without our staff and volunteers and, on behalf of the Board, I wish to thank them for all of their hard work and dedication to ensure that these celebrations were such a success.

Our current strategy is due to end in March 2023 and therefore it's time for the Board, with support from customers and staff, to develop something new. This is an opportunity for us to really consider where we want to go, how we want to get there and, crucially, how we want our customers to experience our services.

We're also making some significant changes to the way we work internally. The introduction of a new housing management system later this year will enable staff to oversee housing management functions, such as allocations, rents and repairs, more efficiently and effectively and deliver a better service for our customers. We have also been developing our approach to the use of technology to better support our customers to lead more independent lives. The Inspire project involves the use of proactive telecare to alert our alarm receiving centre (BR24) to issues facing customers before they become an emergency. We have also successfully been awarded funding to become one of only four UK-wide sites for the TAPPI (Technology for our Aging Population: Panel for Innovation) initiative. TAPPI seeks to address the opportunity that technology has to enhance the lives of our ageing population and the barriers that prevent its adoption. Both of these initiatives demonstrate our commitment to embracing a range of technologies that will benefit our customers and these, we feel, are only the start.

As you will be well aware, the pandemic had a significant impact

on our working lives during the last two years. We are now giving staff the opportunity to share their experiences, reflect on the lessons learned and help to shape business-led practices that will determine what working within Bield looks like in a post-pandemic environment.

The Board were delighted to welcome two new members earlier this year, Beth McNeil and David Fisher. Thanks to their skills and expertise across a range of services, they continue to contribute positively to the delivery of high-quality housing and services for our customers. We have also been extremely fortunate this year to have had Nikki Ritchie join Bield as Director of People and Organisational Development. Nikki brings with her a wealth of experience and is already proving invaluable in leading our work on our new People Strategy and supporting the organisation to grow with an even more enhanced focus on our key asset; our people. I would also like to congratulate Tracey Howatt on her promotion to the role of Director of Customer Experience earlier in the year. Tracey has amassed an impressive 35 years of service with the Association. Her commitment and enthusiasm is



inspiring and she truly represents all that is best about Bield.

Finally, I would just like to say how grateful I am to our key stakeholders, especially our staff, volunteers and customers, for your continued patience and support during another challenging year. With your assistance, I am confident that we will be able to tackle whatever 2023 may have in store for us, whilst continuing to grow and achieve our goals. We make no apology for our ambitions for Bield and are committed to an even better future for all.

This Annual Review covers our performance and key highlights throughout the last year as well as some of our plans for the future. I hope that you enjoy reading it.

**Prof. Lesley
Holdsworth**

Chief Executive's overview

The last year has continued to present challenges and changes to all of our lives. Although coronavirus restrictions are thankfully no more, we have had to learn to live with, and continue to operate within, the pandemic and its legacy. I truly believe that with each challenge comes opportunity and I am delighted with what we have been able to achieve at a time when we had to make so many significant and continuous adjustments. The way our staff, volunteers and customers responded to the pandemic in order to keep each other and our communities safe was truly inspirational and I wish to thank each and every one of you for your determination, kindness and resilience.



In the past year we have made progress on, and invested heavily into, the upgrading of many of our systems. You can read about some of these updates throughout this review. In addition to investing in systems, we have been using cutting-edge technologies to trial some exciting new services on a small group of tenants. These include proactive telecare - outbound calls to help improve a customer's health or well-

being and alert our alarm receiving centre (BR24) to issues before they become an emergency.

Whilst we seem to be moving to brighter times in respect of the pandemic, we cannot ignore the fact that the rising cost of energy, food, housing and travel is affecting our customers, contractors and staff. Bield share your concerns around these rising costs and are doing all

we can to make bills as affordable as possible.

We also face a number of global challenges resulting from Brexit; the number of contractors we can commission to deliver works has reduced because of increasing prices and there remains a shortage of materials. This has placed pressure on our teams to deliver our planned maintenance programme

in full. I hope you will understand that, if we haven't fulfilled all of our commitments, it is due to these supply or contractor issues.

We recognise that the climate emergency is now the issue of our era and are committed to reducing our environmental impact and behaving sustainably for the benefit of our existing and future customers, our staff and our communities.

Going forward, the eco agenda remains at the forefront of our thinking and, guided by Bield's Energy and Environmental (BEE) Policy, we aim to reduce our carbon footprint by 90% to achieve net-zero by 2045 at the latest.

