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Welcome to our Annual Review for 2024/25 - a year defined by innovation, collaboration, and a deep commitment to the people and communities we serve.

It has been my privilege to step into the role of Chief Executive and lead Bield at such a pivotal time. Together with our teams and tenants, we've continued to deliver meaningful progress across our homes, services, and systems - always with a focus on helping older people live their best lives, at home, with dignity and support.



Highlights this year include the rollout of our new Independent Living Approach, the success of our new Customer Contact Centre, and a growing digital strategy that's making everyday life easier and safer for tenants. At the same time, our commitment to equality, affordability, and tenant voice remains front and centre.

Looking ahead, I'm excited to continue building a modern, responsive organisation - grounded in care, led by values, and shaped by the people we serve.

Debbie Collins, Chief Executive

A Message from the Chair

As Chair of Bield, I'm proud to reflect on another year of progress, strengthened governance, and unwavering focus on our strategic priorities.

In 2024/25, we've continued to embed our five-year Corporate Strategy, with the Board overseeing key developments - from investment in digital innovation to significant steps in housing design and asset management. Importantly, we have placed tenants at the heart of every decision, ensuring their voices shape the future of our services.

This year, we also welcomed new leadership, with Debbie Collins formally appointed as Chief Executive. Her appointment brings both stability and vision, and the Board is confident in her ability to lead Bield into its next chapter.

We were honoured to receive two national awards for equality and tenant engagement - important recognition of the values that underpin our work.

Our commitment remains clear: strong governance, financial stewardship, and a long-term vision that puts people first.

Paul Edie, Chair of the Board



Importantly, we have placed tenants at the heart of every decision, ensuring their voices shape the future of our services.

99

Our year in numbers



3,832
housing applications processed



3,200 hours of care delivered each week



new homes created at Charleston in Dundee



16 staff members trained as Mental Health First Aiders



409 stock condition surveys completed



new Board Members appointed



21,000+ repair requests raised



100% of properties have a valid gas safety certificate



1,846
tenants completed
our tenant satisfaction
survey



682
tenants/applicants
registered on the
My Bield customer
portal



865,218 incoming emergency alarm calls answered



major adaptations carried out



meals delivered across our Retirement Housing with Meals developments



100% of legionella inspections completed



249
tenants joined
our Tenant Insight
Network



et 1.1m
of additional benefits
secured for tenants
by our Income Advice
Officers

STRATEGY

Over the past year, we have made significant progress delivering on our ambitious Corporate Strategy 2023-2028 'Setting the Pace...Our People, Our Homes, Our Communities'. In March 2025 Board approved Bield's 'Five-year Business Plan' and 'Five and Thirty-year Financial Plan'. The Business Plan provides a simplified and clearer approach to setting out our objectives for the next five years, building upon and updating the direction set by the Corporate Strategy.

The Strategy and Business Plan put our tenants and customers at the heart of decision making. They set out our vision for how we will continue to improve customer experience, invest in our homes, and further achieve our purpose:

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



81%

of staff 'feel they have the information required to perform their role correctly' (target 81%)



At the end of March 2025, 16 colleagues from across front-line and corporate roles were trained as Mental Health First Aiders - providing support and signposting to other guidance for staff experiencing mental ill-health.

OUR PEOPLE

Key results from our October 2024 employee pulse survey show:



of staff 'feel they are supported to perform their role effectively' (target 80%)



Bield's Behaviours Framework was introduced in June 2024 following engagement and co-design with colleagues from across the organisation. As this continues to be embedded it will help provide an improved experience for staff and tenants.



Since the last employee pulse survey, there has been an increase in staff feeling they have the information they need to perform their role. Health & Wellbeing work is being undertaken to address the gap in the target for staff feeling supported.

OUR HOMES

Bield took possession of 24 new homes at Charleston, Dundee, between October and November 2024. This was part of our partnership with Blackwood Homes & Care and Hillcrest Homes. The 24 homes were part of a £17.5 million development featuring 66 homes equipped with state-of-the-art technology and design features to facilitate independent living.

During 2024/25, we completed 409 stock condition surveys. Our ongoing three-year programme will ensure that every home in our portfolio has a fully updated survey.

Improving data through stock condition validation will enhance our ability to plan because we will have accurate information which we can use to make informed decisions. Databases, created from the stock condition surveys, will inform our capital investment and net zero projects going forwards.

In January 2025 Bield finalised our Design Principles for New Build and Remodelling. This document sets out our priorities for housing design, ensuring that conversions of closed assets and new build properties will meet the needs of our tenants and Bield's Independent Living Approach (ILA). Building upon this work in 2025/26, we will begin to create a more detailed and technical design standard.



