

# Setting the Pace...

Our people, our homes,  
our communities

Corporate Strategy  
& Business Plan  
**2023-2028**



 **BIELD**  
FREE TO BE

# Introduction



**I'm delighted to introduce Bield Housing & Care's Corporate Strategy and Business Plan, covering the period from 2023 to 2028. This is our blueprint for how we will continue to improve customer experience and satisfaction, invest more in people's homes, explore how evolving technology can support us and ultimately achieve our purpose: making it possible for more people to live their best lives, at home, surrounded by a supportive community.**

It signals the beginning of a period of significant change for us and sets out our direction of travel for the next five years. It will take us on an exciting journey that will evolve over time as we respond to ever-changing circumstances, but always with a relentless focus on achieving our goals and driven by our values.

In order to succeed, we must be realistic about the risks we face and the challenges we are up against. The ongoing cost of living crisis, an ageing population and climate change are just a few of the most pressing external influences we have to tackle. However, by remaining committed and resilient, we can transform these risks and challenges into opportunities for improvement and growth and make a real difference for our customers, staff, partners and wider society.

Our new Corporate Strategy and Business Plan is deliberately ambitious and we make no apology for that. If we allow ourselves to look ahead, that is exactly where we will end up; playing a leading role in meeting the housing needs of future generations.

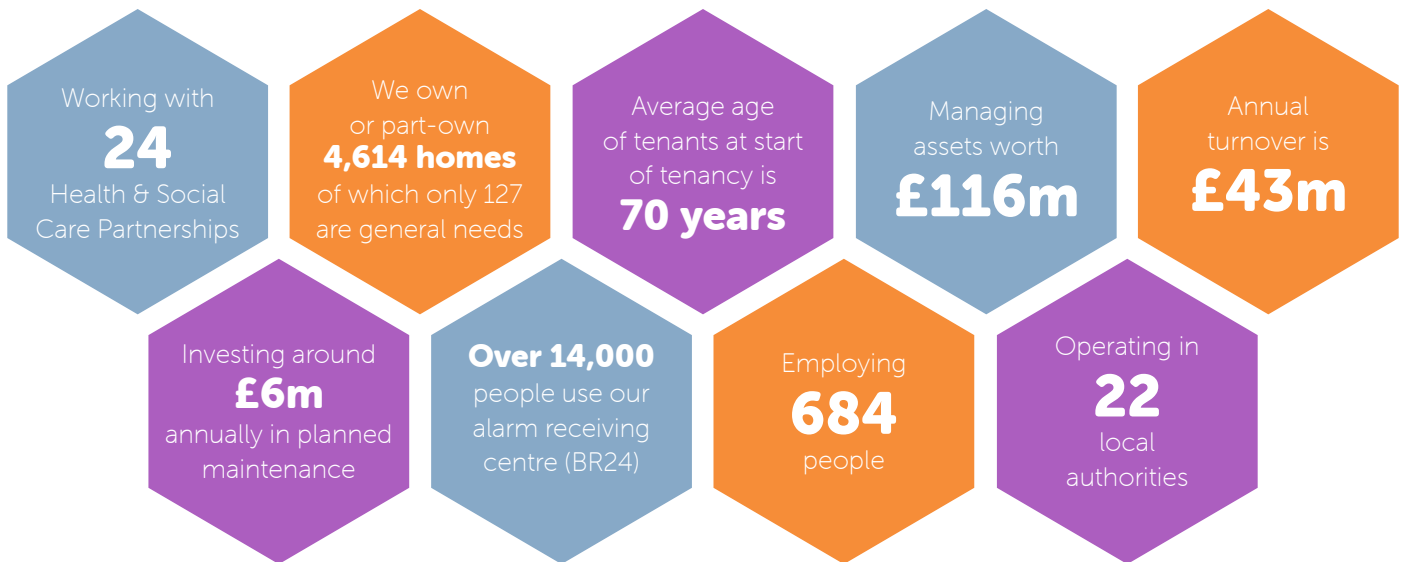
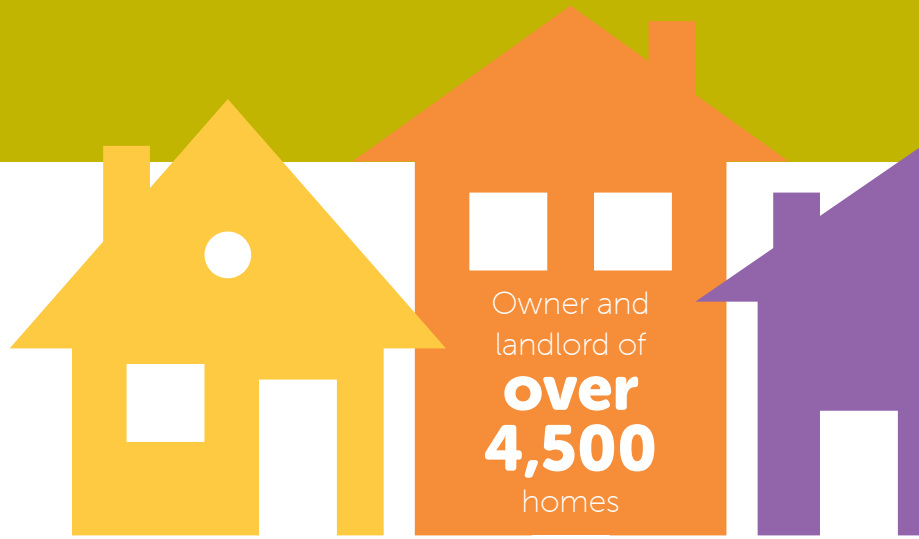
Throughout the next five years, we want to establish ourselves as a kind, caring and inclusive organisation. One that works collaboratively with others and has a reputation for innovation, meeting the needs and expectations of our customers and providing high-quality, highly responsive and personalised services.

