

Bulletin



My Bield customer portal launches on Safer Internet Day

We are delighted to announce that we have now officially launched our online customer portal which is set to improve access to a range of services and encourage independent living.

As part of our ongoing commitment to digital transformation, we worked with a number of tenants to test **My Bield**, a new online customer portal, which launched on 6th February 2024 as part of Safer Internet Day.

My Bield gives Bield tenants 24/7 access to make paying bills, reporting repairs and viewing individual information easier and more convenient.

Tenants involved in the trial were tasked with testing the quality and usability of the software using laptops, tablets and smartphones. The group also considered the functionality, design and general use of the portal with their feedback helping to inform the final product.



Tenants at our Inglefield Court development in Airdrie celebrated Safer Internet Day by learning all about the My Bield customer portal.

Staff visited a number of developments at the beginning of February to provide more information about My Bield and help tenants to sign up. We are pleased to report that 224 tenants have registered on My Bield to date, and the number continues to grow.

Zhan McIntyre, Head of Policy and Customer Standards at Bield, said: "Technology is essential to the future of housing services and we need to ensure our interaction with customers meets their needs and expectations as we take our services to the next level.

"Getting tenants involved in the testing of the My Bield portal allowed us to find out exactly what they wanted to get out of the platform while making sure it was accessible and easy to use."

Staff will continue to be contactable through more traditional methods for tenants who do not want to transfer to the digital option.

Tracey Howatt, Director of Customer Experience at Bield, said: "Developing our digital services is extremely important as we strive to continue improving the quality of housing and ultimately deliver better outcomes.

"The new portal will enable tenants to live more independently and continue to make important decisions regarding their tenancies."

The My Bield portal forms part of Bield's

strategy to enhance customer experience and diversify methods of engagement with customers. My Bield can be accessed via the Bield website by clicking the 'My Bield' tab at the top right hand side of the homepage. From here, Bield tenants, and those that they wish to support them with this (e.g. family, their Power of Attorney or Guardians), can get in touch at a time that is convenient for them in order to view their rent accounts and correspondence, log enquiries and request and track repairs. My Bield offers convenience and accessibility, allowing users to access our services quickly from anywhere and at any time.

WINNERS

Everyone who registered for the My Bield portal was entered into a free prize draw at the end of February for the chance to win one of two £50 shopping vouchers. Congratulations to A. Thomas from Bathgate and K. Robinson from Edinburgh who were our winners – your vouchers are on their way to you!

New Rent Income Management Policy

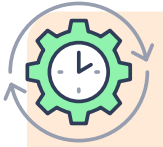


We have recently updated our Rent Income Management Policy which has been approved by the Board. The Policy provides clarity on our approach to rent arrears and how we will work with tenants to minimise the risk of arrears arising.

Here are some of the key points within the Policy which we wanted to share:



Pre-tenancy information: Before an offer of a tenancy is made, applicants will be given information about payments and payment options. We will also provide the opportunity to seek advice from a Bield advisor regarding applicable benefits.



Initial payments: To help prevent arrears, there will be an expectation that most new tenants will be asked to pay a month's rent upon signing a tenancy agreement. This will be discussed with new tenants to ensure that it is affordable, and will not be a barrier to taking up a tenancy.



New tenant check: Within 4 to 6 weeks of a tenancy commencing, we will contact new tenants to ensure a smooth transition to their new home. This will include checking payment methods for rent and other charges, assisting with benefit claims and offering support for any other concerns.



Emphasis on personal contact: Direct interaction is key to preventing, controlling and recovering arrears. We will prioritise establishing and maintaining connections with tenants, particularly regarding arrears matters.



Repayment structure: While lump-sum repayments are preferred, we understand that this may not be possible for everyone. In such cases, we will work collaboratively with tenants to develop a manageable repayment agreement based on an updated income and expenditure analysis.

We are dedicated to engaging both new and existing tenants to anticipate and address challenges that may impact timely rent payments. Tailored assistance will be offered to empower tenants to effectively manage their financial commitments and to foster tenancy sustainment.

Tenants are encouraged to inform us of any changes in circumstances that may affect their ability to make timely rent payments. To ensure that all accounts are kept up-to-date, we will conduct monthly reviews on tenant accounts.

Protecting our tenants' private information remains a top priority. All communications relating to a tenant's rent account will strictly adhere to confidentiality norms and satisfy the General Data Protection Regulation (GDPR) 2018.

Tenants wishing to transfer to another home must make every effort to clear outstanding balances. However, following discussions with tenants, we may evaluate and approve a feasible repayment plan, allowing a transfer to proceed.

It is really important that you contact us if you are struggling to meet your rent and other charges so we can help you manage the situation. This can include options for repayment plans, support and advice on benefits and referrals to our Income Advice Officers.

Getting crafty

Tenants at our St Andrew's Court development in Uphall are pictured enjoying an afternoon of arts and crafts in March. Bield staff have been working with Jamie from Bell Group to organise a variety of fun activities to bring tenants together.



Gordon Delaney, a tenant and talented artist at our Westland Court development in Glasgow, recently organised an art portrait event in the communal lounge and guests were invited. Check out some of the amazing pieces on display!



Elaine Reid from Lou Lou Crafts in Grangemouth came along to our Dean Court development in Bo'ness in March to give a very interesting demonstration on needle felting. Elaine also brought along some items that had been made.

Tenants enjoyed the demonstration so much that Elaine is coming back in April to run a small workshop. Elaine is supplying the tools and materials for the tenants to use at a small cost to each tenant.

Another tenant and incredible artist, Billy Gillespie from our Inglefield Court development in Airdrie, has been showcasing his remarkable artwork. His latest piece is a portrait of Sir Sean Connery.



*SPECIAL BIRTHDAY WISHES!

May from our Baldwin Court development in Penicuik celebrated her 90th birthday in December. She celebrated with a party in the communal lounge attended by tenants, friends and family.



Agnes from our Highcrofts development in Dalmellington celebrated her 100th birthday in February. Agnes enjoyed a family celebration at a local restaurant for the special occasion and also had a birthday tea in the lounge with some of her friends at Highcrofts. Agnes was presented with a beautiful arrangement of flowers from Bield and received a very special birthday card from the King and Queen.



Wilma, a former Bield employee and resident at our Moorfoot Court development in Bonnyrigg, celebrated her 90th birthday in March with a lovely surprise afternoon tea in the lounge.

Also in March, Isabel from our Holmes Gardens development in Broxburn celebrated her 73rd birthday in style with an evening of music, dancing and cake!



Tenant Engagement update

The last few months have been very busy for our Tenant Engagement team.

We have been out to visit over 50 developments to gather your views on how we can improve participation in Bield groups. These now consist of the Partnership Forum, Communication Champions, Compliments and Complaints Collective, Equality Network and the Interested Parties List. You can find out more about each of these groups on our website: www.bield.co.uk/tenant-engagement

We have some really dedicated tenants who give up their spare time to be part of these groups to ensure a tenant voice is heard on all things 'Bield'. Visiting your homes and developments, along with getting you to complete surveys, gave our Engagement team valuable insights about what we can do differently, to encourage more of you to participate.

What did we learn?

