

Supporting people to live
independently, safely and
with confidence



**BIELD
HOUSING
& CARE**

ANNUAL REVIEW
2025/26

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CEO Welcome

This year has been one of progress, learning and continued focus on what matters most: supporting people to live independently, safely and with confidence.

Over the past year, we have continued to deliver against our Corporate Strategy - *Setting the Pace: Our People, Our Homes, Our Communities* - while moving into its fourth year and strengthening our plans through our refreshed Five-Year Business Plan. Alongside this, we have continued to develop our Independent Living Approach (ILA), helping us think differently about how our homes, services, technology and communities can work together to support people throughout later life.

We have made important progress across Bield. We have continued to invest in the quality, safety and sustainability of our homes, including improvements and adaptations that help people remain independent. We have also progressed our programme to bring closed assets back into use and improve the way we manage our homes.

Technology is playing an increasingly important role in independent living. From strengthening our



Debbie Collins

BR24 service through the move to the Shared ARC, to developing our Tech Hub in Linlithgow, we are exploring how technology can enhance safety, confidence and connection.

Independent living is about much more than homes and technology. It is about people feeling connected, having choices, being heard and having the right support at the right time. Our Community Cafés, Independent Living Hubs and growing tenant

“Independent living is about people feeling connected, having choices, being heard and having the right support at the right time.”

Bield at a glance

engagement networks are helping to create these connections, while our investment in staff training and development is helping colleagues put the ILA into practice.

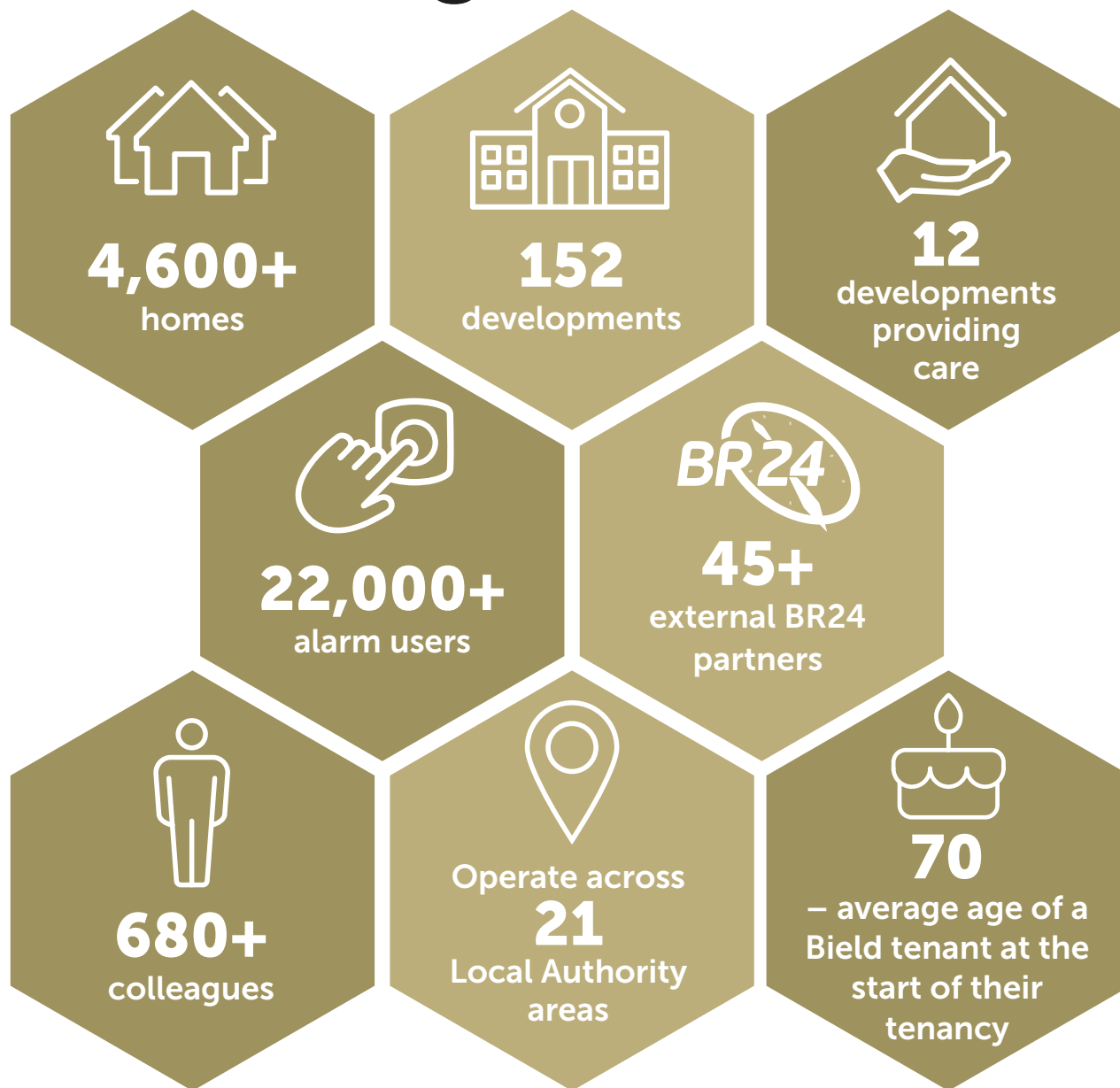
There have, of course, been challenges along the way. From improving the management of empty properties and maintaining high standards of compliance to supporting tenants through the closure of our Dean Court development in Bo'ness, our staff, tenants, Board and partners have worked together to find solutions and keep people at the heart of our decisions.

