

BULLETIN

WINTER 2018



Bield's Board of Management

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Susan Napier - Chair of Bield

The months certainly do seem to pass by very quickly. It seems no time at all since we were enjoying a fantastic summer and here we are settling into the dark nights of Winter.

Whilst we hope to avoid the severe weather we had last year we learnt much from the experience and it has helped us to make plans on how we will deal with the unpredictable and frequently changing weather we now seem to have.

There has been a great deal of change in Bield this year and there is more change in the years ahead. Unlike the weather this is planned change and as I often say, one of our core strengths is the ability to anticipate and foresee where change is necessary. We recognise that change is constant and in doing so, we have often led the way for others.

It's not always easy and there have been many difficult decisions over the last 12 months. We know some of the changes this year, the closure of valued care homes and care services caused immense sadness and we do not underestimate the impact of the decisions we make.

I am proud to be the Chair of an organisation that has strong values and a continued commitment to Scotland's older people. We remain one of the largest specialist providers of housing and care for older people in Scotland. And whilst we have had to adapt and change in recent years the changes we are making will strengthen our foundations so we can develop and grow for many years to come. Meeting the changing aspirations of a new generation of Scotland's older people.

Our new strategic direction is bold and ambitious and there is more change ahead, much of which will result in better services to our current and future customers. The strategic update on the new contact centre on pages 4 & 5 is a great example of how the changes we are making will improve communication with our customers.

Following the recent AGM we made presentations to long standing employees. 39 were recognised for 15 years' service and 5 for 25 years' service. A total of 710 years' service with Bield between them. And we have many more employees that have been with us for more than 30 years.

In June we recognised the valuable contribution made by Volunteers and together with the recent presentations to employees it really does highlight that without such dedicated people who help deliver our services we wouldn't be who we are.

People who share our vision and mission and our core values which have remained unchanged, and help us to focus on our longer term goals.

When I read the neighbourhood news in each edition of the Bulletin I am reassured that we are getting things right. There is much fun, laughter and celebration. I hope you enjoy these pages as much as I do.

As we approach the end of the year on behalf of the Board I would like to wish you a Merry Christmas and a very Happy New Year. I'll look forward to seeing pictures of the festive celebrations in the next edition of the Bulletin.

Board of Management

Bield is governed by a Board of Management which is made up of voluntary members.

Board Members bring a wealth of expertise and their knowledge and strategic skills ensure we will continue to meet the challenges ahead.

Our Board Members share our values and our vision of a Scotland where people of all ages are respected, can make their own choices and can live independent, fulfilling lives.

Members who attended the AGM in September are pictured on the cover (l-r):

Robert Fernie, Patricia Dawson, Bill Smalley, Isabel McGarvie, Moira Sibbald, Gerry O’Sullivan, Susan Napier, Margaret Moore and David Scobie.

Making up the full complement of Board Members but not in the photo are Ingrid Deuling and Lesley Holdsworth.

We welcomed Janette Stone (pictured) as a co-opted member of the Board of Management on 23rd October 2018.



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STRATEGIC DIRECTION UPDATE

It's been a busy few months in Bield as we progress with work on our five year business strategy. We are now more than 18 months into the five year plan and we have made considerable progress.

Changes to Very Sheltered Housing Services are now complete and a new Retirement Housing with Meals Service is in place at these developments.

We are now progressing with two major projects that will improve the way we communicate with our customers and make us more efficient as an organisation.



Brian Logan

ORGANISATION REVIEW

As part of the business strategy we gave a commitment to review and achieve savings in our office and management costs. The Board have approved a new structure and we have commenced work to implement this.

The new structure will enable us to deliver customer focused services that are consistent across Bield and delivered in the most cost efficient way.

Presentations about the new structure have been made to the Partnership Forum and the Bield Improvement Group.

There is much work to be done. We are in the process of recruiting a new Director of Business Development and at the time of writing this update we have undertaken shortlisting with interviews scheduled to take place in December.

We will share more details of the structure in the next edition of the Bulletin when we will be in a position to put names and faces to posts.



CONTACT CENTRE

The new business strategy set out a commitment to explore the development of a customer-oriented Contact Centre. Following an initial exploratory review by external consultants Community Models, our Board agreed on 23rd October to pursue the Contact Centre approach, with a Bield 'Hub' being scheduled for implementation by Summer 2019.