Your feedback told us the following:



A lot of you wanted to get involved



Meetings should be held closer to your homes



Meetings should be informal and in person



Meetings should occur every two to three months

The majority of those surveyed wished to be contacted via email so we have set up a dedicated engagement email address: engage@bield.co.uk

We know that emails are not everyone's preferred method of contact and will therefore continue to send information by post if and when requested.

Our Tenant Engagement & Participation Lead, Alan Morris, is pictured with two of the members from our Communication Champions Group.

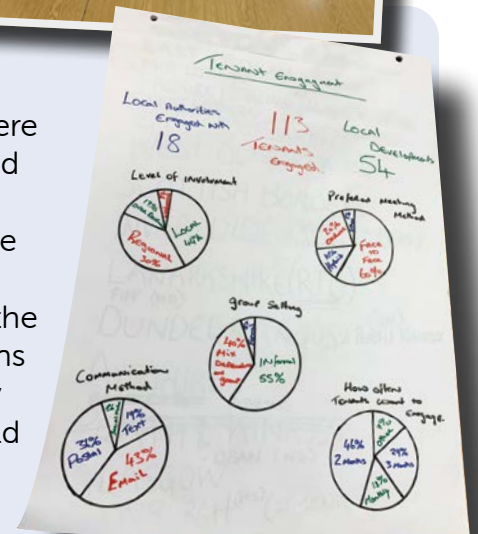


Next steps

We have successfully grown our Interested Parties List from 30 to over 100. Tenants on this list help us by completing ad hoc surveys and questionnaires.

We are proposing to create regional forums which will allow you to take part in discussions that matter to you at a local level. We hope to grow the numbers that take part in our groups and are seeking tenants to come forward. In the long run, we would like to create Registered Tenant

Organisations (RTOs) where you will have a recognised role in the participation process. You will have the right to be consulted on issues affecting you and the right to have your opinions taken into account in any consultation. If you would be interested in finding out more, please get in touch so we can create strong and vibrant tenant-led discussions!



Rechargeable repairs

Ensuring fairness for all

We all require repairs to our homes at one time or another and, quite often, things stop working at the worst possible moment! However, did you know that there are some repairs that happen in the home that are the responsibility of tenants? Examples include the cost of replacement keys, replacement toilet seats and the maintenance costs for floor coverings which you have fitted yourself. These are known as rechargeable repairs, and information on these are contained in your

Tenancy Agreement and Tenant Handbook. If you need a new copy of the Tenant Handbook contact your Area Housing Manager or you can view this online at: www.bield.co.uk/tenant-handbook

We've been busy reviewing and updating our approach to rechargeable repairs, a process that ensures everyone contributes fairly. Our aim is simple: to prevent any tenant from shouldering the burden for repairs that fall under individual responsibility. It's all about fairness and keeping costs in check.



OUR PLEDGE: Understanding and Compassion

Life has its unexpected turns, and we're here to navigate them with you. We promise understanding and compassion in those moments. We know it can be difficult to arrange a contractor – therefore, even in circumstances where it is not our responsibility to carry out a repair, we can do this for you. This can help to reassure you about their competency and ensure the work is done within a reasonable timescale.

We also know that unexpected repairs can be costly. Please don't worry, any rechargeable

costs can be paid back in instalments. Your comfort and peace of mind are our top priorities, and we commit to keeping things fair and reasonable.

Your thoughts and experiences matter immensely to us. If you are ever faced with a repair that feels a bit overwhelming, please reach out - we're here to support you.



Managing rechargeable repairs with care

Our commitment to managing rechargeable repairs goes beyond fairness - it's about maintaining affordability for all tenants. By carefully overseeing these repairs, we strive to keep our costs in check and rents within reach.

Bield sets the tech-enabled

We were delighted to celebrate a triple award win for our progress in transitioning our homes towards digital telecare.

In November 2023, we received the Gold Level Two Digital Telecare Implementation Award in recognition of our rollout of live digital telecare to 82% of our properties.

Presented by Digital Telecare for Scottish Local Government, the award honours housing providers that have successfully rolled out digital

telecare services to at least 50% of residents and 50% of developments, operating without issues for at least six weeks.

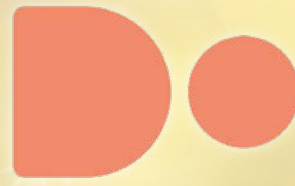
Our Property Management, IT and BR24 teams collaborated to upgrade our development alarm units to digital, connecting more than 3,500 Bield homes across the country to BR24, our digital alarm receiving centre.

We remain firmly on track to hit 100% digital enablement across our properties by the end of April 2024.

Bield staff are pictured with their Gold Level Two Digital Telecare Implementation Award certificate.



standard for care



**DIGITAL
TELECARE**

Scottish Local Government

Heather Thomson, Bield's Head of Property Management, said: "Bield acted early in 2018/19 in anticipation of the digital switchover, evaluating technology options and testing concepts, and are now nearing the end of our five year plan to digitalise our homes in readiness. Our modern telecare systems also provide an excellent platform for widening digital care and support services to many more customers.

Achieving Gold Level recognition shows we have a robust and effective digital telecare solution that allows our residents to feel safe and secure whilst maintaining their independence.

"We still have work to do before every Bield resident can access the benefits of digital, but this award motivates us towards that 100% goal."

Digital Telecare for Scottish Local Government noted that reaching this implementation milestone proves the real-world functionality of Bield's telecare solution.

As a result of our continued work to innovate in the sector, we were also awarded the Technology Enabled Independent Living Award at the 2024 Digital Health & Care awards organised by Holyrood Connect.

Gary Baillie, Bield's Head of BR24 and Assistive Technology Development, said: "The Gold Level Two and the Technology Enabled Independent Living Awards are not just about what we've achieved, but also about the journey we've embarked on together. It's a testament to the innovation, dedication and hard work that each member of our team brings to the table every day.



These awards serve as a reminder of the impact we can make when we focus on collaboration and true co-production, putting people at the heart of what we do. It's a beacon guiding us towards future endeavours, inspiring us to continue breaking barriers and exploring new horizons in technology-enabled care."

Most recently, Bield's CEO, Dr Lynne Douglas, was the winner of the Strategic Leader award at the 2024 International Technology Enabled Care (ITEC) Awards. The ITEC awards celebrate the positive impact technology enabled care has on the lives of millions of people in the UK.

The Strategic Leader award recognises those who have demonstrated outstanding TEC leadership skills, vision and action, with a focus on the use of digital TEC products and services to improve outcomes for users, families and carers.

Debbie Collins, Bield's Chief Operating Officer, said: "At Bield, we're always striving to improve customer experience and satisfaction while growing our use of modern, in-home technologies to support independent living.

I'm tremendously proud of what the team have already achieved in upgrading thousands of homes to digital in a short timeframe. All three award wins are well-deserved thanks to their tireless efforts and expertise.

Bield bolsters leadership team with new director appointment

In February, we welcomed Drew Moore to Bield as our new Director of Assets.

Drew will lead on our Strategic Asset Management Strategy (SAMS) in which we commit to investing £225m in the next decade to support healthy ageing at home.

With significant experience in the sector, Drew will oversee our investment programme, which includes targets to develop 400 new homes, improve the energy efficiency and cost of heating our existing homes and modernise the repairs and property management service to increase customer satisfaction.