Looking ahead, we want to build on this progress. We will strengthen tenant engagement so more people feel heard and can influence the services that affect them. We will continue to invest in technology and partnerships, and embed independent living further across Bield.

Most importantly, we want to keep putting the person at the heart of everything we do - understanding what matters to them and how we can help them live the life they want.

Thank you to everyone at Bield for all you have contributed this year. Together, we are helping to shape a future where more people can live independently, safely and with confidence.

Debbie Collins, Chief Executive



Our year in numbers



4,649

housing applications processed - helping more people take the first step towards finding a home with Bield.



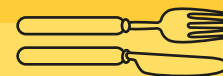
681

new tenancies commenced - welcoming new tenants into their homes and communities.



161,125

hours of care delivered - providing practical support that helps people remain independent and live well.



350,356

meals provided – helping tenants enjoy nutritious, home-cooked meals while creating opportunities for connection and social interaction.



433

visits to developments by our Area Housing Managers - helping us stay connected to tenants and understand what matters in their communities.



20,813

repair orders raised - keeping homes safe, comfortable and well maintained.



£8.3m

spent on our Programme of Works - investing in the quality, safety and sustainability of our homes.



38,064

Customer Contact Centre calls answered - making it easier for customers to access services and get help when they need it.



352

members of our Tenant Insight Network – strengthening tenant involvement and engagement.



189

Stage 3 adaptations completed - helping tenants stay safe, comfortable and independent at home.



Over 1 million

BR24 calls answered - providing reassurance and rapid support when people need it.



69

service users supported through our day care service - providing opportunities for care, connection and independence.



73%

of corporate mandatory staff training completed - building the skills and confidence needed to deliver high-quality services.



1,880

responses to our Customer Satisfaction Survey - showing whether our services are meeting tenants' needs and expectations.



£1.3m

of additional benefits secured by our Income Advice Officers – helping to support tenants' financial wellbeing.