The timescales for setting up the 'Hub' will fit in with wider organisational changes, ensuring that our systems, processes and support arrangements are aligned with our vision for Bield moving forward.

We know we could be better at communicating with our customers. The information we gather from complaints tells us this. Our customers don't like voice mail.

We want communication with tenants, service users, customers and potential customers to be more straightforward and consistent.

We all share the frustrations of automated calls where you need to press 1 for X, Y and Z when all we want is a real person. Someone who says 'Hello, how can I help you?'. This is what we want to deliver. Someone at the end of the phone who will be able to answer queries and where they don't have the information they will find someone who can help.

The service provided by BR24 is highly valued and our tenants and services users feel reassured speaking to someone from Bield. It is from this foundation that we will develop a new contact centre. A Bield 'Hub' that will help us to improve the way we communicate with our existing customers and potential new customers. Real people who will where possible, try to deal with queries at the first point of contact.

The vast majority of our communication with existing customers will continue to take place in our developments. The Hub will not seek to replace this type of communication. But we have many customers who ring local offices with a query about a rent account, wish to make a payment, report a repair or simply request an application pack.

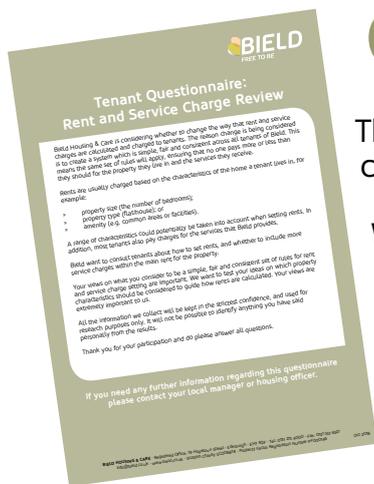
The 'Hub' will be the main contact point from which we will deal with as many queries as possible. There will be one contact number rather calling one of the three office numbers we currently have depending on where you live.

There is much work to be done to set up the contact centre. It will be based at our office in Eagle Street, Glasgow making use of the space that we have. In the coming months we will be working through the finer detail.

We will keep you updated in the New Year and future editions of the Bulletin on our progress.



Rent and Service Charge Review



The Rent and Service Charge Policy which sets out how Bield calculates rent and service charges is currently being reviewed.

We appointed a consultant, Arneil Johnston, to lead this exercise. The aim of the review is to ensure that Bield has a fair and equal policy for setting rents and service charges across all properties.

As part of this process, we issued a survey to all tenants to seek their views. We will also consult with the Partnership Forum and arrange short-life focus groups with tenants.

Thank you to everyone who took the time to complete and return the survey.

We issued the survey to 4,135 tenants and received more than 1,000 completed forms. At the time of writing, the results are being compiled and will be used to feed into the review.

Alternative Formats Available

We want to make communicating with you as easy as possible. Every edition of the Bulletin is sent to each development and project on CD. Just ask your local manager if you want to borrow it. We can also arrange for you to be sent your own personal CD copy - just let us know if you would like this.

If you would like any Bield document in a community language, Braille, large print or CD please contact your local manager, housing officer or the Communications and Marketing team, based in the Edinburgh Office.

Many of our documents are available to download on our website - www.bield.co.uk - within the Resources section.