Guided by our values, we will build on our existing skills and experience, facilitate future growth and enable Bield Housing & Care to continue to make positive contributions to our people, our homes and our communities.

**Professor Lesley Holdsworth,**  
Chair of the Board

# Part 1: About Us

We are one of the largest registered social landlords in Scotland and a leading provider of retirement housing. With a successful 50+year track record, we benefit from significant scale, experience and reach. We are known and respected for our considerable expertise, in-depth customer knowledge and innovative approaches.



## Purpose

Our purpose explains why we exist. Over the years, we have gradually broadened our scope from simply being an effective social landlord to our more ambitious, multi-dimensional purpose today:

*We make it possible for more people to live their best lives, at home, surrounded by a supportive community.*

# Values

We lead with our values. They flow from our purpose and guide our everyday behaviours.



# Challenges

We operate within a context that is complex and ever-changing. Navigating through this can at times be extremely challenging, not just for us and our customers, but also for our partner agencies and funders. We monitor our external environment carefully in order to understand these challenges and, where appropriate, how we should respond. The most pressing of these external influences include:

By 2030, it is anticipated that there will be

**over 600,000 people aged 75 or over in Scotland**



## An Ageing Population

By 2030, it is anticipated that there will be over 600,000 people aged 75 or over in Scotland (today the figure is around 478,000). This increase brings other changes too. For example, over 90,000 people are currently living with dementia and this number is expected to increase as our population ages. We know that older people tend to live in poorer housing than the population as a whole and are more likely to experience poor health. They generally live on lower incomes, and the gap between the wealthiest and poorest pensioners is growing. The fact that UK buildings and services are mostly designed for the young, able and economically active only serves to exacerbate this situation.



## Ageing in Place & Prevention

The Scottish Government's vision is for older people in Scotland to enjoy full and positive lives in homes that meet their needs. The National Care Review (2021) and the Digital Health & Care Strategy (2021) promote the greater integration of technology-based solutions to help people live healthier for longer. Ageing in Place, as a policy, is winning approval from all sides, not least those who wish to see hospital admissions reduce and moves to care homes delayed for as long as possible. However ageing in the **right** place is a complex and sensitive issue.

## Cost of Living Crisis

As the cost of living crisis continues, Scotland has experienced further falls in real disposable incomes as high inflation outstrips wage and benefit increases. While energy, labour and material costs continue to rise, maintaining affordable rents and service charges is both critical and challenging. Although Scotland’s economy initially seemed to be recovering reasonably well from the pandemic, it is now projected to recover slower than the rest of the UK. An uncertain economic outlook continues.