OUR COMMUNITIES

Our new Customer Contact Centre was launched in May 2024. The Contact Centre and My Bield online portal offer customers greater choice in how they engage with Bield - particularly through the use of digital technology. This increases flexibility and convenience and supports more inclusive and responsive services by catering to different preferences and needs, empowering tenants to interact in ways that suit them best. Our initial results are very positive, with over 73% of customers who responded to our feedback survey rating the Contact Centre 4 or 5 stars out of 5 in 2024/25.

Working with staff and tenants, we developed Bield's Independent Living Approach (ILA). The ILA will help Bield to provide better value for money and increase focus on supporting our tenants to live independently in their own homes for as long as possible. 60%-70% of staff have now been trained on the ILA. This has built awareness and understanding, helping to embed a culture that champions independent living throughout Bield. The first five ILA Hubs should be finalised before the end of 2025/26.

Our Digital Strategy continues to deliver a balanced approach - enhancing digital infrastructure, connectivity, security, and agile working, while also introducing tenant-focused innovations that help people live independently at home for longer.

One of our developments in South Lanarkshire, began a sixmonth pilot trialling the use of Internet of Things (IoT) sensors within the communal areas and 25 tenants' homes to monitor property and wellbeing conditions such as temperature, humidity and motion. This is part of our collaboration and partnership with Archangel and the Digital Health & Care Innovation Centre.



HR OUR PEOPLE

During 2024/25 we have continued to focus on Bield's culture and our commitment to being a supportive, healthy workplace that provides positive experiences for our colleagues and tenants through ongoing delivery of the "Our Journey" Action Plan. Further employee surveys have provided positive feedback as we assess our progress and the impact of actions we have taken.

A key milestone was the introduction of Bield's Behaviours Framework in June 2024, which was codesigned following engagement with colleagues across the business. We have also engaged with Franklin Covey to apply their Four Disciplines of Execution (4DX) methodology to our Voids Innovation project. Key tenets of the 4DX approach are to engage frontline colleagues when identifying solutions and to encourage collaborative working to achieve strategic objectives, which will also support achievement of the Our Journey Action Plan.

We held a number of Health & Wellbeing engagement sessions during the year to identify the aspects that would have the greatest impact for our colleagues. A number of colleagues have now been trained as Scottish Mental Health First Aiders and training courses on Menopause Awareness and Suicide Awareness have been introduced to improve the confidence of colleagues in these areas

We celebrated the dedication and experience of our long-serving team members, with 34% having 15 years' service or more. Their knowledge and commitment have been instrumental in shaping Bield's success and in mentoring the 29% of colleagues who have joined in the past two years.



LEARNING & DEVELOPMENT

During the year, we have continued to focus on growing digital skills across Bield through development of additional guidance, toolkits and training to improve confidence in the use of core digital solutions.

We have strengthened our planning process to ensure that colleagues within Supported Living can achieve SVQ qualifications ahead of the date required to maintain their SSSC registration. This helps tackle inequality and aids retention for frontline services through improved access and support for SVQ qualifications, supported by payment of professional memberships throughout employment.

Our OD Team supported colleagues within Supported Living as they refreshed their Medication Policy and training. We have a robust process in place to ensure colleagues refresh their medication training and undergo regular competency assessments to enable them to administer medication confidently and safely.

FAIR PAY, LIVING WAGE

Bield recognises that the success and wellbeing of our people are closely linked. We're proud of our commitment to Fair Work First, driven by a belief that it creates a fairer, more sustainable and healthier workplace which offers opportunity for all. We are dedicated to embedding fair work practices across everything we do.

This includes our commitment to ensuring that our salaries remain above the Scottish Living Wage, ensuring that all employees and workers earn a wage that meets their everyday needs and reflects the value of their contributions. This commitment helps support the attraction and retention of talent across our frontline services.

This year, we've also focused on ensuring that we have effective channels in place to engage with our workforce, enabling employees to share their perspective and contributes to decisions that affect them.

Development of our Employee Forum has helped to give our people a louder voice and bring colleagues closer to decisionmaking. It has also encouraged increased contributions over the direction of the business and reinforced a sense of ownership and involvement across our workforce

GOVERNANCE

Over the last year, we have been taking steps to strengthen our governance.

At our AGM in September, we were delighted to welcome two new members to our Board. Gillian Merrett, a Bield tenant in Blairgowrie, brings valuable experience from her work in NHS Research and Ethics, where she reviewed papers to ensure information was clear and accurate. She is also an active member of our Partnership Forum, giving tenants a strong voice in shaping policy. Passionate about health equality and social justice in later life, Gillian is keen to influence how we respond to changing demographics in the years ahead.