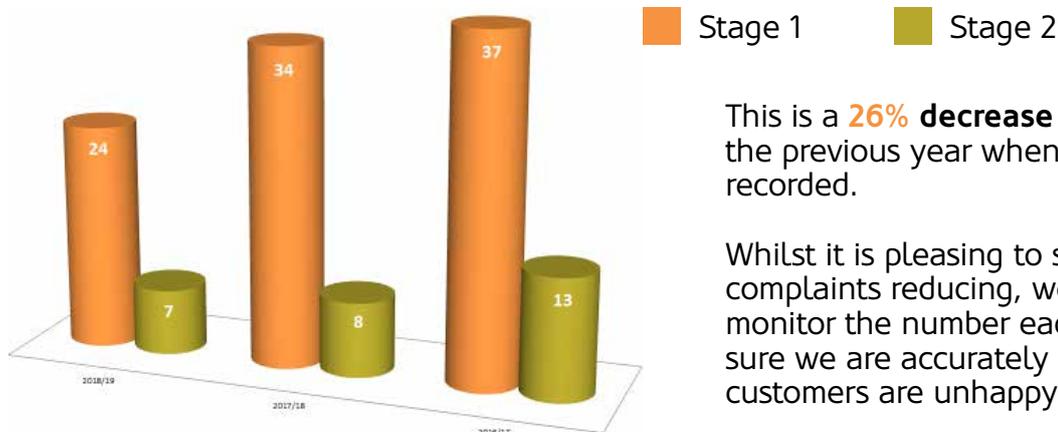
Complaints Performance

1st July - 30th September 2018

31
complaints

24 (77%)
Stage 1

7 (23%)
Stage 2



This is a **26% decrease** on the same period in the previous year when **42** complaints were recorded.

Whilst it is pleasing to see the number of complaints reducing, we will continue to monitor the number each quarter to make sure we are accurately recording when our customers are unhappy.

We responded to **17 (71%)** of stage 1 complaints within the timescales and **3 (50%)** of stage 2 complaints. We continue to have work to do to improve these figures.

Of the **31** complaints recorded and closed, **25 (81%)** were **upheld** or **partially upheld** and **6 (19%)** were **not upheld**.

Satisfaction levels are recorded for each complaint. **26 (84%)** of customers were **satisfied** with the response to their complaint, **5 (16%)** were **not satisfied**.

35%
Email

29%
In Person

19%
Phone

16%
Writing

Complaints are received by various methods, the figures above show that email is currently the most popular way of making a complaint.



The **Bield Improvement Group** (BIG) are currently reviewing 'The Life of a Complaint'. You can read more about this on page 8.

TENANT ENGAGEMENT

Bield Improvement Group

The Bield Improvement Group (BIG) have begun work on their next scrutiny topic, which will be **The Life of a Complaint** – how these are managed, the communication involved and what we could be doing differently to improve this service in the future.

Following the successful conclusion of their second review, on **The Life of a Repair**, the report and recommendations went through the Property management team, Senior Management team and the Performance & Audit Committee. All groups approved the report and its 11 recommendations.

An action plan to develop and implement these recommendations has been created and work is underway on each. A summary report was issued to all tenants in October but if you would like a copy of the full report, simply get in touch with Chris McShane (details below) or ask your Local Manager.

We are delighted that the BIG membership has almost doubled following the recent recruitment process and we look forward to sharing progress of their latest review in the next edition.



Partnership Forum News

The Partnership Forum have recently been working with Bield's Business Improvement Team on an evaluation of tenant engagement within the organisation.

This focused on key areas, such as how Bield engages with tenants, how services are marketed and promoted and how accessible tenancy information currently is. A survey about these topics was sent to Forum members, Bield Improvement Group and those on the Interested Parties List. The Business Improvement Team met with the Forum at their latest meeting to review the responses and look at how engagement can be improved going forward. Outcomes from this will soon be available.

At the November meeting, the group had a consultation session on the ongoing rent and service charge review which all tenants were surveyed about in October.

They also heard from Brian Logan on the 2019-20 Budget and the office restructuring plans.

There are a couple of vacancies for places on the Forum – if there's one in your area, you will receive information on how to put yourself forward with this edition.



If you have any questions about Tenant Engagement please contact Chris McShane, Tenant Engagement Officer on 0141 270 7208 or c.mcshane@bield.co.uk

HOUSING (SCOTLAND) ACT 2014

Important changes to tenant's rights

In October we wrote to all our tenants to let them know about important changes to their tenancy agreement that have been introduced in the Housing (Scotland) Act 2014 and which will come into effect in two phases in 2019. These changes will affect anyone with a public sector tenancy in Scotland.

The letter outlined all the changes and should be kept in a safe place along with your tenancy agreement.

As well as writing to all our tenants to let them know about the changes, we will be reviewing our procedures prior to the changes being introduced next year and ensuring that our staff are briefed and trained.

The **key message** for tenants is that if there are any changes to your household – someone moving in or someone moving out – let us know immediately so that we can offer you advice and ensure that this is recorded in your tenancy records. This is very important if at a later date you request a joint tenancy with someone in your household or they apply to succeed to the tenancy after your death.