With so many hot topics on the horizon, it couldn't be a more important time for us to set out our strategy for the next five years. It has been wonderful to recommence in-person meetings and have had the opportunity to work with staff, customers and Board members to establish Bield's future direction and priorities via the new strategy which will be introduced in 2023. As we know all too well by now, our external environment is ever-changing and we require to adapt and innovate to ensure we remain the provider of choice for our older people across Scotland.

It would be impossible to look back on the last year without mentioning a very significant milestone – Bield celebrated 50 years of operating in the housing sector. Although some of our celebrations may have looked a little different due to the restrictions in place at the time, I believe they showcased everything that makes Bield such a special place to live and work. Bield today is a very different organisation compared to back in 1971, but one thing that hasn't changed is our commitment to putting our people at the heart of every decision we make. We have an exciting future ahead of us and I am confident that Bield will continue to be successful. Here's to another fantastic 50 years!

Dr Lynne Douglas

“Going forward, the eco agenda remains at the forefront of our thinking”



Thinking customer-first

The coronavirus pandemic posed significant challenges to the way we interacted with customers and delivered our services over the last 12 months. Throughout this period, we reacted quickly and found creative new ways to support our customers, whilst still putting them at the heart of every decision we made.

Our new Customer Engagement Strategy came into force in August 2021 to help us develop stronger links with the people who need and access our services the most.

Since then, we have established a number of new committees and working groups to help us listen to our customers' views and take on board their feedback, build positive relationships and encourage more engagement and collaboration to ensure that everything we do is of maximum value. These include the Bield Equality Network, the Bield Communication Champions and the Bield Compliments and Complaints Collective. Each of these groups will provide the opportunity for a more

diverse range of customers to engage with us in a way that suits them.

More recently, we were able to recommence in-person meetings with the members of our Partnership Forum and the Bield Improvement Group (BIG). The Partnership Forum continue to provide a voice for tenants in relation to decisions made by our Board, while the BIG have helped us to review our Customer Satisfaction Survey ahead of its launch later in 2022.

Our work in this area is continuing and we look forward to engaging with our customers even more during 2023.



“*The Partnership Forum continue to provide a voice for tenants in relation to decisions made by our Board*”



Developing systems for the future

There have been some significant changes to the way we work and communicate across the organisation and this will continue over the coming months with the introduction of our new housing management system, Cx, in October. Cx will transform the way we work by integrating our repairs and housing functions and streamlining processes for staff, all of which will ultimately help us to provide a better service to our customers.

The implementation of Cx has required significant input from our specialist project team. They have worked hard over the last 12 months to review our processes and ensure that they are as efficient as possible and that we will be able to utilise all of the opportunities the new system has to offer.

The project team will continue to test and develop the system prior to going live in October but the work doesn't stop there. Once in place, we will start work on an innovative online customer portal which will allow tenants and factored owners to access a range of services including making payments, submitting requests and reporting repairs 24 hours a day, 7 days a week.



Continuing to care

Our housing and registered services continued to provide essential support to customers during all phases of the pandemic, ensuring that they could access appropriate assistance and care at all times.

We adopted the highest possible standards in relation to social distancing and Personal Protective Equipment (PPE) when our staff had to go into customers' homes and undertook welfare calls to our most vulnerable customers to offer additional support.

We received a lot of positive feedback from customers, their families, carers and other stakeholders for all of the hard work and determination shown by our staff – it is clear that they made a big difference to a lot of people during a very difficult time.



Getting on with the day job

While the pandemic didn't stop us, we had to adapt quickly to provide the services our customers needed most in different ways in order to keep everyone safe. During 2021/22 we:

- continued to help those looking for new homes access our housing lists;
- continued to allocate tenancies to those in need of our housing;
- helped customers to access appropriate benefits and grants to maximise their incomes;
- continued to listen to customers and deal with any complaints and concerns they raised;
- participated in relevant learning and development sessions to ensure that our staff had the appropriate skills to carry out their roles;
- undertook care planning assessments and reviews in line with good practice.

Improving the quality of our homes



As a result of the Government restrictions in place at the start of the year, we were only able to carry out essential work inside homes for a considerable period of time. This led to a backlog of almost 2,000 non-emergency repair jobs which were assessed and completed within two weeks of lockdown easing.

Supply chain issues and a shortage of labour and raw materials also had an impact on our repairs service. Nevertheless, we completed a total of 15,090 day-to-day repairs in 2021/22 (in addition to the usual cyclical, service and major repairs programmes) and over 85% of all repairs were completed "Right First Time". Despite all of the ongoing challenges, we continued to get things done and kept both our customers and staff safe.