Hailing from Peebles, Drew joins from Fife Housing Group, where he served as Asset Manager, responsible for delivering the asset management strategy including capital projects, planned and cyclical maintenance, new build housing, and procurement activities. Drew has a BSc (Hons) in Building Surveying, is a Member of the Chartered Institute of Building, and a Member of the Institute of Asset Management. He is also a Member of the Board of Muirhouse Housing Association, and Chair of Muirhouse Homes, their mid-market rent subsidiary.

Drew said: "Bield's commitment to working with its tenants to support the older generation and its ambitious vision and innovative solutions are seriously inspiring.

"It's a really exciting time for me to be joining the team and I'm hoping to use my expertise to drive the innovative new asset management strategy by adding much-needed housing to the sector while improving our current offering.

"Bield's vision is something that instantly resonated with me and I'm hoping I can support that drive to create a Scotland where people of all ages are respected, can make their own choices and are able to lead independent and fulfilling lives."

Drew's arrival comes at a critical juncture in the industry, with both challenges and opportunities within the housing sector. His guidance is set to be instrumental regarding in-home upgrades, community investments, addressing climate impacts and leveraging digital and technological advancements.



Bield's CEO,
Dr Lynne Douglas, said:

Drew's appointment will further support us to play a leading role in meeting the housing needs of future generations of older people.

"We have a dedicated and experienced leadership team at Bield who are absolutely crucial to the positive strides we are making as a housing provider. Drew is going to add further fresh thinking and knowledge to that. The continuous investment in our team is vital to support healthy ageing at home in safe, warm and affordable homes throughout our communities."

Enhancing customer experience and satisfaction

As part of our strategy, we have committed to 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.

As a result, we have taken steps to develop a new Customer Contact Centre. Coming this spring, the Customer Contact Centre is one of the key ways we will deliver improved service to customers, providing consistent, reliable support when required. A robust source of customer support, our team of Customer Contact Centre Advisors will be able to help customers with enquiries, problems or requests, ranging from repairs to housing applications.

In addition to the development of the the Customer Contact Centre, we will be introducing one main centralised telephone number. This approach will help us to consolidate communication and will provide our customers with a single point of contact. The centralised number will help us to direct calls to the appropriate member of staff more efficiently, ensuring customers reach the right person or team quickly and easily. Over time, we aim to deal with many enquiries at the first point of contact. The introduction of this one number aims to provide a seamless and efficient experience for our customers.



Reinforced Autoclaved Aerated Concrete (RAAC) update

In our last edition of this newsletter, we mentioned reports in the media regarding Reinforced Autoclaved Aerated Concrete (RAAC) in social housing stock.

RAAC is a lightweight form of reinforced concrete. It was mainly used for non-load bearing structures in flat roofs, but also some floor and wall construction, in the UK from the mid-1950s to the mid-1990s.

RAAC was used in a range of building types, both public and private sector, but is believed to be more common in schools, hospitals and public buildings.

Following initial inspections, Bield instructed specialist structural engineers to assess all of our properties which were built within the relevant time period.

Specialist surveys have

now been completed at 18 developments which were identified as being at risk of containing RAAC.

RAAC has only been detected in limited areas of one of our developments and further investigations are being carried out at present.

If you have any queries regarding RAAC, please do not hesitate to contact us on 0141 270 7200.

Bield tenant co 81-mile charity

Embarking on a daunting 81-mile journey, an 81 year old Bield tenant has proved that age is just a number by completing a walking challenge over 10 days, battling wind and rain throughout.

Inspired by a young girl with a life-limiting condition, David Levin, a tenant at our Dean Court development in Bo'ness, took on the Scottish elements in support of Calum's Cabin and in honour of Chiara Petersen Fox.

David walked an average of eight miles each day over the course of 10 days, with his feet taking him from Bo'ness to Longniddry and back again. He successfully completed his challenge on Tuesday 9th April with a total of £2,070 raised so far.

13 year old Chiara Fox, the granddaughter of David's golfing buddy, Harry Petersen, was diagnosed with a rare life-limiting condition as a baby. David set off on this challenge to help raise awareness for both the support Calum's Cabin provides and Chiara's condition.

David said: "There were a few

tough days, but quitting was never an option.

"Perhaps others will think, 'well if that old guy can do it, why can't I?', and take the first step, the hardest of all.

"I love to chat. I believe it's an essential component of a healthy life and I've had a great time walking under Chiara's banner for Calum's Cabin."

David was joined by local residents, Bield staff, Chiara and her family, as well as friends including former professional footballer turned GP, Kenny Deuchar, also known as Dr. Goals.

Local restaurants and cafés along the route kindly provided David with free lunches and hot drinks to keep his spirits high.

At just 8 months old, Chiara was diagnosed with the rare condition MPS1 H, also known as Hurlers. Since then, she has undergone extensive medical procedures including two



Calum's Cabin accommodation.

spinal fusion surgeries, two bone marrow transplants and bilateral hip reconstruction.

Chiara's mum, Michelle Petersen, said: "It's been so great to see David complete this challenge, Chiara is an inspiration to everyone she meets! We've been able to join David at the start and end of his walk, we're thrilled he chose to walk for Chiara and Calum's Cabin."



David and some friends near the end of the walk

mpletes walk



David is pictured with Chiara

Money raised from David's hike will go towards Calum's Cabin, to help provide respite for children like Chiara with serious illnesses.

Calum's Cabin was inspired by Calum Spiers and founded by his parents, Duncan and Caroline, and twin sister, Jenna, after Calum passed away from an inoperable brain tumour in 2007.

Calum's Cabin provides free holiday accommodation for children with cancer and their families on the Isle of Bute, East Coast and in Ayrshire. They also offer "home from home" flats in Glasgow when families with children suffering from cancer have to relocate for intensive treatments and clinical trials.

Caroline said: "We love to hear of the memories made by families who have stayed at Calum's Cabin, and we are honoured that David chose to walk for us.

"Many families who have children with cancer are required to travel from all over Scotland to Glasgow's primary treatment centres for specialist care. The mounting cost of travel and accommodation is

often a huge burden for families, adding even more stress and worry to their lives.

"The money David has raised will go towards supporting these families to enjoy a stress-free break."

Throughout his journey, David kept a daily blog to keep contributors up to date with his whereabouts and how he was getting on.

David was supported by Bield staff who helped to create a manageable walking route along the John Muir Way. To ensure David was well rested after each day of his journey, we also hosted him at Bield properties along the route.

Tracey Howatt, Bield's Director of Customer Experience, said: "Everyone at Bield is so proud of David for completing this incredible challenge and it's been great to hear from the team that have joined him.

"We're continually amazed by the charitable nature of our tenants. David has been a true inspiration and hopefully he can now enjoy a well-deserved rest!"

To donate and find out more, visit:
<https://bit.ly/just-giving-walkie-talkie>

NET ZERO UPDATE

Bield's new Strategic Asset Management strategy ('Setting the Standard'), was approved in May 2023 to support our new and ambitious corporate strategy. The aim of the strategy is to ensure we deliver good services to our tenants by providing them with warm, safe and affordable homes to allow you to live as independently as possible for longer in your own homes.

As an organisation, we must be sustainable by providing affordable, low-carbon living and working environments, so that we have greener and cleaner places and mitigate the impact of fuel poverty as far as is practically possible. Delivering a retrofit solution will improve the energy efficiency, and reduce the cost of heating, in our existing homes.