Katie Smart joined us as a housing professional and Director of Places for People Scotland. A member of both the Chartered Institute of Housing and the Institute of Directors, she leads on strategic initiatives, operational priorities and continuous improvement in her current role. With a clear understanding of the challenges facing the housing sector, Katie is committed to helping us seize opportunities to improve the lives of our current and future tenants.

Board member Margaret Moore retired in December 2024 after serving on the Board since 2018. Bield thank Margaret for her outstanding dedication and contributions over the years on the Board.

During the review period, we maintained robust governance arrangements and continued to support the Board, Committees and Executive Management Team. Following the departure of our former Governance & Assurance Manager, Jonathan Fairgrieve, in January 2025, Michelle Breen immediately stepped in to take on additional responsibilities as Governance Officer. While her formal appointment as Governance & Assurance Manager took place after the reporting period, we are pleased to note that strong governance support was sustained throughout. We remain committed to fostering effective collaboration between the Executive Management Team and the Board to further strengthen our governance practices.



DEBBIE COLLINS APPOINTED AS OUR NEW CEO

We were very pleased to announce the appointment of Debbie Collins as our new Chief Executive in March 2025.

Debbie stepped into the permanent position after a successful year as Interim CEO, where she steered Bield through key strategic milestones and helped shape the next phase of our development.

Her promotion followed a competitive recruitment campaign and saw her take the helm at a pivotal moment for Bield, as we drive delivery of our corporate strategy and long-term vision.

Paul Edie, Chair of Bield's Board, said: "We're confident that Debbie can successfully drive forward our core purpose – making it possible for more people to live their best lives, at home, surrounded by a supportive community."

A CIMA-qualified accountant, Debbie's experience spans senior roles in both the public and private sectors – including eight years working in social housing. She originally joined Bield in 2023 as our first Chief Operating Officer, where she led across financial and organisational delivery.

Speaking on her appointment, Debbie said: "I feel incredibly honoured to be asked to lead Bield. During my time as Interim CEO, I have had the privilege to see the extraordinary impact our work has on the lives of older people across Scotland.

"Our Independent Living Approach sits at the heart of everything we do, and I'm excited to continue strengthening and evolving how we support people to live safely and independently in their own homes.

She added: "Bield has a wealth of experience in delivering high-quality, supportive housing. We are ambitious in our goals, from expanding digital innovation to influencing sector-wide policy, and we are determined to play a leading role in shaping the future of housing and care in Scotland."



DIGITAL



We continue to deliver on the initiatives of the person-centred Digital Strategy and have made progress on migrating servers from Bield offices into the Microsoft cloud. Amongst the benefits of this are greater cyber security protection, greater control over cost, reduced carbon footprint and the ability to scale computing resources up and down easily. Cyber security has been a large focus over the year, and this has included updating policies and procedures, reducing vulnerabilities in systems, strengthening our security posture and replacing older infrastructure. These initiatives are overseen by the Digital Governance Group.

There has been a notable upturn in attempted cyber-attacks over the last six months, many related to conflicts around the globe and involving well-funded groups with connections to governments or militias. This has led to higher workloads in gathering cyber security intelligence and patching and remediating systems. However, we are confident the tools and processes that we have in place are the best available and working well.

Some of the projects we participated in throughout the year are:



Upgrading computers and smartphones for staff



Completion of the wide area network that connects Bield premises



Application upgrades for Care, Contact Centre, Compliance, Housing Management and the Alarm Receiving Centre platform

IN REMEMBRANCE: ALISTER GREEN

In October 2024, we were deeply saddened to hear of the passing of Alister Green, our first Chief Executive Officer and one of our founding members. Alister's influence shaped not only the organisation we are today, but also the way housing for older people is understood across Scotland.

From Bield's earliest days, Alister championed a radical but simple idea - that housing for older people should be a home for life. Under his guidance, the emphasis was always on independence, dignity, and choice. He believed every development should feel warm and personal, and that support should adapt to the individual, not the other way round.

Through his leadership, Bield grew from a small, local initiative to one of Scotland's leading providers of housing and support for older people, without ever losing its personal touch. He encouraged innovative housing with care models, invested early in assistive technology, and built strong partnerships in communities across the country. His approach was ahead of its time, blending professional excellence with humanity and compassion.

Perhaps most importantly, Alister nurtured a values driven culture that still defines Bield today. He believed in empowering staff as enablers, in celebrating creativity, and in recognising those who went the extra mile for tenants. He introduced the Alister Green Award, which recognised exceptional contributions from staff and tenants alike.