## Climate Change

While Scotland leads the way in tackling climate change and reducing carbon emissions, achieving the Scottish Government’s net zero ambition by 2045 will not be easy. Despite best efforts, between 2017 and 2018 (the most recent figures available) Scotland’s carbon footprint increased by 2.6%. Rethinking how we all build, adapt, retrofit and demolish buildings will be critical to turning this situation around. With the recent introduction of mandatory reporting of Environmental & Social Governance (ESG) for large companies, UK businesses are searching for innovative ways to improve their sustainability while consumers become alert to any attempts to greenwash.

## Community & Place-making

Recent changes in Scottish planning legislation gives greater recognition to the importance we all give to a sense of place and belonging. The 20 minute neighbourhood concept (where local residents can meet all their daily needs within a 20 minute walk or cycle) has been introduced to preserve independence, empowerment, accessibility and a sense of community. Building the physical and social infrastructure to also develop these neighbourhoods as age-friendly brings additional challenges, not least due to complex land ownership patterns, unhelpful physical barriers and disjointed funding priorities.



**£170 billion**

spent by over-65s  
per annum

=

**21%**

of all household  
spending




## New Market Entrants

Across the UK, research reveals that the over-65s spend over £170 billion per annum, which amounts to 21% of all household spending. Often referred to as the “silver pound”, the spending power of this age group is forecast to grow by 81% by 2030. Accessing this market is becoming increasingly attractive to investors through the provision of luxury, design-led, technology-enabled, city centre retirement and intergenerational housing. Multi-million pound developments of this type are currently underway in several of our Scottish cities and their impact on the housing market is yet to be understood.

# Part 2: Our Strategy



The post-pandemic period provided us with an opportunity to reflect on the challenges as well as the lessons we learned during the pandemic, review the effectiveness of our homes and key services, and consider our ambitions for the future. We talked to staff, customers and Board members and asked:

-  **What do our customers and regulators require from us?**
-  **What is affordable and realistic during such extraordinary times?**
-  **What is possible and desirable?**

Our new strategy is deliberately ambitious and stretching. Designed to make a real and measurable difference for our customers and wider society, this Corporate Strategy & Business Plan signals the launch of a period of significant change for us. We know that we must act now if we want to play a leading role in meeting the housing needs of future generations.

## 10-Year Vision



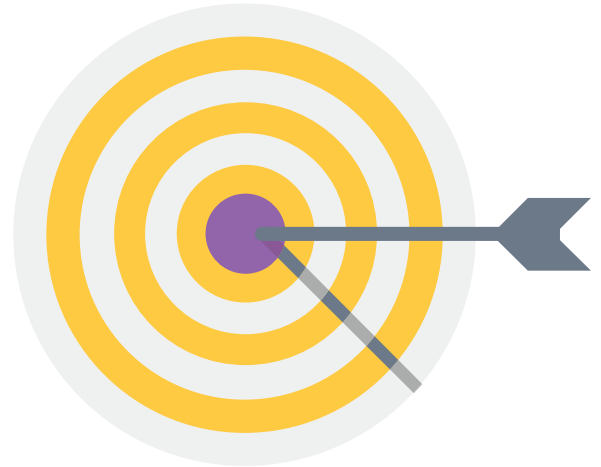
A key component of our new strategy is our 10-year vision. Acting as our 'north star' this will guide us towards a new, aspirational future where:

**We will lead, set and deliver the global standard for ageing at home.**

We do not underestimate the challenges inherent in our vision but have no doubt with concerted effort and determination, its achievement lies within our reach. We fully support the Scottish Government's Housing to 2040 Vision and Road Map and, in particular, its commitment to get housing ready for the increasing future generations of older people.

We support older people deciding for themselves where they live as their needs change and understand why they often choose to remain in their current residence (increasingly referred to as 'Ageing in Place'). For us, we see a future where someone's home is firmly at the centre of a network of integrated community and multi-agency support designed to promote health and wellbeing, address inequalities and share skills and resources. Our vision demonstrates our own commitment to playing a leading role in furthering these ambitions.