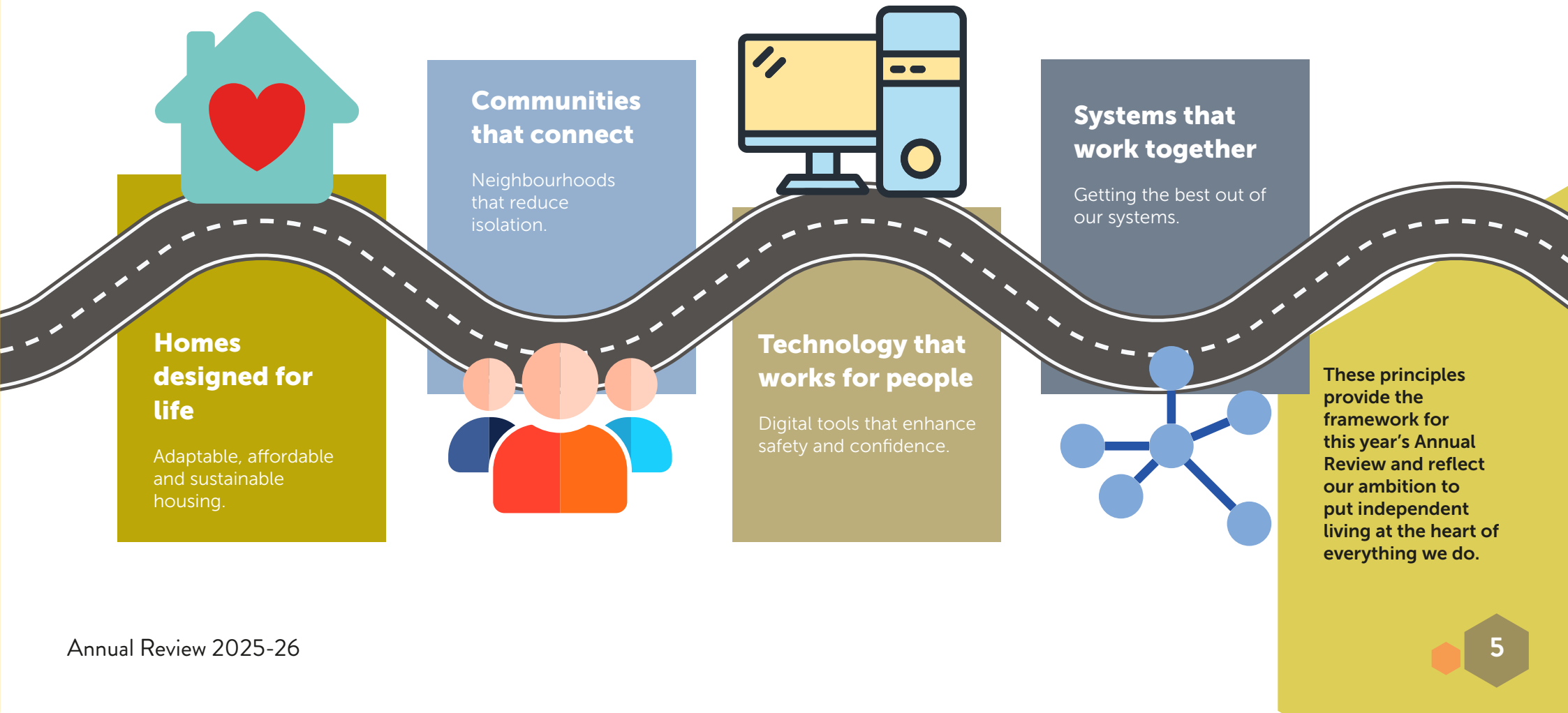
Our Roadmap for Independent Living

During 2025/26, Bield launched *A Roadmap for Independent Living: Reimagining Housing, Health and Ageing in Scotland*, developed in partnership with Socialudo.

The Roadmap sets out a 20-year vision for how Scotland can better enable people to live well, safely and independently at home, calling for housing, health and social care to work more closely together.

Drawing on the experiences of Bield tenants, staff and partners, it highlights the importance of prevention, accessible and adaptable homes, inclusive technology, strong communities and joined-up services.

The Roadmap sets out four principles that are helping shape our thinking at Bield:



Homes designed for life - adaptable, affordable and sustainable housing



Bield continues to invest in high-quality homes that enable people to live independently throughout later life.

INVESTING IN OUR HOMES



We spent **£8.3 million** on our Programme of Works - improving tenants' homes through new kitchens, bathrooms, windows and doors, upgraded warden call and digital systems, passive fire improvements, boiler and controls upgrades and new carbon monoxide detectors.



We spent **£8.9 million** maintaining stock condition and essential systems. This included responsive and void repairs, service maintenance, cyclical maintenance and other plant and equipment.



Non-emergency repairs were completed in **7.8 days** (average), ahead of the eight-day target.



We completed **1,083** stock condition surveys, strengthening the information we use to plan future investment.