Even after his retirement in 2003, Alister continued with his support and interest in Bield, attending his last AGM in September 2024. We remain deeply grateful for Alister's leadership and enduring contribution to Bield. He will be fondly remembered.

Customer Experience

A NEW CHAPTER FOR THE PARTNERSHIP FORUM

The Partnership Forum serves as Bield's representative tenant body, providing a strong tenant voice in shaping services and decision-making across the organisation. This year marked a significant transition as our longstanding Chair, Willie Smalley, stepped down after years of dedicated service. Willie played a key role in strengthening the Forum's influence and championing tenant involvement.

We are delighted to welcome John Thomson as the new Chair. A committed Forum member with a strong track record of collaboration, John brings continuity, passion, and fresh perspective to the role. Under John's leadership, the Forum will continue working closely with Bield's leadership team to ensure tenants' views are heard, respected, and acted upon.

We'd like to thank Willie for his invaluable contribution and look forward to this next chapter in the Forum's journey - supporting even more meaningful engagement and positive change across our communities.





RESPONDING TO DOMESTIC ABUSE - OUR COMMITMENT TO SUPPORT

Domestic abuse can affect anyone, regardless of age or background. It's not always physical - emotional, financial or psychological abuse can also make someone feel unsafe in their home.

At Bield, we're committed to ensuring tenants feel safe and supported. This year, we signed the Chartered Institute of Housing's Make a Stand pledge and introduced a new Responding to Domestic Abuse policy. This survivor-focused approach ensures we listen to and prioritise the needs of those experiencing abuse.

Zhan MacIntyre, Bield's Head of Policy and Customer Standards, said:

"Domestic abuse is not acceptable. This policy shows our commitment to supporting tenants in a sympathetic and safe way."

Need Support? Help is available 24/7:

- Scotland's Domestic Abuse & Forced Marriage Helpline: 0800 027 1234
- Women's Aid Scotland: www.womensaid.scot
- Men's Advice Line: 0808 801 0327
- National Domestic Abuse Helpline: 0808 2000 247

You are not alone. If you're experiencing abuse or concerned about someone else, please contact us in confidence. We're here to help.

ENHANCING ACCESS TO HOUSING THROUGH OUR CUSTOMER PORTAL

900 registered customers

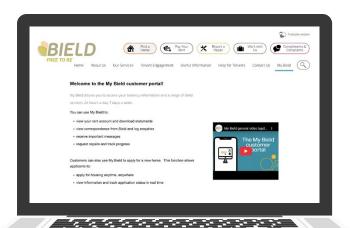
In February 2025, we introduced a new feature on our customer portal, My Bield, allowing housing applications to be submitted online. This digital service has improved accessibility and efficiency for both new applicants and existing tenants seeking to move.

Since its launch, over **900 customers** have registered for the portal, highlighting the growing demand for flexible, digital services. My Bield allows users to submit applications at any time, track progress in real-time, and communicate directly with our team to update or amend their details.

In addition to housing applications, tenants can also:

- View their rent account and download statements
- Access correspondence and submit enquiries
- Request nonemergency repairs and track progress

The success of this initiative reflects our wider commitment to digital transformation, making it easier for tenants to manage their housing needs and stay connected with us in a way that suits them.



CELEBRATING THE SUCCESS OF OUR CUSTOMER CONTACT CENTRE

Since launching our Customer Contact Centre in May 2024, we have been thrilled with the incredible impact it has had on our service delivery. This dedicated team has worked tirelessly to support our customers, ensuring they receive the assistance they need efficiently and effectively.

Here's what we've achieved together so far:

21,000+ repair work orders raised



The success of the Customer Contact Centre is a testament to the hard work and dedication of our team and the trust our customers place in us. We are committed to continuing to improve our services and making it even easier for you to get the support you need.



Over 37,000 calls handled

In it's first year, our Customer Contact Centre handled 37,416 calls – with 89.5% answered within 60 seconds, exceeding our 80% target. The team continues to provide timely information, guidance, and support to thousands of customers across our communities.



Over 4,000 housing applications processed

With the help of some of our colleagues in the early days, our team successfully completed a full re-registration of our waiting list and has since processed thousands of housing applications, helping people find the right home for them.



BR24

As Scotland's population continues to age, the need for reliable, responsive support for older people remains more important than ever. Our accredited, fully digital alarm receiving centre, Bield Response 24 (BR24), provides round-the-clock support, a reassuring voice, and rapid responses in emergencies – helping our tenants and customers stay safe, secure and independent in their own homes for as long as possible.