# 5-Year Ambitions



While we work towards making our vision a reality, it is helpful to have some clear and tangible milestones to signal our progress. For this reason, we have determined our 5-year ambitions to clarify our anticipated achievements by the mid-way point towards our vision and the end of this business planning period. By 2028, we will have:



Placed our **customers** at the heart of our decision-making and clearly demonstrated that we always listen carefully to what our customers and people tell us.



Designed and adapted **homes** to meet customers' evolving needs. This includes digitally-enabling homes and providing attractive, green spaces to promote community engagement and healthy living.



Simplified **services**, delivered right first time. We will be delivering a personalised and dignified approach which draws in further support from multi-disciplinary teams and the wider community.



Supported our **people** to be compassionate, skilled and efficient. We will have enhanced our capacity and capability by ensuring we have the right people with the right skills in the right place.



Strengthened our **financial** performance. Through further efficiencies and effective controls, we will have improved our financial sustainability and be delivering enhanced value for money to customers.



Secured **recognition** across the UK for our innovative and leading approaches. This includes offering peace of mind to thousands of people through our quality-assured and award-winning alarm receiving centre.

# Strategic Intentions

Our five strategic intentions, or goals, act as the pillars of our strategy and set out how we will create value for our customers and wider society. They are each designed to be stretching and, together, they will point us towards achieving our vision.



## Face the challenges

We do not underestimate the many challenges we face, nor the considerable efforts required to overcome these. Nonetheless, we will embrace challenge as an opportunity for change, collaboration and innovation. We will start by asking ourselves the difficult questions and ensuring we have a full understanding of the challenges, risks, opportunities and potential impacts.



## Improve efficiency

We are fully committed to affordable rents and service charges and so will continue to seek sustainable and innovative ways to improve our efficiency, cost control and value for money. We know there is scope to further improve our efficiency and reduce some costs. We also know that this will be especially hard to do at a time of rising costs and economic uncertainty.



## Harness our strengths

We have amassed considerable strengths over the past 50+ years but now need to fully appreciate these and put them to more effective use. For example, we want to make better use of our insight and specialist knowledge both internally and externally, and to reinvigorate our organisational culture with our specialist and talented workforce.



## Enhance our impact

We know that we make a positive difference to our customers' lives and that demand for our homes and services is increasing. This partly explains why we are so eager to assist more people to live their best lives. In addition, the results from our customer survey indicate where there is room for improvement and our innovative projects and collaborations help us to understand how we can improve our performance and effectiveness.



## Lead the way

We have clearly signalled the level of our ambition in our vision statement. We want to see housing for older people becoming the exemplar for mainstream housing. We also want to showcase a personalised and proactive approach to service delivery and promote the use of telecare and other innovative tools to enhance customer choice, engagement and satisfaction.



# Part 3:

## Delivering our Strategy

For us, successfully delivering a strategy comes down to good leadership, well-framed projects and programmes, sufficient resources, opportunities for timely feedback and joined-up performance management. We have strengthened our strategic management approach through investment in our people, processes and project management tools and are confident in our ability to deliver on our strategic intentions.

### A Phased Approach

To help us manage our internal change process and deliver our strategy in a planned and coordinated way, we will phase our implementation across three time horizons. Each phase will be distinct, but overlapping, and will build from the previous one. Some parts of our business will move quickly from one phase to the next while others may require more time and investment. These three phases are:



### Our Corporate Priorities

Having re-assessed our priorities in light of our changing context and renewed ambitions, we have identified 12 corporate priorities for these next five years.



# Face the Challenges



## Needs & Expectations

Continuing to meet the needs and expectations of our customers must be our first priority, but some of the biggest challenges we face are demographic, social and cultural change. We know the needs and expectations of future customers will be different from today's customers. Today, tenants expect to feel part of the local community with easy access to local services. They want modern, sustainable and accessible homes with energy-efficient heating and attractive green spaces. They also want 24/7 access to high quality services and complete safety and peace of mind. With over 40% of our homes some 40 or 50 years old, some of these properties may struggle to meet tenants' future requirements. We want to better understand and plan for future changes now. We will be careful to test assumptions, recognising that needs and expectations are personal and will vary across our communities.