This year we spent £4.5m on improving our properties and our customers' homes. We did this by:

- installing kitchens at 7 developments, at the cost of £920,000;
- installing new bathrooms at two developments, at the cost of £297,000;
- installing and future-proofing the warden call system at two developments, at a cost of £41,000;
- replacing the fire alarm systems at four developments, at a cost of £115,000;
- upgrading the heating system at six developments, at a cost of £238,000;
- spending £1.8m on interlinked smoke alarms to meet new Scottish Government regulations;
- spending £252,000 on improving the internal decoration at 18 developments.

Looking forward – a focus on safety and quality

We are pleased to have restarted our programme of planned improvement works and will be working hard to progress this over the next year as we recover from the impact of the pandemic. In addition, we have also achieved the following:

- A fire safety risk assessment was completed for every development. We needed to do this in 2021/22 as a result of new Scottish Government fire safety guidance for specialised housing.
- A stock condition survey was completed for all developments. This information will be used for a range of activities including assessing how we best target our current planned works investment programme.
- 100% of gas safety inspections were completed. This was a major achievement given the access restrictions due to the pandemic and required enhanced customer engagement.
- All water risk assessments and asbestos re-inspection programmes are up to date.
- We have been using our Keystone payment system for a full year to pay for contract works and have solved problems and reviewed procedures throughout this time.

“100% of gas safety inspections were completed”



Creating new systems and processes

Sometimes it's the changes in our back-office systems which customers can't see that make the biggest impacts and help us deliver our services more effectively. Our Finance team introduced some key changes this year and have gone live with a new budgeting system which we expect to make a difference to how we record and report information. We will use this platform to identify ways to improve the financial performance of our services, making them more efficient and sustainable. Our new and improved financial systems will help us to:

Make decisions faster by giving budget holders and Finance staff greater oversight of their budget allocations and spends. This will allow us to have a better understanding of project progress and reduce the amount of time spent pulling reports and manually compiling data.

Plan and forecast budgets which will allow our teams to focus on improving customer service levels and reducing operating costs. This will also make it easier for Bield to predict upcoming trends and better plan services.

Provide greater information and control by giving us the ability to drill down and identify expenditure. In the longer term, this will help Bield to plan our expenditure carefully and react

quickly to changing circumstances. It will also allow us to ensure that value for money is at the heart of all of our decisions.

Advances in technology will continue to help us to streamline our processes, making these simpler and more effective for our customers. We have a number of exciting developments in the pipeline including the introduction of an online customer portal which will enable customers to access a variety of services, including paying bills and viewing accounts online, at a time that is convenient for them. This may be of particular benefit for customers who don't have the time to call or email us.



Providing better homes and communities

At Bield, we understand that our properties are more than just bricks and mortar. As well as influencing the quality of life of our customers, they contribute to the environmental, economic and social wellbeing of our communities.



SUSTAINABILITY

Climate change is linked to nearly everything we do and is already beginning to have an impact on how we operate. Bield's Energy and Environmental (BEE) Policy sets out how we will achieve net-zero carbon by 2045 at the latest, to align with Scottish Government targets. As well as helping to reduce our carbon footprint, our specialist teams are focusing on creating cleaner air, eradicating fuel poverty and making our homes more energy efficient.

We understand that soaring energy prices are causing many people to worry about the cost of their fuel bills.

Earlier this year, Bield established an energy Technical Advisory Group (TAG). The group is comprised of nine staff members who meet on a weekly basis to explore ways to help customers cope with rising fuel bills and reduce energy consumption. Bield will not be able to mitigate all of the costs of the energy crisis. We will work hard to ensure that we do everything we can, however, this is a global crisis and is likely to remain an area of concern for at least another 18 months.

One recent initiative already resulting in savings involves the installation of smart thermostatic radiator valves (TRVs) to communal radiators at nine of our

developments. The devices allow individual radiators to be controlled remotely alongside the main building heating controls. Incredibly, the TRVs are able to determine when a window is open and will switch the radiator off to save energy. The installation of smart TRVs to all common radiators within Bield properties would result in a 10-15% reduction in the consumption of gas.

The TAG are currently researching and developing a variety of energy-saving future projects including the installation of LED lighting, photovoltaic panels and vertical wind turbines.

BR24

BR24 remained an essential lifeline for Bield tenants and others throughout our communities in 2021/22. Although increased call volumes, delayed 999 emergency calls and lengthy NHS24 call wait times put pressure on the service at various points throughout the year, there was still an increase in the percentage of calls answered within 60 seconds by the team.

BR24 also achieved continued Telecare Services Association (TSA) accreditation following a full audit of their operations and became the first national telecare service in Scotland to be added to a list of assessed suppliers after successfully completing a government-backed cybersecurity evaluation. This will help us to ensure that our vulnerable telecare customers are protected against the threat posed by cyber criminals when using our services.