In 2024/25, BR24 handled:







Over the past year, BR24 has:







Continues overleaf...

Continued...







By delivering a dependable emergency response service that enhances safety, promotes independence and brings peace of mind, BR24 plays a vital role in protecting the wellbeing of our tenants and customers. The service also provides much-needed reassurance to families and loved ones, knowing that help is always at hand when it's needed most.

3,832
housing applications processed

CHANGES TO HOW WE ALLOCATE HOMES

Since 2007, Bield, Hanover and Trust have worked together to allocate a number of our homes across Scotland through the shared Home For You platform. This long-standing partnership has helped thousands of older people access the housing they need.

Last year, following thoughtful and collaborative discussions, we collectively decided to take separate paths in how we manage our housing applications and allocations. This change better reflects the individual strategic priorities and customer needs of each organisation.

From 1 April 2024, we began to operate independently with our own application and allocation processes to better serve our tenants and customers.

Although the platform has come to an end, our close working relationships remain, and we remain open to future collaboration where it benefits the people we serve.

Over the last year, we processed 3,832 housing applications - a clear reflection of the continued demand for quality, affordable homes for older people across Scotland.

SUPPORTED LIVING

Over the past year, our Supported Living services have continued to deliver high-quality, person-centred care that supports individuals to live safely and independently in their own homes.

SERVICE DELIVERY

We're proud to report that we continue to deliver approximately **3,200 hours** of care each week, through our Care at Home services and support **80 individuals** in our Day Care service. We support individuals across our communities with consistency, compassion, and professionalism. This sustained level of support reflects the dedication of our staff and our commitment to meeting the diverse needs of those who use our services.

DIGITAL TRANSFORMATION

In 2024/25, we successfully implemented a new care management system – Birdie. This has marked a significant step forward in how we plan, monitor, and review care. The system has not only improved service delivery but also provided us with greater insight into individual care needs, ensuring more responsive and tailored support.

INNOVATION AND PARTNERSHIP

We continue our partnership with The Happiness Project, exploring and integrating innovative technologies to enhance wellbeing in selected services. These projects are helping us find new ways to increase engagement, reduce isolation, and improve quality of life through creative and tech-enabled approaches.

REGULATORY SUCCESS

All our Care at Home services were inspected by the Care Inspectorate over the past year and we are delighted to report that every service received ratings of 'Good' or 'Very Good' – a testament to the hard work, professionalism, and person-centred approach of our care teams.

CELEBRATING LIFE AND COMMUNITY

Our services continue to celebrate key moments and seasonal events with themed days throughout the year – including Valentine's Day, Easter, and Christmas. These occasions bring joy and a sense of belonging to the people we support. Our staff consistently go above and beyond to ensure that everyone feels included and valued, helping each individual to lead the life they choose.



HELPING TENANTS MAXIMISE THEIR INCOMES



Our Income Advice Officers have once again made a significant difference to tenants' lives by providing tailored financial advice and support. This year, the team helped tenants access £1.1 million in additional income, including benefits and other entitlements they may not have otherwise claimed.

By offering one-to-one guidance, our officers continue to help tenants build financial confidence, reduce money-related stress, and boost overall wellbeing. Whether it's help with benefit applications, budgeting, or understanding available support, their work ensures that more people are getting the help they need when they need it most.

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DRIVING THE FUTURE OF TECHNOLOGY-ENABLED CARE

As the landscape of technology-enabled care continues to evolve, collaboration remains key to delivering safer, smarter services for older people across Scotland. This year, Bield took a major step forward by joining the Shared Alarm Receiving Centre (ARC) in Scotland, a pioneering initiative supported by the Scotlish Government's Local Digital Office.

Through our new partnership with Chubb Fire & Security Ltd and Skyresponse AB, BR24 is now part of an innovative, cloud-based system designed to enhance how emergency alarms are monitored and managed.

This digital platform will improve how quickly and effectively we respond to emergency calls, helping us deliver even greater peace of mind to our tenants and customers. It also means more efficient processes, smarter use of data, and a scalable system that's ready for the future - including the UK-wide move away from analogue phone lines.

What this means in practice:

- Faster response times to emergency alerts
- Improved integration between care providers
- Greater resilience and reliability in alarm monitoring
- Cost-effective digital solutions that are ready to grow with demand

Gary Baillie, Head of BR24 & Assistive Technology Development, said the move to the Shared ARC marks "a significant step forward," allowing Bield to harness the latest technology to improve outcomes for the people we support.

By investing in digital innovation and working in partnership with others, Bield is helping to shape a more connected, proactive, and person-centred approach to telecare – both now and for years to come.