## Customer Services

Whilst buildings can be slow to reflect the changing needs and aspirations of society, we are committed to ensuring our services are highly responsive, agile and personalised. We plan to invest in more proactive approaches based on a greater understanding of our customers and the help they will need to thrive as they age. This will involve embedding the Scottish Approach to Service Design, making better use of digital tools and using data to predict needs. As part of our strengthening phase, we are currently reviewing our customer services to improve our service offer, enhance the customer experience and introduce new ways to better communicate and engage with our customers. After this, we expect to expand our services to ensure we deliver on the Scottish Government's goals of the right advice, the right home and the right service.



## Asset Management

As owner and landlord of over 4,500 homes, we take our legal, regulatory and moral responsibilities very seriously. We know that older people spend 70%-90% of their time in their homes and so it is vital our homes are affordable, accessible, warm and safe. We have updated our Asset Management Strategy, our Energy and Environmental Policy and our Property Investment Plan. Catching up on the backlog of works due to the impact of the pandemic whilst also delivering on our commitments means that resourcing our investment plan will be difficult, especially in the current economic climate. These commitments include reducing our carbon footprint by 90%, achieving net zero by 2045, meeting the requirements of EESSH2, and addressing customers' current and future needs and expectations.



**STRENGTHEN**  
our data collection and analysis



**GROW**  
the use of customer and market intelligence to inform decision making



**LEAD**  
with a future-proof model of retirement housing



**STRENGTHEN**  
our approach to customer-informed service design



**GROW**  
our personalised and proactive approach to delivering services



**LEAD**  
with the home at the centre of integrated, multi-disciplinary services



**STRENGTHEN**  
our strategic approach to asset management and investment



**GROW**  
customer satisfaction with the quality of their homes and neighbourhoods



**LEAD**  
with our innovative retrofit and reconfiguration programmes

# Improve Efficiency



4.

## Operating Model

We currently serve a large geographical area across 22 local authorities and deliver a wide range of housing functions and support services. Our current structure is divided by function, geography and level of authority. We recognise that we manage not one business but several businesses, each delivering in different markets with different requirements and linked through common systems, infrastructure and branding. These businesses include owner services, care services, a meals service, our alarm receiving centre and our core landlord services. Over the years, these business have expanded and some have the capacity to achieve more. We wish to explore the merits of separating our commercial businesses from our core non-commercial, landlord business and offer our commercial businesses the freedom to develop their own infrastructure and response to market opportunities.

5.

## Digital Technology

Enhancing our use of digital technology gives us an opportunity to become more efficient, work in new ways, personalise our services, innovate, collaborate and reduce our carbon footprint. We have recently completed the first phase of our Big Reboot digital transformation programme and are now fully cloud-based with modern, integrated systems. This now provides us with a platform to move on to the customer-facing phase. We will support our customers to improve their digital skills and will redesign our service delivery model to provide enhanced choice, personalisation and engagement. We will also continue to develop and test new innovative digital solutions which support people to continue to live in their own home and live their best lives.

6.

## Financial Management

Our current priority is to stabilise our core business and deliver operational efficiencies. This will be achieved through a programme of measures including: identifying areas of risk to financial stability, both external and internal, and developing mitigations to manage and reduce these; targeted investment in our assets to reduce energy costs and meet net zero commitments; and ensuring that treasury functions are well-managed and surplus funds are securely invested and earning suitable returns. We also intend to carry out a review of our rent and service charges to ensure we continue to deliver value for money and affordable rents. We will also review our non-core businesses to ensure they are commercially sound and making a positive contribution to operational surpluses. Value for money will underpin all our purchasing decisions.