Making our buildings as energy efficient as possible will minimise the cost of heating our



An example of the results from a thermal imaging survey

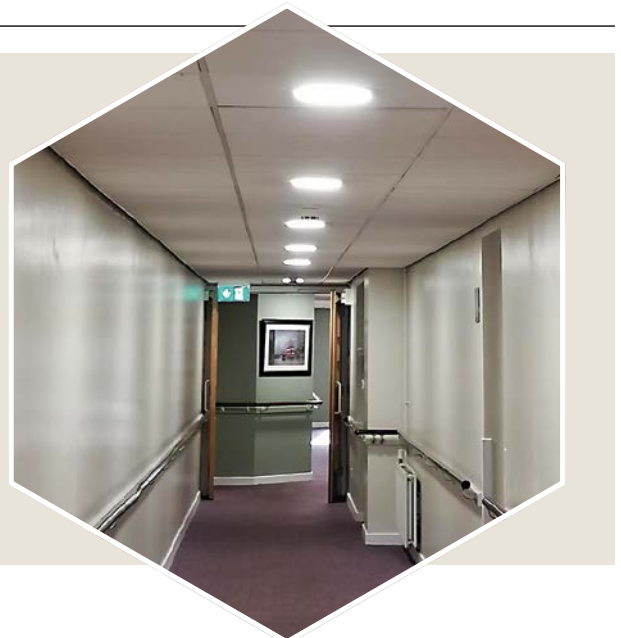
homes. We therefore need to understand the current performance of our buildings to design retrofit projects to the highest energy efficiency standards possible.

Over the last six months, it has been a key priority to complete thermal imaging surveys of all our homes. Our Development & Sustainability team are currently gathering and analysing all the data to identify poor performing buildings, in order to prioritise and establish solutions.

Some early work to research various retrofit solutions has commenced by commissioning a specialised consultant to carry out a heat demand analysis and feasibility studies at five of our developments: Manderston Court, Gordon Court, Donaldson Court, Craigengar Park and Dean Court. These feasibility studies establish the existing performance of buildings, and their potential by implementing energy efficiency measures. Over the course of the next year, our team will work to establish the most pragmatic approach for each of these sites and seek funding to allow retrofit works to progress.

Campsie Gardens

Our Campsie Gardens development in Cumbernauld recently had new LED lights installed. These lights not only enhance visibility, but are also more energy-efficient, potentially lasting up to 25 times longer than standard light bulbs. Such improvements not only brighten our physical spaces but also add positively to our tenants.



Gaining access for essential checks

As a responsible landlord, ensuring the safety of our customers and staff is a priority for Bield. To keep everyone safe, there are several essential regular safety checks that we require to carry out in your home. These include:

- **Gas Appliance Safety Check** - an inspection of all gas appliances, pipework and carbon monoxide detectors must be carried out annually.
- **Fire, Smoke and Heat Detection Test** - an inspection of all smoke and heat detectors must be carried out annually.
- **Electrical Inspection Condition Report** - an inspection of the fixed wiring installation in your home must be carried out on a three or five year cycle.

Your Tenancy Agreement sets out the requirements for access for emergency and essential checks. We are required to give you at least 24 hours' notice before entering your property and visits must only be made at reasonable times of day.

We start the process of arranging access two months in advance of the anniversary date for each check to make sure that we are able to meet our statutory obligations. The process we follow is outlined below.

1. A letter is issued in advance of all scheduled inspection visits confirming the date contractors will be on site to carry out the checks.
2. If access is unavailable to carry out the check at the first visit, we will issue a letter titled "We have tried to contact you". This will encourage you to get in touch with us within 7 days to arrange a new, mutually-agreed appointment date.
3. If access is still not granted, a third letter will be issued explaining the need for access and offering additional timeslots. This letter requires a response within 7 working days.
4. Where there is still no response, a fourth warning letter will be hand delivered, giving a final opportunity to make contact and arrange an appointment that suits. This letter will give 7 days' notice of potential forced entry.
5. As a last resort, Bield will gain access to carry out the essential check by using the master suited emergency key (where available), or by changing the door locks.

We will always take into account any special circumstances that you may have which may affect access to carry out any work. Please get in touch, at any stage, if you need to rearrange your visit date by emailing: servicecontracts@bield.co.uk or by calling us on **0141 270 7262**. A member of the team will be happy to assist. If we are unavailable, please leave a message with your contact details and we will get back to you as soon as possible.

Tenant perspectives on rent setting for 2024/25

Each year, we consult with tenants about rent setting for the following year, and this article summarises the responses we received.

This year, we reached out to tenants through online surveys, sharing these directly through email where we hold a valid email address.

We also included a paper survey with our winter newsletter. Unfortunately, we had a few problems with the printing of these, and we are sorry that not everyone got a copy of the paper survey.

We received 341 responses in total which is around an 8% return rate.

Tenant demographics explained


Analysing the demographics:


 **59%** of respondents identified as female

 **36%** of respondents identified as male

3% chose not to disclose their gender.

Delving into ethnicities: Tenants identified as...

 **73%**
Scottish

 **1%**
Welsh

 **16%**
British

 **4%**
English

2%
opting not to disclose

Of particular significance is the acknowledgment of disability, with **64%** reporting various conditions such as arthritis, cancer, COPD (chronic obstructive pulmonary disease), diabetes, limited mobility and visual impairments.



This data will inform our strategic planning and outreach efforts to support our diverse tenant base.


Rent setting views

The responses received to our rent survey reflected a keen awareness among tenants, with **91%** acknowledging the recent rise in the Consumer Price Index (CPI) measuring the general costs of living.



Regarding the proposed rent increase aligning with CPI in September 2023, opinions were divided, with

 **46%**
in agreement

 **48%**
dissenting

 **6%**
remaining impartial

These insights will help to guide our ongoing commitment to tenant-focused decision-making.

Tackling the cost of living crisis

An examination of annual income levels revealed that a third of respondents rely on benefits, while **13%** subsist on **incomes below £10,000 annually**.

Almost two-thirds of respondents said they had to strategically cut costs and a sixth were struggling to make ends meet.



Tenant priorities

The survey also gave tenants the opportunity to highlight the areas we should be prioritising. Regular maintenance, prompt repair services and window improvements were most important, followed by heightened security features and adaptations. This understanding will help to guide our future service enhancements.

Equality questions

A number of respondents queried the relevance of equality-related questions to the rent-setting process. It is important to clarify that collecting such information is a legal requirement. This ensures we have a comprehensive understanding of the impact of changes on different demographic groups and helps to safeguard against inadvertent discrimination. While privacy concerns are respected, the value of understanding the diverse needs of our community cannot be understated.

The insights on the cost of living and rent increase align with our dedication to prioritising tenant concerns. The affordability analysis reinforces our commitment to ongoing consideration, ensuring rents remain within reasonable and sustainable limits for our diverse tenant group.

We wish to thank all of the tenants who actively participated in our rent consultation survey, contributing to the collaborative spirit that defines Bield. Your insights have been invaluable and will help us to shape the future of our services.