SUPPORTING WELLBEING THROUGH FOOD AND COMMUNITY

Our meals service continues to thrive, playing a vital role in supporting the health and wellbeing of our tenants. Across our developments, celebration days have brought people together throughout the year - including Easter gatherings, Halloween festivities, summer fayres, Burns Suppers, and Christmas parties. These events not only provide nourishing meals but also help combat isolation by creating opportunities for tenants to connect and socialise.

In 2024, we were proud to launch the Community Larder Project, made possible with funding from the National Lottery. This initiative aimed to reach 570 tenancies across seven local authority areas, particularly in communities that are more isolated or underserved. Each participating tenant received a bag of tinned goods, a supermarket shopping voucher and a helpful booklet on eating well as we age.

The project also included informative sessions that offered practical advice on nutrition and healthy eating in later life - while bringing tenants together for conversation and companionship. This was truly a team effort, with Development Managers and Area Housing Managers working together to bring the initiative to life.

Looking ahead, we're excited to introduce our next initiative: Community Cafés. These events will invite tenants - and some special guests - to join us for a cup of tea, a slice of cake, and a friendly chat. There will also be a chance to continue sharing our message of eating well, staying well, and staying connected.

Throughout all of this, our meals service continues its incredible work behind the scenes -quietly delivering a staggering number of meals each day and week, helping to ensure that no one in our communities goes without a warm, nutritious meal.

Meals Number April 2024-March 2025

	Users Per Day By Month	Days in the month	Meals per month Based on 1 Meal	Actual Meals Per Day	Total Meals Served Per Month
April	500	30	15000	2	30000
May	500	31	15500	2	31000
June	500	30	15000	2	30000
July	500	31	15500	2	31000
August	501	31	15531	2	31062
September	493	30	14790	2	29580
October	490	31	15190	2	30380
November	491	30	14730	2	29460
December	497	31	15407	2	30814
January	498	31	15438	2	30876
February	498	28	13944	2	27888
March	490	31	15190	2	30380
			Total		Total
Average For Period	496.5		181220		362440



INTRODUCING OUR NEW INDEPENDENT LIVING APPROACH

Choice

Technology

Solutions

We're excited to introduce our new Independent Living Approach (ILA), developed in close partnership with our tenants. This new way of working puts personal choice and individual needs at the heart of the services we provide, helping tenants live safely, comfortably, and independently in their own homes for as long as possible.

The approach builds on what tenants have told us matters most - feeling in control, staying connected to their communities, and

receiving the right support at the right time. By personalising services and focusing on outcomes that promote wellbeing, we aim to support more flexible, tenant-led living.

Individual **Focus**

Communities

Flexible Housing

Financial Advice

dvice and supporto to our tenants. Connecting

The first developments to adopt the ILA will begin transitioning soon. Tenants and staff in these locations will be actively involved in shaping how the new approach is delivered - from what's working well to where improvements could be made.

This ongoing feedback will be vital in refining the approach and guiding how we roll it out more widely across Bield. By working together, we're creating a model of independent living that truly reflects the voices, choices, and aspirations of the people it's designed for.

DOUBLE AWARD WIN FOR TENANT EMPOWERMENT AND EQUALITY

We're proud to share that Bield won two prestigious awards this year, recognising our commitment to tenant empowerment and inclusivity.

At the TIS National Excellence Awards, we were named Housing Organisation of the Year - a celebration of our work in tenant engagement, community building, and person-centred housing services.

We also received the Marion Gibbs Award for Equality in Housing at the CIH Scotland Awards, highlighting the impact of our tenant-led Equality Network. Initiatives such as the Rainbow Network for LGBT+ tenants and enhanced accessibility for non-English speakers showcase our drive to create inclusive, responsive services.

At Bield, we believe in co-production - ensuring tenants play a leading role in shaping policies, services, and the communities they call home.







TENANT INSIGHT NETWORK: LISTENING, LEARNING & CONNECTING

This year, we launched the Tenant Insight Network - a growing digital community now made up of 249 Bield tenants. Our first communication, a pulse survey in February, helped us better understand how tenants prefer to get involved and stay informed.

We were pleased to find that 88% of respondents are interested in taking part in our engagement programmes. Many told us they like having different ways to get involved - such as joining online activities through the Tenant Insight Network, as well as taking part in other face-to-face events or groups. This combination of options, sometimes called a "multichannel approach," means tenants can choose what works best for them.

The survey also showed:



64% would like monthly updates



69%
prefer receiving documents by email



83%
are enthusiastic about attending in-person events

These insights are already helping us shape how we communicate, with a focus on regular updates, direct emails, and opportunities to meet in person.