**STRENGTHEN**  
rationalise, and simplify our operating model



**GROW**  
our commercial businesses where opportunities and resources permit



**LEAD**  
with a social and commercial mindset



**STRENGTHEN**  
the seamless integration of our internal management, communication and reporting systems



**GROW**  
our use of in-home technologies to deliver proactive, personalised services



**LEAD**  
with the lessons from our innovative projects



**STRENGTHEN**  
the financial stability of our core business



**GROW**  
sustainable revenue streams



**LEAD**  
with a value for money culture

# Harness our Strengths



## Organisational Culture

Our culture is a function of our purpose, values, governance and processes. We encourage our people to take responsibility, make things happen, and embrace change, all whilst safeguarding the interests of our tenants and organisation. We are in the process of shifting our culture as we modernise our business, let go of many of the old ways of working and make space to promote and foster innovation. We recently revised our People Strategy in order to promote the four themes of (i) flexible, empowering and successful (ii) health, wellbeing and inclusivity (iii) recruitment, reward and recognition, and (iv) desirable place to work and will see this firmly embedded over the next two years. We are also strengthening our approach to performance management and reporting to offer more effective strategic alignment, risk management and accountability.



## Insight & Specialist Knowledge

We are already well-known and respected for our specialist knowledge and expertise. Nonetheless, we know that we can do more to harness this in our pursuit of increased personalisation, prevention and satisfaction. Using data from sensors to prevent falls or customer insight to improve customer communication and engagement are two such examples. Being able to share our insight with partners should also allow us to ensure the home is firmly at the centre of effective community and multi-disciplinary support. We intend to develop a more comprehensive and robust approach to knowledge management, helping us to enhance our evidence base, learn quickly, innovate and better understand the long term impact of our services.



**STRENGTHEN**  
and embed our People Strategy and performance management framework



**GROW**  
our pool of talented and aspiring leaders



**LEAD**  
with our values and growth mindset



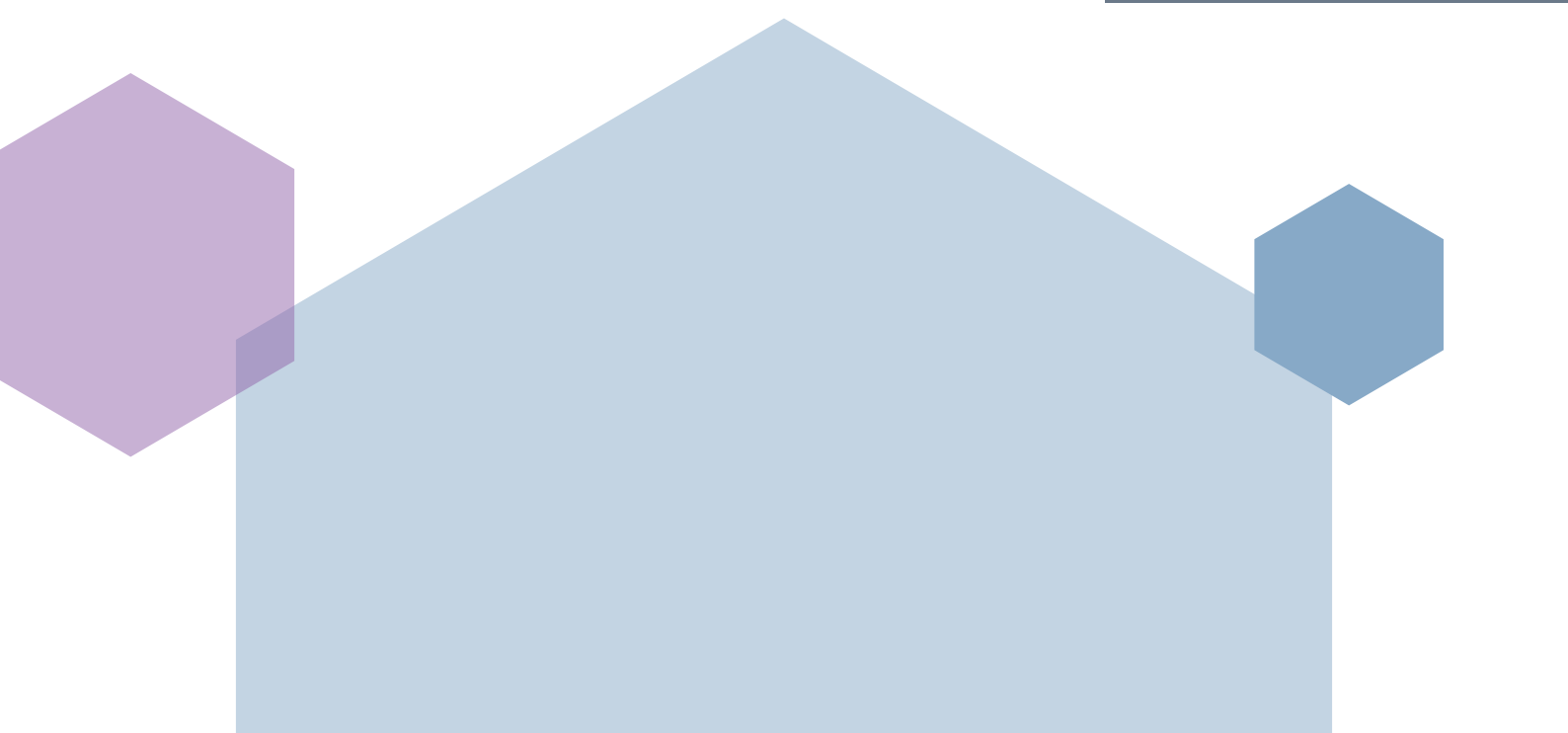
**STRENGTHEN**  
our approach to data capture and knowledge management