For more information about the results of our 2024/25 rent consultation, see page 18 or visit our website: www.bield.co.uk/changes-to-rents-2024-25

Powered Wheelchair & Mobility Scooter Policy

We recognise the positive benefits that a mobility scooter or powered wheelchair may have for customers with a mobility impairment. However, if used or stored incorrectly, mobility scooters and powered wheelchairs can cause serious injury, damage or fire.

To help us keep everyone safe, customers are required to apply for and receive permission to keep and use a mobility scooter at a Bield property.

Customers who use powered wheelchairs must ensure that these are used and stored safely.

You can access a full copy of our Powered Wheelchair & Mobility Scooter Policy on our website: www.bield.co.uk/powering-wheelchair-and-mobility-scooter-policy-december-2021



Changes to rents 2024/25

Each year, the Bield Board considers various factors to decide on rents, including draft budgets and costs, affordability and tenants' views. This is never an easy task, but we aim to keep things affordable for you whilst covering the cost of looking after your homes and maintaining the services you require.

This year, we asked for your thoughts and received 341 responses, which were shared with the Board. Thank you to everyone who got in touch to share their views. All tenants will now have received a letter informing them of the new charges that will apply from 1st April 2024.

New rent charge from 1st April 2024

The Board took all factors into account, and decided we needed to increase rents by **6.7%** from 1st April 2024. Changes will also apply to the following service charges:

Local staff costs: + 8%

This covers the cost of on-site staff at developments and will increase by 8%.

Domestic energy charge (where applicable): -30%

If your rent includes heating and hot water, the charge for this will reduce by 30%.

Communal energy charge (where applicable): 0%

There will be **no increase** for this charge.

Meals Service (where applicable): 6.7% for contracted and 10% for ad hoc

For those contracted to our meals service, there is a 6.7% increase. For those who arrange meals on an ad hoc basis, the charge will increase by 10%.

If you get Housing Benefit or Universal Credit, please remember to:

- Tell your local authority about changes to your rent and service charges.
- Inform the Department of Work and Pensions (DWP) about changes in your housing costs for Universal Credit.

If you're not receiving Housing Benefit or the housing cost element of Universal Credit,

it is a good idea to check if you are eligible. If you're struggling to pay your rent or make ends meet, our staff can help connect you with local welfare advice agencies. Our Income Advice Officers can also help with benefit health checks. Get in touch at: incomeadvice@bield.co.uk

If you require advice or support with energy bills, please contact Changeworks. Bield tenants can access their online advice library at:

<https://changeworksinfo.org/bieldhousingandcare> or you can call them on **0800 870 8800** Monday to Friday, 9.00am to 5.00pm.

For more information about the tenant responses received in our latest rent consultation, see pages 16-17.

Keeping your home mould and damp-free

Dampness and mould can wreak havoc on your home, causing structural damage and health issues for you and your family. However, with proactive measures and consistent maintenance, you can help to prevent dampness and mould growth. Here are some top tips to keep your home damp and mould-free:

Control moisture levels: Moisture is the primary factor contributing to mould growth. Invest in dehumidifiers for areas prone to high humidity, such as bathrooms and kitchens.

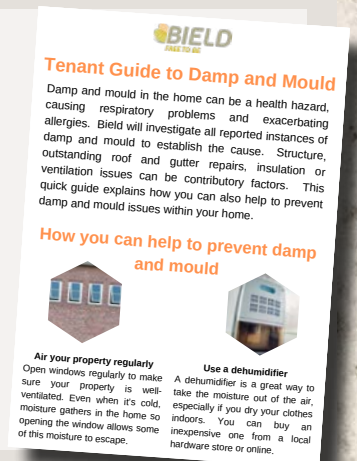
Ensure proper ventilation: Ensure adequate ventilation throughout your home to reduce moisture buildup. Use extractor fans in bathrooms and kitchens to remove humid air. Open windows and doors whenever the weather permits to allow fresh air circulation.

Address leaks promptly: Leaky pipes, roofs or windows can introduce excess moisture into your home, creating an ideal environment for mould growth. Inspect your home regularly for any signs of leaks and report them to your Local Manager or the Property team promptly so we can prevent water damage and mould infestation.

Keep surfaces clean and dry: Regularly clean and dry surfaces prone to moisture, such as countertops, showers, and window sills. Use mould-removing cleaners in accordance with the instructions and ensure thorough drying to prevent mould spores from settling.

Monitor and report signs of dampness or mould: Keep an eye out for musty odours, discoloration on walls or ceilings and respiratory issues, as these may indicate the presence of mould. If you suspect dampness or mould growth, contact us as soon as possible. A member of our Property team will promptly investigate and address the source to prevent further spread and mitigate any health risks.

For more information on how to prevent damp and mould in your home, and how to report any issues to us, check out our enclosed leaflet: Tenant Guide to Damp and Mould.



The Radio Teleswitch Service switch-off: what you need to know

By 30 June 2025, the Radio Teleswitch Service (RTS) will end. RTS is also known as Dynamic Teleswitch Service (DTS). The switch off will affect electricity customers that have an RTS meter in their home, and may mean that their heating and hot water supply stops functioning as normal.

Ofgem, the energy regulator for Great Britain, expects energy suppliers to replace all RTS meters before the service ends in June 2025.

Don't worry, if you have an RTS or DTS meter, you can upgrade to a smart meter. Smart meters are the only technical replacement for RTS meters because they can

be programmed to deliver a similar service. Get in contact with your electricity supplier to find out when they can install your new meter. If you have an RTS meter but pay a heating charge to Bield, please hold off on upgrading your meter for now as Bield will be in touch about how these meters will be upgraded.

What is the Radio Teleswitch Service, and what is it used for?

The Radio Teleswitch Service (RTS) uses a radio signal to tell some older electricity meters when to switch between peak and off-peak rates. There are just over 900,000 RTS meters in Great Britain. RTS is used for some traditional multi-rate meters and was designed to support those who use electricity for their heating and hot water. This may include those who use electric storage systems, panel heaters or immersion heaters in water tanks – some of which typically charge up overnight.

RTS allows energy suppliers to offer different tariff rates; so that consumers can make use of cheaper off-peak tariffs to charge their heating and/or hot water systems up overnight.

RTS was introduced in the 1980s, and whilst the RTS infrastructure has remained reliable over the years, it is now reaching the end of its natural operational life.

The 2025 deadline

RTS is an industry-wide service. All electricity suppliers are obligated to contact impacted customers to offer them a smart meter upgrade before the RTS service ends on 30 June 2025.

How to find out if you've got an RTS meter

If you're not sure whether you have an RTS meter, there are a few things you can look out for:

- there may be a separate switch box near your meter with a radio teleswitch label on it
- your property is heated using electricity or storage heaters
- there is no gas supply to your area. This includes households in rural areas and high-rise flats
- you get cheaper energy at different times of day. Your tariff might be: Economy 7, Economy 10 or Total Heat Total Control

Will I be able to stay on the same tariff I am on now?

Your supplier will be able to tell you which tariffs are available to you. They should offer a tariff that is suitable for the hot water and/or heating set up in your home.

If you think you have RTS equipment in your home or business, or you're unsure, contact your electricity supplier. They will let you know whether you have an RTS meter, and when you can get your smart meter upgrade.