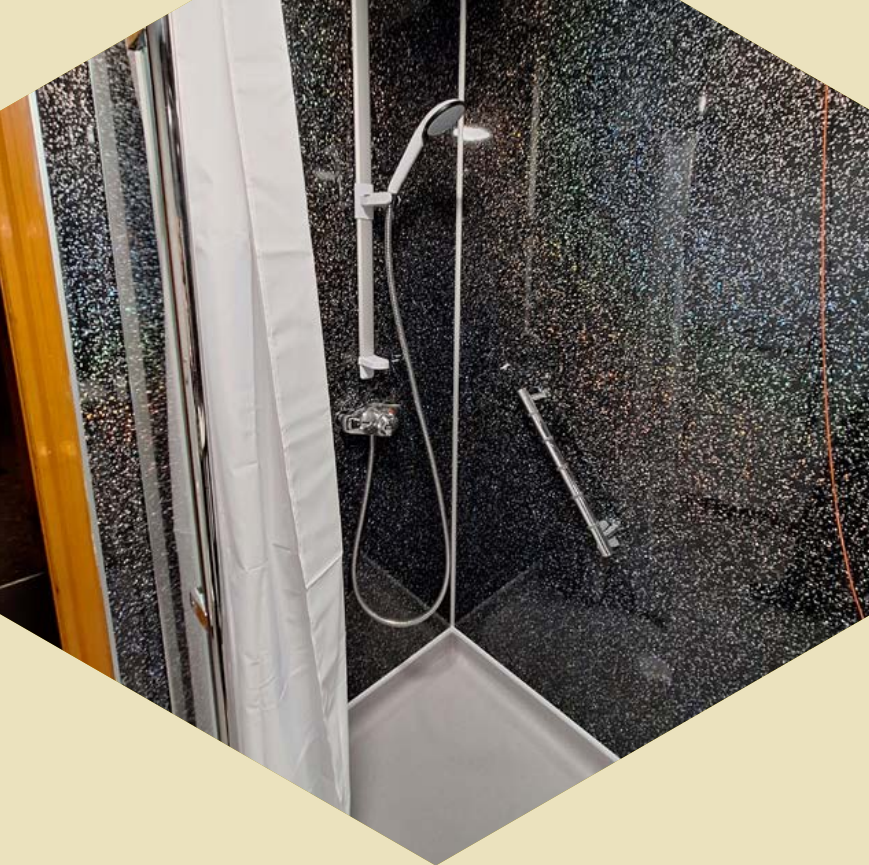
Emergency repairs were completed in **3.2 hours** (average), ahead of the 4.5-hour target.



We prepared **577** empty homes (voids) for re-letting during the year, against an annual target of 800, with an average cost per void of £2,551. Reducing void periods remains an important priority because every empty home is a home that could be supporting someone.

The refurbishment reminded people that they matter. Whilst the physical changes are evident, the other transformation is people's wellbeing. Thank you for all you've done.

Quayside Court tenant



HOMES THAT ADAPT

Adapting homes to meet changing needs helps tenants remain safe, comfortable and independent. During 2025/26, we completed **189** adaptations, including **72 major** and **117 minor** adaptations, at a total cost of **£389,093**.

These included wet-floor showers, automatic doors, stairlifts and adapted kitchens, alongside minor adaptations such as falls detectors, wander alarms, deaf-aid vibrating pillows, strobe lights, grabrails, door thresholds and lever taps.

KEEPING PEOPLE SAFE

Safety remains fundamental to providing homes designed for life. During 2025/26:



100% of properties requiring a gas safety certificate had a valid certificate in place.



100% of premises had fire risk assessments completed.



100% of required communal passenger lift safety checks were completed.



100% of asbestos refurbishment and sampling surveys were completed.



95% of water risk assessments were completed.



86% of premises had communal electrical safety inspections (EICR) less than five years old. Where inspections are outstanding, these are being actively progressed through our compliance monitoring arrangements.

SUSTAINABLE HOMES

Energy efficiency is an important part of providing warm, affordable homes and supporting Scotland's net zero ambitions. During the year, we continued to invest in energy efficiency and decarbonisation, including £250,000 to replace inefficient electric heating systems at our Craigenar Park development in Livingston.

We also invested £367,377 during 2025/26 to upgrade heating systems affected by the national transition from Radio Teleswitch Service meters to smart meters, with a further £450,000 committed for 2026/27.



CLOSED ASSETS

We remain committed to bringing all currently closed assets back into use by 2028. During the year, we made good progress in making better use of our existing buildings, including completing work at Grants Bank in Dunfermline, Thornhill Court in Falkirk and West Port in Linlithgow.