**GROW**  
our databases and analytical skills



**LEAD**  
with the use of predictive data to personalise services



# Enhance our Impact



The Scottish Government's target is to provide

**110,000 additional homes**

by 2032



## New Build & Remodelling

We are acutely aware of the growing demand for suitable housing and the Scottish Government's target to provide 110,000 additional homes by 2032. Furthermore, as standards change, there is a desire to ensure all homes help to create a sense of belonging, autonomy, independence, safety and security. Over the next five years we will begin to address these through a comprehensive and integrated programme of targeted new-build, remodelling and re-provisioning. As part of our approach, and following extensive consultation, we will update our Design Brief to ensure we deliver appealing, innovative, flexible, sustainable and affordable homes for future customers.



### STRENGTHEN

our strategic approach to remodelling and repurposing our homes



### GROW

the % of our homes meeting modern standards and expectations



### LEAD

with a modern, innovative and exciting Design Brief



## Partnership & Collaboration

One of the more positive outcomes from the Covid pandemic has been an increased awareness of just what can be achieved when communities, organisations and individual volunteers come together. We want to harness this positive and collaborative spirit as we continue to build on the many successful partnerships we already have in place whilst also striving to forge new, innovative ways of co-designing and co-creating together. This is likely to take the form of enhanced customer and community engagement, coordinating and integrating multi-agency services, strategic planning to address future and changing needs, co-creating new innovative products and services, joint procurement and joint funding.



### STRENGTHEN

our strategic approach to collaboration and partnership working



### GROW

our level of engagement with customers and local communities



### LEAD

with our model of service integration with the home firmly at the centre

# Lead the Way



## 11.

### Innovation

We already have a track record as an innovator and early adopter with a commitment to do more. We are eager to invest further in the capacity of our accredited alarm receiving centre (BR24) to apply predictive data as a preventative tool. Last year, we secured funding to explore the digital literacy of our tenants, better understand the barriers to improving digital skills and how technology can be used to enhance personalisation and independence. We are currently using the results from this to develop our first Digital Design Brief. Our ambitions however are not limited to the use of technology. As part of our Service Review, we will be testing new services and, as part of our People Strategy, we expect to introduce new approaches to enhance cross-team working and collaboration.



**STRENGTHEN**  
our project management and creativity skills



**GROW**  
our portfolio of innovative projects



**LEAD**  
with a reputation for innovation with impact

## 12.

### Influence

As a leading specialist housing provider, we are keen to share our experience and expertise for the benefit of wider society. Whilst our first priority is ensuring our own tenants live their best lives, we are committed to also delivering wider public benefit. We will do this through a range of measures including sharing the lessons from our innovative projects and collaborating with a wide range of agencies to improve housing policy and design. We will also provide insight and feedback to the Government and others, and publish research and relevant articles. We will continue to welcome approaches from other organisations, offering advice and guidance where invited to do so. With the permission of our customers, we will champion their voices and will not be afraid to advocate for change. After all, our 10 year vision is that we will lead, set and deliver the global standard for ageing at home.