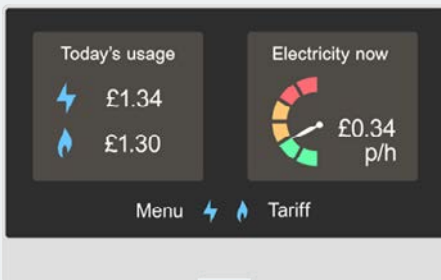
What happens if I don't upgrade to smart meters

If you decide not to upgrade, the heating and/or hot water provisions in your home or business could be affected. You may find that your heating and/or hot water is continually left on or off, or the charging-up happens at the wrong time of day. Your electricity supplier won't be able to confirm how much electricity you have used during peak or off-peak times, which means your electricity costs could be much higher than before.

A smart meter will give you a similar service to your RTS meter. You should speak to your supplier to find out more.

The benefits of smart meters

Smart meters can be programmed to deliver a similar service to RTS. With a smart meter:



- you'll get accurate bills based on the energy you've actually used, not an estimate
- meter readings are submitted automatically, so there's no need to manually submit your energy readings
- you can keep a closer eye on how much energy you're using and how much you're spending
- you can see where you might be able to save energy, for example by turning the heating down when you don't need it or switching the TV off at the wall
- you'll have access to 'smart meter only' tariffs

Some RTS customers may not be able to upgrade to smart meters yet

There are some situations where your electricity supplier won't be able to offer you an appointment for a smart meter upgrade just yet. If that's the case, speak to your supplier about when they will be ready to carry out the upgrade.

To find out more about RTS, visit the links opposite:

Ofgem: [ofgem.gov.uk](https://www.ofgem.gov.uk)

Citizens Advice: <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>

Energy Networks Association: <https://www.energynetworks.org/industry/engineering-and-technical-programmes/radio-teleswitch>



To upgrade your RTS meter, contact your electricity supplier who will be able to tell you when you can have a smart meter installed.

Bield shared mailboxes

At Bield, we operate a number of different email inboxes for customers to contact us about a variety of different issues. The table below explains each of the different mailboxes we have and when they should be used.



Shared mailbox address	Purpose of mailbox
accesstoinfo@bield.co.uk	Tenants and the wider public can use this address to submit a request to access any recorded information that Bield holds under the current Freedom of Information (Scotland) Act 2002 and the Environmental Information (Scotland) 2004.
applicants@bield.co.uk	This address is used for updating application information, submitting verification documents and general applicant enquiries.
BR24@bield.co.uk	This is the address for Bield Response 24 (BR24), our alarm response team. You can use this mailbox to update your tenant information or for general enquiries for BR24.
communications@bield.co.uk	This address is used for queries or enquiries about any Bield publications including content for future editions of our tenant newsletter.
CSEast@bield.co.uk	A point of contact for our East housing team for general tenancy or rent queries. This covers local authority areas from Angus to the Scottish Borders across to Stirling and the localities in between.
CSWest@bield.co.uk	A point of contact for our West housing team for general tenancy or rent queries. This covers local authority areas from Argyll & Bute to East Ayrshire across to Falkirk and the localities in between.
dataprotection@bield.co.uk	Tenants can contact this address to request details of personal records held by Bield, i.e. by submitting a Subject Access Request (SAR). You also have the right to change any recorded information Bield holds about you in line with the current Data Protection Act 2018.
Engage@bield.co.uk	Customers can contact this address to express an interest in tenant engagement and participation – this address is also the point of contact for members of our various engagement groups across the organisation.
Energyadvice@bield.co.uk	Tenants can contact this address for energy advice regarding communal area charges and heating/energy charges included as part of their tenancy.
Feedback@bield.co.uk	This address can be used to submit compliments and complaints as well as details about neighbourly disputes and feedback from any consultations and surveys.
incomeadvice@bield.co.uk	Tenants can contact this address for assistance with welfare enquiries and income advice referrals.
info@bield.co.uk	This inbox can be used to contact us for all general day-to-day enquiries.
Ownerservices@bield.co.uk	Owner Services customers can use this address to liaise with our housing team and for general queries.
Property-1@bield.co.uk	This address is the main point of contact to report a repair or for queries about an ongoing repair that has been logged.
Servicecontracts@bield.co.uk	Tenants can use this address for enquiries regarding our Property Management Team's activities. This includes enquiries regarding service contracts, asset management and compliance works, booking and re-scheduling appointments, arranging access, customer feedback and issuing customer and staff communications. It is also used for enquiries regarding payments for all planned and service contract works.
STAR@bield.co.uk	This is the address for all Stage Three Minor and Major Adaptations communications, referral notifications and enquiries from customers, contractors, medical professionals, occupational therapists, local authority staff and Bield staff.

Keeping our communities clean, tidy and safe

We all have a part to play in ensuring our communities are kept clean and tidy and that includes ensuring that all rubbish is disposed of responsibly.

The following guidelines will help ensure you are disposing of rubbish properly:

- **Reduce, reuse and recycle:** Reducing consumption, reusing items and recycling materials wherever possible can significantly minimise the amount of rubbish that requires disposal. By opting for products with minimal packaging, repairing items instead of replacing them, and recycling materials, we can all drastically reduce our environmental footprint.
- **Use proper containers:** When disposing of rubbish, it's crucial to use appropriate containers to contain and transport household waste securely. This not only helps prevent littering, but also minimises the risk of attracting vermin and spreading odours. Invest in durable bin bags and, once you have placed your rubbish inside, ensure the bins are sealed.

If you have items of bulk waste that you can dispose of yourself (e.g., if you have your own transport and can take items to a local recycling centre) please do so as this will help to limit the amount of bulk in the area where you live. If you are not able to dispose of items of bulk waste yourself, please leave them in the appropriate section of the bin areas for collection.

To help keep the bin areas and back courts in a clean and tidy condition, please take your bulk out the day before your bulk collection is due.



Recently, some tenants at our Dean Court development in Bo'ness received scam telephone calls and our staff took swift action. They invited the Community Police along to raise awareness, help address any concerns and share helpful safety tips.

Keeping us

in the loop

As a tenant, your relationship with Bield extends beyond simply paying rent and occupying a property – we view it as a partnership built on trust and communication. One important role for tenants is to keep us informed about significant life events, such as holidays, hospital stays or other prolonged absences. Here's why it matters:

- **Accountability and safety:** In the event of an emergency such as a fire drill, it's crucial for our staff to have an accurate account of who is present in the building and who might be absent. This information is also vital for emergency responders to ensure everyone's safety. Having prior knowledge of absent tenants enables staff and responders to focus on evacuating residents efficiently.
- **Property security:** Informing us about your absence means we can ensure your property remains safe and secure. Whether it's arranging for periodic checks, adjusting security measures, or co-ordinating maintenance tasks, keeping us informed ensures steps can be taken to safeguard your home.
- **Prompt response to emergencies:** By notifying us about your absence, we can respond promptly to any issues that may arise. Whether it's a burst pipe, electrical problem, or any other maintenance issue, we can take immediate action to address the situation, minimising potential damage and inconvenience.

By keeping us informed about your plans, whether it's going on holiday, being hospitalised, or any other significant event, you contribute to a safer, more secure living environment. The next time you're planning to be away, please remember to drop your Development Manager a quick message or call – it's a small gesture that can make a big difference.

Guest Room update

Last autumn, we received word that changes were on the horizon which would impact how we operate our guest rooms. This included the requirement to obtain licenses for each room, which could have posed some challenges for us.