TENANT SATISFACTION SURVEY RESULTS 2024/25

Thank you to the 1,846 tenants (around 40% of our tenant base) who took part in our recent satisfaction survey. Your feedback is vital in helping us improve our services and make meaningful changes that enhance your experience with Bield.

We're pleased to report strong levels of satisfaction across several key areas:



Overall satisfaction with services:

85%



Quality of your home:

89%



Repairs and maintenance:

83%



Neighbourhood management:

85%



BR24 response service:

88%



Keeping tenants informed:

79%



Value for money:

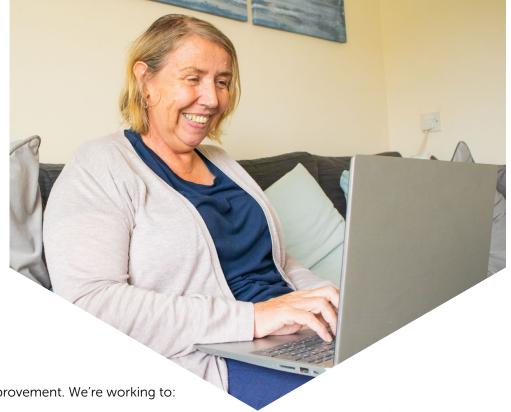
71%



Opportunities to participate:

63%

These results reflect the positive impact of our continued investment in homes, services, and neighbourhoods. We're especially encouraged by the high satisfaction levels with home quality and our BR24 service.



We also recognise areas for improvement. We're working to:



Enhance communication and response times for repairs



Create more opportunities for tenant engagement



Continue delivering cost-effective services without compromising quality



Your voice matters. We're committed to listening, learning, and taking action to improve what we do

PREPARING FOR THE FUTURE AT DEAN COURT

In 2024, we reviewed our properties to check for the presence of a building material called Reinforced Autoclaved Aerated Concrete (RAAC). This follows national concerns about the safety of RAAC, which is much weaker than traditional concrete and can fail without warning.

Specialist surveys confirmed that RAAC was present in the flat-roofed communal areas of the main building at our Dean Court development in Bo'ness. Throughout this process, our top priority was the safety and wellbeing of tenants and staff.

After careful consideration and expert advice, we made the difficult decision to permanently close Dean Court, as there was no safe or practical way to fix the issue. Our Customer Experience and Development teams are now working closely with tenants to support their move to new homes that meet their individual needs. We expect the service to close in early 2026.

Dean Court holds a special place in Bield's history as our first ever service. While this decision has been incredibly tough, we are committed to the future. We plan to redevelop the site, creating high-quality, modern homes that current tenants will be welcome to return to. The new homes are expected to be ready between 2028 and 2029



PARTNERSHIP IN ACTION: DELIVERING INDEPENDENT LIVING IN DUNDEE

In a joint effort to tackle Scotland's housing crisis and enhance independent living opportunities in Dundee, Blackwood Homes and Care partnered with Bield and Hillcrest Homes to develop new homes in the Charleston area of the city. As part of this collaboration, Bield acquired 24 of the 66 homes within the £17.5 million development. These properties are equipped with advanced technology and accessibility features to promote independent living.

For Bield, this development represents more than just an increase in housing stock; it marks a vital milestone in delivering on the ambitions set out in our five-year Corporate Strategy. At the centre of the strategy, it is our goal to create homes that meet Scotland's changing housing demands. With an ageing population, there is an urgent need for affordable, adaptable, and accessible housing for older people, and this project is a key step in meeting that challenge.

This partnership and development stand as a strong example of how collaborative, forward-thinking approaches can successfully deliver high quality homes that meet the real needs of Scotland's ageing population. Since the handover in November 2024, tenants have settled into their new homes, embracing the opportunity to live independently, with access to additional support services when needed.





It feels like a new chapter for us both





IMPROVING THE QUALITY OF OUR HOMES





This year we spent £5.2m on our Programme of Works, improving our properties and our customers' homes.

We did this by:

installing 205
new kitchens
across 6
developments at a
cost of £1.3m





installing new windows at 8 developments at a cost of £1m



installing
new heating
systems at 9
developments
at a cost of £1.2m





installing new warden call systems at 7 developments at a cost of £110k

SMART TECHNOLOGY TRIAL BRINGS REAL BENEFITS TO TENANTS

A six-month pilot project at our Langvout Court development in Biggar has shown how new technology can make homes safer, more comfortable, and more efficient. The project, delivered in partnership with Archangel, involved placing small, discreet sensors in communal areas and ten flats to monitor things like temperature, humidity, and movement.