**STRENGTHEN**  
how we share our experience and expertise



**GROW**  
our influence locally, nationally and internationally



**LEAD**  
the global standard for ageing at home



# Resources

**Underpinning the delivery of our strategy are our significant resources which provide us with the capacity and capability to achieve the ambitious targets set by our Board.**



## People

Our people are our most vital resource. We are proud to employ such a committed and talented workforce and take our responsibilities as an employer very seriously. We recognise that the next five years will be a period of significant change and our new People Strategy demonstrates our commitment to encouraging and supporting our people to change, as our organisation changes.

We recognise the experience, skills, determination and potential we have within our Board, people and volunteers, and will focus and harness this as we work together to deliver this Corporate Strategy & Business Plan. Promoting a growth mindset, we are confident we will rise to the challenge and make good progress towards our vision. Always remaining true to our values will ensure we continue to make a positive and lasting impact.

## Finance

We are a financially-secure business with significant resources. Nonetheless, we do not underestimate the financial challenges we face in delivering our vision within the current policy, regulatory and economic context. As we rise to meet these challenges, we will be supported by our robust financial planning process and a decision-making process informed by equality impact assessments. A key component of our approach is our 30-year investment plan, aligned to our Asset Management Strategy, and setting out our investment requirements in our current properties as well as our remodelling and new-build ambitions.

We are fully committed to continue to drive efficiencies through investment in our systems which will enhance not only our financial efficiency but also our productivity. As part of our review of our operating model, we will ensure that we continue to recover all our expenditure and generate appropriate surpluses each year. We have recently introduced a new budgeting system which will deliver improvements to how we manage and report our financial information. We will seek to enhance our income through investment in our stock and the careful expansion of our commercial activities.



## Governance

We are committed to being a sustainable, responsible and resilient business. We are regulated by the Scottish Housing Regulator, the Care Inspectorate and the Office of the Scottish Charity Regulator. We are governed by a Board of Management currently comprising 12 members. Together they bring a wide range of highly relevant skills, experience and perspectives to their collective decision-making. Delegating the management of the day-to-day operations to the Chief Executive, the Board remain responsible for the strategic direction, financial oversight and overall control of the organisation and take their legal and regulatory responsibilities very seriously.

To provide effective scrutiny, the Board delegates some limited functions to two committees – Audit & Risk and People & Governance – and regularly reviews their remits, effectiveness and membership, strengthening where necessary. The Board also draws on formal and informal customer feedback as well as the recommendations from our customer-led Bield Improvement Group. Each year, the Board publishes financial accounts, performance reports, an assurance statement and a Duty of Candour report.



## Systems

Having integrated, secure and streamlined systems is vital for any modern business. We have invested in significantly improving our systems to ensure they meet our future business needs. We introduced a new housing management system which allows us to oversee our key functions (such as repairs, allocations and rent collection) more efficiently and effectively. In conjunction with our new website, this will facilitate the introduction of a new self-service portal which allows customers to access a range of standard and personalised services online and 24/7.

As we move our telephone systems from analogue to a digital basis and increase the number of our properties served by our secure Wide Area Networks, we will be able to expand our use of innovative and predictive digital tools and services. Aligned with this is our move to cloud-based solutions to enhance our digital resilience and support the expansion of our alarm receiving service.



# Monitoring & Evaluation



**Our Board is responsible for ensuring not only that we have the right strategy in place, but also that it is being delivered as intended and is making a positive impact. In support of this new Corporate Strategy & Business Plan, we have strengthened our performance management framework to improve how we assess and report on our strategic performance. This has been designed to complement our already well-embedded processes to measure and report on our operational performance.**

Our new approach is centred around our ambitions, strategic intentions and corporate priorities and focuses on outcomes (whether we are delivering the desired impact) rather than activities (whether we have completed a particular task). We know that this is not always easy to do, especially when it can take some time to see the impact or where the impact is co-dependent on the efforts of other organisations. Nevertheless, we are committed to improving and refining our framework and approach over the next few years.

An important element of our new framework is our Corporate Delivery Plan. It is here that we set out how we intend to deliver on our strategy and how we will measure our success; this will be updated annually and presented to our Board along with our financial plans to support priorities and strategic change.



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HAPPY TO TRANSLATE