Thankfully, we didn't tackle this alone – we worked closely with our representative body, the Scottish Federation of Housing Associations (SFHA), and other housing associations to voice our concerns and seek a more reasonable solution. We're delighted to inform you that our collective efforts have paid off!

We recently received confirmation from the Housing Minister about adjustments to the regulations. These changes mean that our guest rooms **will not** be subject to the same strict rules as short-term lets. This is fantastic news as it ensures we can keep offering this wonderful service to you and your loved ones without unnecessary hassle.



Additionally, we wanted to inform you about some changes to the guest room charges, effective from 1st April 2024:

- Bield, Hanover and Trust tenants: £11 per room per night
- Family/Friends: £15 per room per night

New price cap for energy

You might have recently heard about changes to the Energy Price Cap, which will affect Bield customers who pay a supplier directly for their energy. The price cap limits the cost of a unit of gas or electricity, as well as your standing charge. It's set by the industry regulator Ofgem and is reviewed every three months.

From April, the new price cap puts typical energy costs at £1,690 a year. It's important to remember that this figure is just an average. Your exact costs will depend on how much energy you use. That's why it helps to save as much gas and electricity as possible. To find out more about the price cap, recent changes, and what that means for you – visit the Changeworks price cap guide: <https://bit.ly/4cu639k>

If you need help with understanding your bill, or if you think you might be paying too much, please call **0800 870 8800** to speak to an energy advisor at Changeworks.



Switching suppliers

Due to the ongoing energy crisis, there aren't currently a lot of good deals out there. However, you might want to switch energy supplier for other reasons. For example, maybe you're looking for better customer service.

The Changeworks online guide tells you what to look out for when comparing different energy suppliers.

If you do decide to switch to a new supplier, they've got handy advice for making this as easy as possible. Find out more about switching suppliers at: <https://bit.ly/3x7dfs2>

If you would prefer to speak to an advisor, or have issues with your switch, please call Changeworks on **0800 870 8800**.

Crossword answers for back page - don't look if you haven't done it yet!

Across: 9 Upper case, 10 Motto, 11 Thigh, 12 Yardstick, 13 Abnormal, 14 Bungle, 15 Cosy, 17 Edits, 19 Prep, 22 Summon, 23 Armchair, 25 Imbroglio, 27 Oared, 29 Laden, 30 Mesmerism.
Down: 1 Oust, 2 Option, 3 Archery, 4 Maryland, 5 Bear, 6 Smash-up, 7 Stringer, 8 Bookkeeper, 13 Accessible, 16 Somebody, 18 Tortoise, 20 Cologne, 21 October, 24 Afraid, 26 Lame, 28 Dime.

Development



Meet the whippet champions of Blackfaulds Court! Honey, Samye and Max belong to two of our tenants at Blackfaulds Court in Fauldhouse who share a passion for whippet racing and showing. All three dogs have each won numerous competitions over the last few years and qualified for this year's Crufts!



Members of the Social Club at our Bridge Court development in Alexandria enjoyed an evening of quizzing in March followed by a light supper. The fun began with the teams deciding upon creative team names including 'The Morris Minors' and 'The Golden Girls'.



Members answered questions from categories including sport, general knowledge, history, music and geography. Presented by Club Secretary Andrew, the questions were displayed on the lounge television using PowerPoint software.

Congratulations to the winning team ("We're not all called Janet") who received a selection of wines as a prize.

The members would like to thank Wendy for ordering and transporting the refreshments, and thanks also go to Carol, Janette and Janet who served the wraps, biscuits and tea along with preparing the tables before the event.

Photo credit: Andrew Sonnex



The lovely Janet and Margery are part of a knitting bee at our Campsie Gardens development in Cumbernauld. They recently delivered knitted hats and clothes for premature babies at the Queen Elizabeth Maternity Hospital and are now branching out to dog blankets for the Dog's Trust. Keep up the amazing work ladies!



Jacqui, Mary and Betty, along with fellow tenants at our Greenlawn Court development in Wishaw recently handed over a generous cheque for £141 to Jenna from St Andrew's Hospice. This donation, raised from their coffee mornings, will make a meaningful difference.



news & events

A local Spar shop kindly donated £550 worth of vouchers to tenants at our Coxtan Gardens development in Garthamlock back in February. These vouchers will help to pay for essential goodies for upcoming parties and activity evenings.



With encouragement from Bield staff and Jamie from Bell Group, tenants at our St Andrew's Court development in Uphall have been participating in walks to bring their community closer together – one step at a time!

Tenants at our Oakbank development in Alexandria enjoyed a delightful visit from pupils at the local primary school in March. The children played a number of games with the tenants and a great time was had by all!



Spring has officially sprung at our Campsie Gardens development in Cumbernauld! The Social Club invested in raised beds to enable our tenants with mobility issues to join in with the fun of gardening without having to bend too far.

Our Castlebrae Glebe development received some very cute visitors in March – two adorable therapy ponies! Animals can provide an extraordinary amount of emotional support to humans and horses and ponies in particular have a calming and grounding effect.



Development

The craft/games group at our Dean Court development in Bo'ness arranged and held a charity day back in November. Tenants from the group made and donated items for sale and raised a whopping £1,390.94 for Strathcarron Hospice. Massive congratulations to everyone involved for raising such an amazing amount of money for a very special cause.



Valentine's Day

Love was in the air at some of our developments this Valentine's Day!



St Patrick's Day

Tenants at our Campsie Gardens development in Cumbernauld celebrated St. Patrick's Day with some special Irish food and accessories!



Lunar New Year

Attendees at our Oakburn Park Day Care Centre in Milngavie enjoyed celebrating Lunar New Year. A relative of one of our service users kindly offered to come along and teach everyone all about the cultural customs. Afterwards, everyone shared a nice meal as a sign of good luck and abundance in the Year of the Dragon!



Burns Night

Tenants at some of our developments came together to toast the legacy of Robert Burns and celebrate the spirit of Scottish culture. Slàinte mhath!



news & events

Christmas

Check out all of the photos of the celebrations held at some of our developments over the festive period!



Camperdown Court



Campsie Gardens



Castlebrae Glebe



Clyde Court



Coxton Gardens



Foley Court



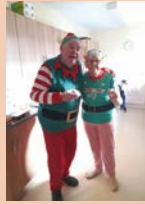
Crosshill Gardens



Oakbank



Dean Court



Springfield Gardens



Strathmartine Court



Loch Laidon

Strategy update

Last year, we launched our Corporate Strategy 2023-2028 'Setting the Pace...Our People, Our Homes, Our Communities'. This strategy puts you, our tenants, at the heart of everything we do. It is 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.*

Some of the ways we are delivering our strategy have been discussed already in this newsletter, e.g. launching our 'My Bield' online tenant portal, developing our Customer Contact Centre and our Net Zero journey. In addition to these projects, we have been working on the following:-

Reducing the time our properties remain empty

We are taking steps to reduce the time between a tenant leaving a property and a new tenant moving in. For example, we are exploring options to carry out some repairs before an outgoing tenant leaves and pre-

allocating properties to new tenants. This will help us to manage our properties more efficiently, allowing more funds to be made available for maintaining and improving your homes.