Owner services

The law on fire alarms changed in Scotland earlier this year, with all homes required to have interlinked alarms by February 2022. The new legislation was introduced by the Scottish Government following the devastating Grenfell fire in London in 2017. Although the responsibility for meeting this new standard was on individual homeowners, our Owner Services team offered to assist with the installation of the new equipment and helped to ensure that homeowners were compliant with the new law in advance of the deadline.

We commissioned the building of a garden room extension at one of our developments in Ayrshire. Major works were carried out and the delighted owners are now benefitting from this additional space. Since lockdown restrictions ended, the garden room has been used to host a number of social events, the most recent of which was a party to celebrate the Queen's Platinum Jubilee.

As a property factor, Bield manages the communal areas within a number of buildings and developments.

We must also adhere to a Code of Conduct which sets out the minimum standards of practice expected of a property factor. This includes the requirement to provide every homeowner with a written statement of services detailing the terms and service delivery standards in place. Our Owner Services team, together with input from an owners working group, have produced an updated statement of services which will be issued to all owners in 2022/23.

Remaining flexible and adapting the way we do things is important if we

are to improve our services and our productivity. We demonstrated our ability to do this by utilising virtual meetings with owners via Zoom and Teams during lockdown. Although these proved popular and will continue in the future, we strongly believe that in-person meetings still matter. Our Owner Services Officers have recommenced in-person meetings and visits to developments for those who prefer them and we hope that these provide an opportunity for our staff and owners to build positive relationships with each other.

Keeping the future safe

Technology touches on all parts of our business and, when used in the right ways, can help us to improve our operations, become more productive, grow and innovate. Our Tech team may not be seen often by our external customers, but they are the supporting structures behind many of our systems including our telephones, BR24 connections, computers at local developments and the mechanisms responsible for helping tenants to pay rent online.

Their main role is to keep our current systems working but, equally importantly, they are also preparing for new technologies that we will all need in the coming years. Our 'Big Reboot' programme has been delivering wide-scale modernisation to our back-office systems and processes but you might also be interested to know that the Tech team have been trialling some new things to roll out in the future including:

Piloting Wide Area Networks (WANs)

in a number of developments for full roll out in 2022/23. This will improve connectivity in our developments, reduce the number of telephone lines needed and connect our computers and devices over a geographically dispersed location. Why is this important? It is because these days

we are all using the internet and digital systems to do many more things. The new networks will provide a more stable connection, with faster internet speeds to improve communication between our offices and developments as well as providing increased access. We will also be able to add more telecare and telehealth equipment for BR24, including building management and alarm monitoring tools. These will provide enhanced security for our customers and improve our general systems for communicating and resolving issues. In the short-term, the WANs will help us to continue delivering some of the services that we currently offer to customers, however, there will be opportunities to introduce more innovative projects in the longer-term.

Moving all of our telephone systems

from an analogue to a digital basis to create more efficient services and reduce costs. The technology that powers landline telephones in the UK will be switched off in 2025 and we therefore require to make this change in advance of the shut-down of all traditional telephone lines. This should all take place behind the scenes without any disruption to customers. The digital switchover will also provide us with more opportunities to consider how we communicate in the future.

New technologies aimed at promoting greater estate digitisation

(holding business information in a digital format and using digital processes to make use of that data) and the Internet of Things (technologies that connect and

exchange data with other devices and systems over the internet). For example, did you know that there are sensors that can predict when you might get a water leak, which could save you from needing property repairs or making an insurance claim? We are also looking at healthcare systems that can analyse the data we have gathered and make predictions on possible outcomes, such as when a tenant might become unwell, to enable us to respond more rapidly.

While we haven't started to introduce any of these innovative approaches yet, we are keen to utilise new technologies in the future to improve performance, keep pace with a changing world and help our customers to live as independently as possible.

Looking after our people

The last year has clearly demonstrated that we can work differently - some of our staff have been based at home whilst others continued to work on the front-line.

OUR RESPONSE TO CORONAVIRUS AND OFFICES OF THE FUTURE

Our focus at the beginning of 2021/22 was on supporting staff returning from furlough and adapting our workplaces and working practices so that more staff could return to their desks safely.

We recently completed a programme of upgrade works at our Eagle Street office in Glasgow. These included the removal of the reception desk to increase circulation space for staff and visitors, lockers and flexible-working desk spaces for staff and a new meeting and training space with digital connectivity to host future hybrid meetings. The pandemic has given us the opportunity to make these changes to the way we work within a very short period of time and we are hopeful that they will help us to create a safer, more flexible and sustainable culture that puts our people first.