At Grants Bank, one new property has been created from a previously closed space and we are awaiting a habitation certification before it can be let. At Thornhill Court, a former day care facility was repurposed to provide secure storage, flexible workspace and meeting

facilities for our Property teams. At West Port, six former bedsit flats have been transformed into modern one-bedroom homes, creating new homes for older people within the existing development. At St Andrews Court in Uphall, a new lease has been agreed, providing an opportunity to bring the space back into use.

Progress has also continued across a number of other closed assets and opportunities. At Carntyne Gardens in Glasgow and Inchkeith Court in Glenrothes we await the necessary statutory consents before further works can progress.

Elsewhere, new flats at Glebe Court and continued conversion works at Menzies Court, both in Cumnock, are underway. We are also looking at designs for East Stewart Gardens in Coatbridge and the remaining part of Menzies Court, helping us plan how these spaces could be brought back into productive use.

These projects are helping us make better use of our existing assets, create more homes and facilities for older people, and ensure our buildings continue to support the communities they serve.



2025/26 – COMPLETED

- Thornhill Court
- St Andrews Court
- Grants Bank
- West Port

PROGRESSING THROUGH 2026/27

- Carntyne Gardens
- East Stewart Gardens
- Glebe Court
- Inchkeith Court
- Menzies Court





DEAN COURT

The planned closure of Dean Court in Bo'ness following the discovery of RAAC has been one of the most challenging issues of the year. As Bield's first development, the decision to close was particularly difficult for tenants, staff and the wider community.

We have worked closely with tenants throughout the closure process, providing support and helping people to move to suitable new homes. We continue to keep in touch with those affected and are working through the next steps, while exploring options for the future redevelopment of the site.

CASE STUDY: TRIALLING A NEW APPROACH TO HEATING AT HILLCREST COURT

At our Hillcrest Court development in Cumbernauld, we are trialling a new type of heat pump designed specifically around the needs of one tenant and her home.

Unlike traditional heating systems or storage heaters, the system is designed to maintain a steady, comfortable temperature throughout the day, rather than providing short bursts of heat. It has been tailored around the home's characteristics and the tenant's heating and hot water needs, using detailed monitoring to inform its design.

For the tenant, the difference is already noticeable.

It's very comfortable and I don't need to bother about my heating now. All this new technology and these ideas are amazing!

The system also works alongside a new extractor fan designed to help manage condensation while recovering heat back into the system.

The trial is still at an early stage, and we will monitor its performance over at least the next year to understand its energy efficiency, cost-effectiveness and impact on the home. While other tenants have already expressed interest, we want to make sure the system works well before considering whether this approach could have wider applications across Bield.

Why it matters

By testing new approaches around the needs of individual tenants, we can learn how technology can help create homes that are warmer, more comfortable and easier to manage.



Communities that connect - neighbourhoods that reduce isolation



We understand the importance of community connections and social wellbeing in supporting independent living.

BRINGING COMMUNITIES TOGETHER

Our new Community Cafés are creating welcoming spaces where tenants and people living locally can come together, meet new people and enjoy shared experiences.

The first two cafés have already been a success, bringing tenants and members of the local community together for relaxed mornings with free tea, coffee, soup and home baking. Guests have also been able to hear from speakers on topics linked to health and wellbeing, including a healthy living session from Bield's Catering Manager, Jim Carson, and a wellbeing session from the Scottish Association for Mental Health (SAMH).

The cafés are about more than sharing a cup of tea. They provide an opportunity for conversation, connection and community, helping people build relationships and feel more connected to those around them. By opening the cafés to local residents as well as Bield tenants, we can also strengthen links between our developments and the wider communities they are part of.

Following the success of the first two events, more Community Cafés will continue to take place, with plans to hold them regularly. We will continue to invite local residents and look for opportunities to involve local charities, community groups and other organisations, bringing information, support and new connections into our communities.

"The company is lovely and everyone is friendly and welcoming."



HOUSING THAT STARTS WITH LISTENING

Our housing teams play an important role in helping tenants feel connected to Bield and ensuring our services remain responsive to the needs of individual developments and communities.

During 2025/26, our Area Housing Managers made 433 visits to developments across the East and West, providing visible, practical support to local colleagues, tenants and people preparing to move into their new homes.