Launching Bield's new people-centred Digital Strategy

This sets out our digital, ICT and data management goals over the next couple of years. Many aspects of the digital strategy are centred around enhancing our use of digital solutions to improve internal operations. This will ultimately

improve the service you receive from us. Another important aspect of this strategy is expanding the use of technology that can assist with independent living, helping you stay independent in your own home for longer.

Beginning our ambitious £225m 10-year Investment Programme

This includes plans to build 400 new homes, and bring currently-closed properties back into use, all in support of our vision for independent living. Carntyne Gardens in the East of Glasgow and West Port in Linlithgow

are being assessed with an intention to re-open these sites to new tenants by 2026. Work continues to evaluate other closed sites to determine if they can be re-opened by 2028.

We have also been planning what Bield needs to deliver over the next 12 months to achieve the goals set out in our strategy for 2028. We have carefully considered the ongoing challenges in the economic environment and the priorities that you, our tenants, have shared with us: you want good quality services that remain affordable.

Below are some of the exciting things we plan to deliver in the next 12 months:

- We will explore how we can work with tenants, supporting you to take an active role in assessing your own living situation and requirements, so you can make informed personalised decisions about the services you choose.
- Together with our partners, we will test and gather evidence to support the feasibility of preventative technology and services that can support independent living for longer. This will be informed by the outcome of the TAPPI project, where we have been working with tenants at our West Port development in Linlithgow to test some preventative technology. Findings from this will be reviewed soon.
- We will modernise our repairs and empty-property maintenance service to provide a more effective and responsive service which aims to improve customer satisfaction.
- We will pilot a retrofit programme to help us achieve Net Zero standards within Bield's property portfolio, maximising the quality and suitability of our existing properties to enable tenants to continue living in their own homes for longer.

Allocations Policy review - update

We are excited to update you on the progress of our review of the Allocation Policy, a journey we embarked on a year ago to enhance the way we allocate our homes and the systems we employ. This endeavour has been a collaborative effort, and we're grateful to every one of you who contributed to this process.

Throughout the past year, we conducted a thorough examination of our allocation procedures, aiming to better address housing needs and streamline our processes. We are pleased to announce several key changes that have now been implemented:

- **Revised points system:** To better address urgent housing needs, such as individuals stuck in hospital or residing in homes affected by damp and mould, we have updated our points system.
- **Enhanced approach to issues like harassment and domestic abuse:** We have revised our approach to handling cases of harassment and domestic abuse, ensuring a more comprehensive and supportive response.
- **Updated evidence and verification procedures:** Our evidence and verification procedures have been refined to ensure accuracy and efficiency in the allocation process.
- **Revision of nomination agreements:** We have committed to updating our nomination agreements to align with the evolving needs of our tenants and partners.

We are now in the final stages of transitioning from the old system to our new, fully integrated system. This transition will enable us to allocate homes more efficiently, reducing the costs associated with empty properties and ultimately helping to keep rents as low as possible.

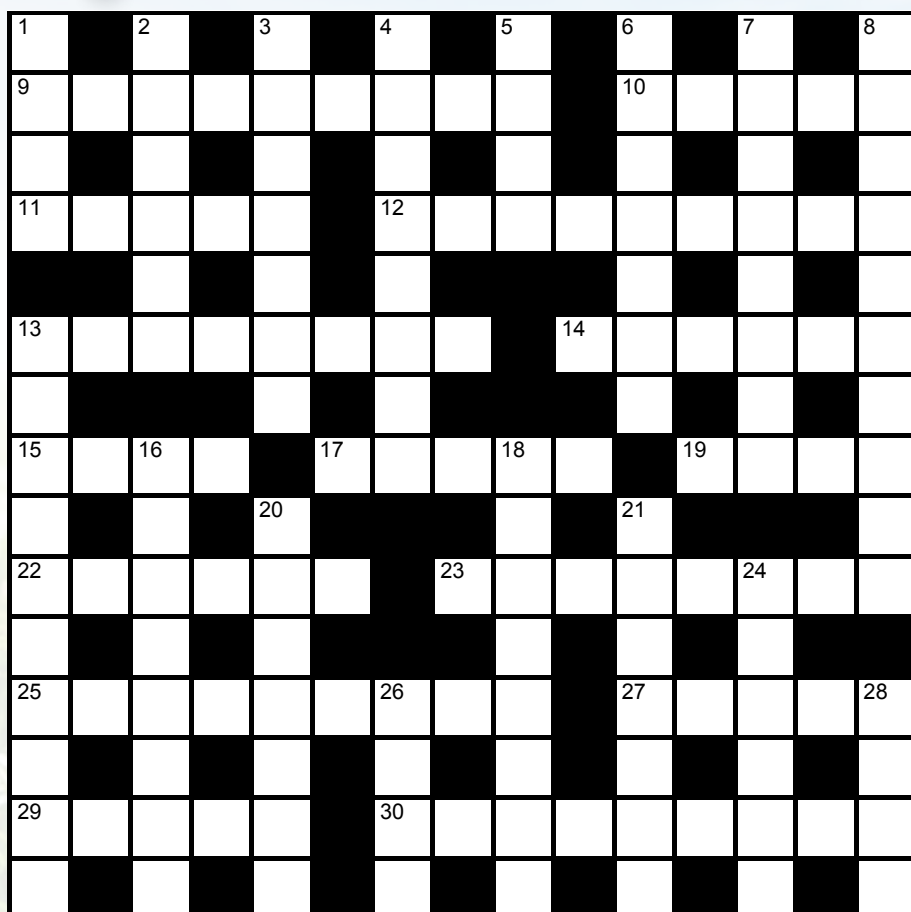
For those interested in learning more about the review process and its outcomes, we encourage you to visit our website for additional information.

We believe that these changes will not only improve our allocation process, but also contribute to the well-being of our communities by ensuring that homes are allocated fairly and efficiently.

Once again, we extend our sincere gratitude to everyone who contributed to the review and implementation of these changes. Your input has been invaluable in shaping our efforts to better serve our tenants.



Crossword Puzzle



Across

- 9 Capital (5,4)
- 10 Maxim (5)
- 11 Femoral region (5)
- 12 Comparison standard (9)
- 13 Unusual (8)
- 14 Botch (6)
- 15 Snug (4)
- 17 Prepares for publication (5)
- 19 Homework (4)
- 22 Order to come (6)
- 23 Comfortable piece of furniture (8)
- 25 Misunderstanding (9)
- 27 Paddled (5)
- 29 Burdened (5)
- 30 Form of hypnosis (9)

Down

- 1 Expel (4)
- 2 Choice (6)
- 3 Bow and arrow skill (7)
- 4 UK biscuit brand sold as cookies (8)
- 5 Tolerate (4)
- 6 Serious collision (5-2)
- 7 Longitudinal fuselage component (8)
- 8 One who maintains accounts (10)
- 13 Easy to reach (10)
- 16 An unspecified person (8)
- 18 Hare beater (8)
- 20 Perfumed toilet water (7)
- 21 Film: "The Hunt for Red ----" (7)
- 24 Apprehensive (6)
- 26 Gammy (4)
- 28 10 US cents (4)

Answers on page 25

Please contact communications@bield.co.uk if you require this document in a different format or language.

-  [bieldhousingandcare](#)
-  [bield-housing-&-care](#)
-  [BieldScotland](#)

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PF000146