PEOPLE STRATEGY

As we look to shape our future direction and priorities, we have also developed our new People Strategy. Our people are our biggest asset and, thanks to their compassion, dedication, resilience and skills, we are proud to continue to deliver services which enable older people in Scotland to live independent and fulfilling lives. The aim of our People Strategy is to make Bield a great workplace; somewhere where everyone feels valued and supported to be the best they can be.

Throughout 2021/22, our key priorities were supporting our people as we emerged from the pandemic, building our resources around health and wellbeing and investing in improving our systems and digital offer for all. We also recently began modernising our recruitment and induction practices to make these more effective and efficient and to help us to attract the right people for the right jobs.

Supporting, empowering and training our staff to be the best that they can be will ensure that we continue to provide the best quality of service to our customers by focusing on the matters that mean the most to them.



TRAINING

The pandemic forced us to think differently about how we deliver training and enable our people to develop.

Over the last year, the majority of our core training was provided through e-learning modules and virtual events. As restrictions eased and ultimately ended, we have evolved towards a hybrid method which combines both in-person and virtual training. Our staff embraced these changes and were able to complete over 19,000 e-learning courses. In addition to supporting 17 modern apprenticeships, a number of our staff also undertook a range of SQA and other professional qualifications that supported the services we deliver.

Financial Highlights



Turnover from affordable letting activities was **£35.5m** with an operating surplus of **£2.5m**



Turnover from other activities was **£7.5m** with an operating surplus of **£1.1m**



We made a net financial profit of **£4.6m** after a pension adjustment of **£1.8m**



We have spent **£8.1m** on improvements or maintenance on our properties



At the end of the financial year, our long-term borrowings have reduced to **£0.6m**



Performance Highlights

Despite the effect and legacy of the coronavirus pandemic, our performance has been strong. The majority of our performance metrics demonstrate growth and improvement, but there are a few areas where we are refocusing our efforts due to environmental factors and where this is represented in our 2022/23 Business Plan. Have a look at some of our highlights below and how our performance compares to last year:

CUSTOMER SERVICE & SATISFACTION



84% - overall satisfaction with landlord services.

This is the same result as last year. We will be conducting our next Customer Satisfaction Survey in late 2022.



75% of Stage 1 complaints were responded to within target.

This is down 4% from the previous year (79%).



94.71% of rent was collected this year.

This is marginally down 1.87% from last year (96.58%). The coronavirus pandemic had a slight impact on our ability to collect rent.



Average relet time (days) increased from 91 days to 96.7 days.

Most relets were turned around much quicker, but we had some older properties which impacted the average.



The financial losses from voids were down 1.41% from last year to 4.45%.

This improvement will continue to be a focus for 2022/23.



Current tenant arrears (as a % of gross rent)

have improved and are down 1.07% from 1.51% to 0.44%.



Former tenants arrears written off have decreased from £84,766 to £40,256.26.

This improvement will continue to be a focus for 2022/23.

REPAIRS, MAINTENANCE, MANAGING YOUR HOME



The average time for emergency repairs increased (0.12%) from 5.86 to 5.98 hours.

A backlog of repairs due to coronavirus restrictions impacted in the first half of the year.



100% percent of properties have a valid gas safety certificate. This is the same result as last year and commendable given the restrictions on entering homes during the pandemic.



89.44% of our properties met the Scottish Housing Quality Standard.

This is a reduction of 6.31% from last year. Revised regulations impacted this result.



97.21% of BR24 calls were answered within 60 seconds.

This was a 0.03% increase from last year (97.18%). Again, this is a notable result post-pandemic.



BOARD

Lesley Holdsworth *OBE, PhD, MPhil, FCSP, FFCI, FWCT, SRP, DPT (Chair)*

Margaret Moore *(Vice Chair)*

Pat Dawson

Ingrid Deuling, *Dip COT, COTSS-Housing, HCPC (Retired), BEM*

William Smalley

Isabel McGarvie, *B. Acc, CA, ATII*

Graeme Russell *BA(Hons) FCIH*

Carole Lamond *FCIPD, MAC*

Robert Fernie, *ACMA, CGMA (Vice-Chair)*

Eric Lewis

Soumen Sengupta *MBA, MSc, BSc (Hons) (resigned July 2021)*

David Scobie, *FRICS (retired September 2021)*

David Fisher *BA (Hons), DipH, MBA, FRGS (co-opted 25 September 2021)*

Elizabeth McNeil *(co-opted 25 September 2021)*

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