Our teams also supported 200 Let's Meet and other tenant meetings, creating regular opportunities for tenants to raise local priorities, discuss issues that matter to them and work directly with Bield colleagues to find solutions.

Being present, listening and responding is central to how we deliver our housing service. It helps us identify issues earlier, build stronger relationships and ensure that our decisions are informed by tenants' experiences.

During the year, 681 new tenancies commenced, welcoming more people into Bield homes and communities. Across the allocations process, we also managed 1,173 property offers, helping people take the next step towards finding a home with Bield.



433 Area Housing Manager visits to developments



200 Let's Meet and other tenant meetings supported



681 new tenancies commenced



1,173 property offers managed

WORKING IN PARTNERSHIP

Tenant involvement continued to grow through our Tenant Insight Network, Partnership Forum and a range of tenant groups, including the Communication Champions, Compliments and Complaints Collective, Rainbow Network and Equality Network.

The Tenant Insight Network grew from **200** tenants to **352** during the year – an increase of around **76%**. This gives Bield a stronger and more flexible way to hear from tenants, including people who may not want to attend formal meetings.



Our Partnership Forum continued to influence important issues including anti-social behaviour, budgets and rent setting. During the year, the Forum welcomed Deborah Docherty as its new Chair following John Thompson's departure.

Other initiatives included the launch of the online Bield Blether drop-in café, a new Scrutiny Group, a Sustainability Group and continued development of tenant involvement opportunities.

REDUCING ISOLATION

Community activity can make a real difference to confidence, wellbeing and social connection. During the year, tenants took part in activities including a Christmas tree competition, with more than 50 entries, while our Small Grants Fund supported six projects including garden furniture, plants and planters to make outdoor spaces more welcoming.

We also worked with Community Policing on scam prevention and fraud awareness, and with the Scottish Fire and Rescue Service on fire safety talks and individual home fire safety visits. These partnerships provide opportunities to share information, identify concerns and make services more responsive to tenants' needs.

GOOD CARE, STRONG COMMUNITIES

In March 2026, six of Bield's Retirement Plus developments in Glasgow received unannounced inspections from the Care Inspectorate.

All six developments achieved Grade 5 – Very Good in both areas assessed, recognising the quality of care and support provided to tenants.

Inspectors found that tenants feel safe and supported, with a strong sense of community within their developments. Communal meals were highlighted as an important part of this, providing more than just a meal - they are an opportunity for tenants to come together, spend time with others and build relationships.

Staff were also praised for the kindness and respect they show tenants, the strong relationships they have developed with tenants and their families, and the personalised approach they take to providing care and support.

The results provide valuable external recognition of the work our teams do every day to create places where people can feel safe, supported and connected.

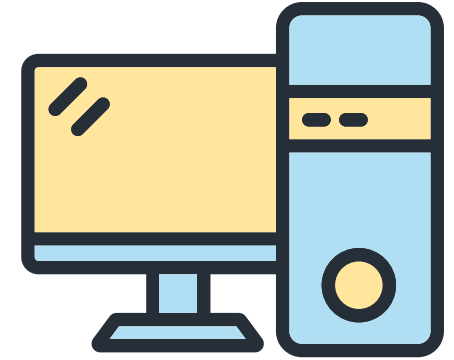
Relationships between staff, tenants and families are strong and trusting

Staff are kind, caring and understand tenants' needs well

Management teams are visible, approachable and supportive



Technology that works for people - digital tools that enhance safety and confidence



Bield uses technology to support independence while keeping people safe, connected and reassured.

BR24

BR24 continues to provide 24/7 digital alarm monitoring and emergency response, supporting over **25,000** customers through telecare connections and over **55,000** with emergency out of hours repairs. The service works with over **45** external organisations.



During the year, BR24 successfully moved to the Shared Alarm Receiving Centre (Shared ARC) platform provided by SkyResponse and Chubb. The phased migration transferred all alarms included in phase one with a 100% success rate, supported by a comprehensive training programme for staff.

BR24's annual TSA TEC Quality – Quality Standards Framework audit reviewed user experience, safety, information governance, partnership working, workforce, business continuity, performance, continuous improvement and TEC monitoring. All audited criteria were compliant, and the auditor recommended that Bield be granted certification to the Quality Standards Framework. No improvement needs were identified in the full audit in 2025.