These sensors sent information straight to a secure system that checked for any issues - such as unusual temperatures or dampness - so they could be fixed quickly, often before tenants noticed a problem.

The results were impressive. The trial helped reduce heating and maintenance costs by over £10,000 a year and improved safety and comfort for everyone living there. If rolled out across Scotland's retirement housing, it could save up to £18.5 million annually.

Gavin Wright, Head of Property Management at Bield, said: "This trial has shown how simple technology can help older people live safely and independently. We're proud to be leading the way."

We're now looking at how we can use this technology in more of our developments in the future.



STAGE THREE ADAPTATION **PROGRAMME**



In 2024/25 we carried out 242 major adaptations



The total cost of these adaptations was £386,846



LEGIONELLA

100% of Legionella inspections were completed in 2024/25



GAS SAFETY

100% of gas safety inspections were completed during 2024/25

SUSTAINABILITY PROJECTS

In 2024/25, we made a major investment in cleaner, more efficient heating at our Castlebrae Glebe development - replacing outdated gas systems with a modern lowcarbon alternative.

The new system uses an air source heat pump, backed up by a gas boiler and supported by solar panels, to deliver reliable, energy-



A new Air Source Heat Pump at our Castlebrae Glebe Retirement Housing + development in Edinburgh

efficient heating and hot water. This change is expected to significantly reduce carbon emissions and energy use, while also helping to keep tenants' homes warm and comfortable.

Smart controls allow rooms to be heated individually, making the system more responsive and cost-effective. Sensors in flats help maintain healthy indoor temperatures and reduce unnecessary energy use.

This £500,000 project marks an important step in our journey toward net zero and sets a standard for how we approach sustainable heating in the future.

FIRE RISK ASSESSMENTS

Fire Risk Assessments were completed across 145 developments, ensuring comprehensive coverage of our sites.

Performance Highlights

Here are some of our highlights from 2024/25 and how our performance compares to last year:

CUSTOMER SERVICE & SATISFACTION



84.9% overall satisfaction with landlord services.



99.1% of Stage 1 complaints were responded to within target. This is up 2.1% from last year (97%).



99% of rent was collected this year.

This is an increase of 1.4% on last year (97.6%)

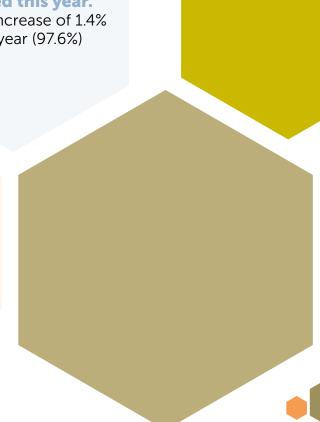


Average re-let time (days) decreased by 12 days to 49 days



Rent arrears (as a % of gross rent) increased by 0.24% to 2.65%.

Reducing this will continue to be a focus for 2025/26.



Performance Highlights

REPAIRS, MAINTENANCE, MANAGING YOUR HOME



The average time for emergency repairs reduced from 6.69 hours to 5.37 hours.

Reducing this further will be a focus for 2025/26.



100% of properties have a valid gas safety certificate. This remains the same as previous years.



97.82% of BR24 calls were answered within 60 seconds.

This was an increase of 0.29% compared to last year.



Financial Highlights



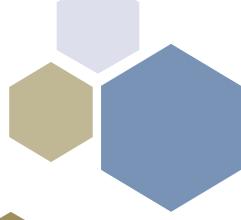
Turnover from affordable letting activities was £43m with a surplus of £1.1m.



Turnover from other activities was £7.2m with a surplus of £0.9m.



We invested
£9.1m on
improvements
to/maintenance
on our properties.





At the end of the financial year, our borrowings were £0.2m.



We made an operating surplus of £1.8m and a net financial surplus of £5.1m after a pension adjustment of £0.4m.





BOARD

Board Members during the year:

Derek Breingan Gillian Merrett (elected September 2024)

Paul Edie (Chair) Margaret Moore (resigned December 2024)

Robert Fernie Dougie Peters (resigned July 2024)

David Leaf Graeme Russell

Angus MacRae William Smalley

Isabel McGarvie Katie Smart (elected September 2024)

Brian McLaren Frances Wood (Vice Chair)

We would love to get your feedback on our 2024/25 Annual Review. Please get in touch by emailing **communications@bield.co.uk** to let us know your thoughts!

f bieldhousingandcare

in bield-housing-&-care

X BieldScotland

Bield Housing & Care

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