The audit also highlighted BR24's structured approach to quality assurance and continuous improvement, including monthly call monitoring, coaching and review of emergency and fire calls. The service reported no significant downtime affecting BR24 services.



92% of Bield tenants reported that they feel safer and more independent as a result of the BR24 service.

RECOGNISED FOR DIGITAL INNOVATION

Our commitment to using technology to support independent living was recognised at the Housing Technology Awards 2026, where Bield was named a commended entrant in the Digital Transformation category.

The recognition reflects our ongoing work to use digital technology in ways that enhance the lives of older people – helping people stay connected, feel more confident and maintain their independence.

For Bield, digital transformation is not simply about introducing new technology. It is about understanding how technology can work alongside our people and services to provide better experiences and outcomes for tenants.

Our work continues through initiatives such as BR24 and the Bield Tech Hub, where we are exploring how technology-enabled solutions can support safety, connection and independence.



SUPPORTING GREATER INDEPENDENCE THROUGH TECHNOLOGY

Our Tech Hub, located within our West Port development in Linlithgow, provides a space to explore how technology can support independent living. During the year, investment and refurbishment plans continued, helping create a practical environment where tenants, staff and partners can see and experience technology-enabled solutions.

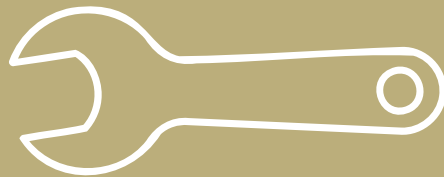


SUPPORTING INDEPENDENT LIVING

Our Customer Contact Centre continued to support customer choice and access to services.



38,064
calls handled



20,813
works orders raised



4,649
housing applications
processed



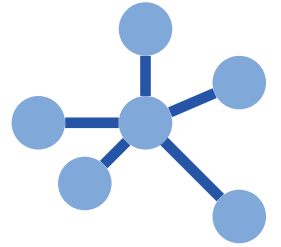
89% of calls
answered within
60 seconds



76% of customers
rated the Customer
Contact Centre 4 or 5
stars (exceeding the
75% target).

In response to changes in customer needs and feedback, we will be implementing a new service structure in 26/27 that will enhance our service offering alongside providing a more robust staffing model.

Systems that work together - working together to deliver better outcomes



Collaboration, learning and continuous improvement help us to deliver better outcomes for our tenants.

DEVELOPING OUR PEOPLE

Around 70-80% of staff have completed Independent Living Approach (ILA) training, helping colleagues understand how their individual roles contribute to supporting independence. This is not a fixed programme or a single set of actions; it is a mindset that asks colleagues to think about the person behind every interaction and what matters to them.

Learning and development also remained a priority.



71%

of colleagues were achieving or on track with SSSC qualification requirements, exceeding the target,

while



corporate mandatory training completion reached **73%.**

WORKING TOGETHER

Partnership working continued to support tenants in areas such as community connection, financial wellbeing, safety and access to wider services. During the year, additional benefits secured for tenants by our Income Advice Officers reached **£1,294,801** (close to the £1.3 million annual target), demonstrating the value of welfare benefit campaigns and partnership working.

Our work with Community Policing, the Scottish Fire and Rescue Service, community organisations and other partners also helped us signpost tenants to information, advice and support beyond the services Bield provides directly.

We also continued to strengthen digital capability, leadership development and career pathways.

CONTINUOUS IMPROVEMENT

We continued to use feedback, performance information and assurance activity to improve services. Tenant satisfaction with the opportunities available to participate in landlord decision-making was 59%, below the 65% target, highlighting an area where we need to do more. At the same time, the growth of our Tenant Insight Network and development of new groups provide a stronger foundation for widening participation.

Employee feedback showed 78% of colleagues felt supported to perform effectively and 82% said they had the information they needed. Staff turnover remained stable at 12%, while attendance was 94%.

CELEBRATING STAFF SUCCESS AT CASTLEBANK GARDENS

The achievements of several team members at our Castlebank Gardens Retirement Housing Plus development in Anniesland were celebrated in December.

Senior Support Worker Sam, along with Support Workers Margaret Anne, Elaine and Natalie, all successfully completed their SVQ Level 2 in Social Services and Health Care - a fantastic achievement that reflects their hard work and commitment.

These qualifications help ensure our staff continue to provide high-quality, person-centred care, supporting tenants in the best possible way every day.

To mark the occasion, each team member was presented with a small memento in recognition of their success - well deserved for all their effort.

We know tenants build strong relationships with staff, so it's always great to celebrate the people who make such a positive difference across our developments.



Financial Highlights

Our financial performance helps us to understand what we have been able to invest in our homes, services and people, while ensuring we remain financially sustainable for the future.



Turnover from affordable letting activities was **£43.7m** with a surplus of **£0.6m**.



Turnover from other activities was **£6.1m** with a surplus of **£0.02m**.



We invested **£13.5m** on **improvements to/maintenance** of our properties.



At the end of the financial year, our **borrowings were £1m**.



We made an operating **surplus of £0.3m** and a net **financial surplus of £0.6m** after a **pension adjustment of £0.4m**.



Leadership and Governance

STRENGTHENING OUR BOARD

During 2025/26, we welcomed four new Board Members (Amanda Britain, Lynn Brown CBE, Emma Garry and Stephen Oswald) and one co-opted member (Steve Dungworth), strengthening the breadth of experience and expertise supporting Bield's strategic direction. Steve Dungworth is expected to stand for formal election at our 2026 AGM.

Amanda Britain



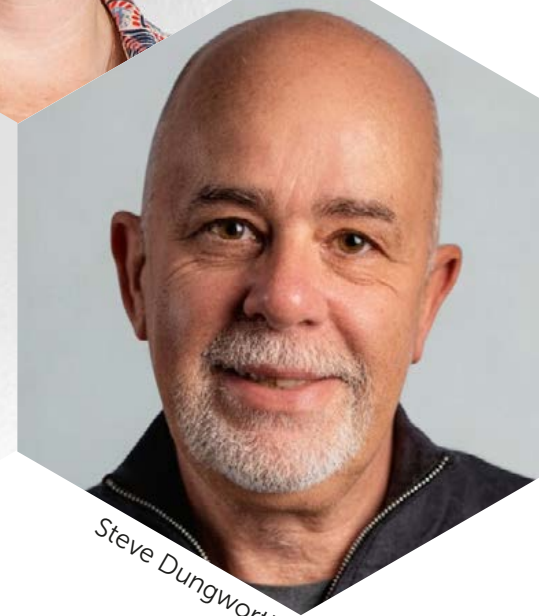
Emma Garry



Lynn Brown



Stephen Oswald



Steve Dungworth

Leadership and Governance

NEW DIRECTOR OF FINANCE AND BUSINESS SERVICES

We welcomed Barry Allan as our new Director of Finance and Business Services during the year. Barry brings more than 15 years' experience in the housing sector and leads our finance, performance, governance and business planning functions. His appointment strengthens our leadership capacity as we continue to invest in homes, services and innovation that support independent living.



REMEMBERING MARGARET MOORE

Bield was deeply saddened by the passing of former Board Member Margaret Moore, who made a valued contribution to Bield and the wider housing sector.

Margaret joined the Bield Board in 2018 and served until December 2024, bringing more than 30 years' experience across housing, health and social care. She was particularly passionate about high-quality housing and communities that enable people to live well and independently.

She is remembered for her warmth, insight, professionalism and commitment to keeping people at the heart of decision-making.



“ Margaret was a passionate advocate for Bield and for everyone who relies on the support we provide to live independently. She brought kindness, commitment and thoughtful challenge to the Board, always ensuring that the people we serve remained at the heart of our work. ”

Debbie Collins, Bield Chief Executive





BOARD

Board Members during the year:

Derek Breingan

Amanda Britain (appointed September 2025)

Lynn Brown CBE (Casual Member March 2026)

Steve Dungworth (co-opted January 2026)

Robert Fernie

Emma Garry (appointed September 2025)

David Leaf (resigned September 2025)

Harry MacLean (co-opted January 2026; resigned March 2026)

Angus MacRae

Isabel McGarvie (resigned September 2025)

Brian McLaren

Gillian Merrett

Stephen Oswald (appointed September 2025)

William Smalley (*resigned September 2025*)

Katie Smart (*resigned January 2026*)

Graeme Russell

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!

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