A summary of the changes are

Subletting your tenancy – it will be a requirement that you have been a tenant of your house for 12 months prior to the request.

Assigning your tenancy – it will be a requirement that you have been a tenant of your house for 12 months prior to the request and that the person you wish to assign your tenancy to has been living there for the previous 12 months as their only or principal home.

Joint tenancies – a proposed Joint Tenant must have lived at the property as their only or principal home for the 12 months before you apply.

Succession to tenancy – the person applying to succeed to the tenancy must have lived at the property as their only or principal home.

In all of the above cases, it is a requirement that Bield were notified that the person was living at

your address when they moved in. All of the above changes come into effect from the 1st November 2019.

What other changes does the Act introduce?:

Antisocial behaviour

There are important changes being introduced to help landlords deal with serious antisocial behaviour including:

- Making it easier to get a court order to end the tenancy if the tenant or a member of their household has been convicted of using the house for immoral or illegal purposes or an offence punishable by imprisonment which was committed in, or in the locality, of the house.
- Converting their tenancy to a Short Scottish Secure Tenancy Agreement which gives tenants fewer rights and less protection from eviction. These circumstances include antisocial behaviour by the tenant in or around the house in the last 3 years.
- Offering a Short Scottish Secure Tenancy Agreement where an applicant has a history of antisocial behaviour.

Adapted Properties

The Act allows landlords to ask a sheriff to grant an order to end a tenancy of an adapted property that is not being occupied by anyone who needs the adaptations. This only applies where the landlord needs the property for someone who does need the adaptations. Landlords would offer the person being asked to move, alternative accommodation. The person being asked to move has a right to ask the sheriff to consider whether the landlord's actions were reasonable and to challenge the suitability of the alternative accommodation.

Allocations

The Act also introduces changes from 2019 that mean we have to give "reasonable preference" to people who are homeless or are threatened with homelessness, who are living in unsatisfactory housing and who have unmet housing needs.

If you have any questions about how the change may affect you speak to your Local Manager or Housing Officer who will be happy to advise you.



Winter Fuel Payments

A Winter Fuel Payment is a tax-free payment to older people, made every year during the winter, to help with fuel costs. These payments are not dependent on how cold the weather gets, there are other payments called Cold Weather Payments that are only paid when the weather reaches a certain temperature.

To qualify for a Winter Fuel Payment 2018/19 you must have been born on or before 5th May 1953. Payments are usually made automatically if you get State Pension or other social security benefits. If however you either don't get benefits or a State Pension and only get Housing Benefit, Council Tax Reduction or Child Benefit, and haven't had Winter Fuel Payment before, you will need to make a claim.

You also need to make a claim for the payment if you've deferred your State Pension, even if you had it before. You only need to do this once. The Department for Work and Pensions may get in touch with you anyway and send a claim form, but if this doesn't happen you can make a claim by calling the Winter Fuel Payments Centre on 0800 731 0160 or by downloading a form from the GOV.UK website www.gov.uk/winter-fuel-payment/how-to-claim

You could get between £100 and £300 depending on your circumstances with most payments being made between November and December, so you should have your money by Christmas.

Please note you can't claim Winter Fuel Payment for 2018/19 after 31st March 2019.



Cold Weather Payment

You might be eligible for Cold Weather Payments if you are in receipt of Pension Credit, Income Support, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance or Universal Credit; however other qualifying conditions may apply.

Cold Weather Payments are made when the temperature in your local area is either recorded as, or forecast to be, an average of zero degrees Celsius or below over a period of seven consecutive days, between 1st November and 31st March. You'll get £25 for each 7 day period of very cold weather between these dates.

You don't need to apply as Cold Weather Payments are paid automatically. After each period of very cold weather you should get a payment within 14 days, paid into the same bank or building society account as your benefit payments.

Cold Weather Payments do not affect your other benefits.



Warm Home Discount

Warm Home Discount (WHD) is a government-led scheme regulated by Ofgem that offers extra support to customers who may be struggling to afford their energy. WHD is different from Winter Fuel and Cold Weather payments and, if you are eligible, may be awarded in addition.

A Warm Home Discount rebate is a one-off annual payment towards a customers' electricity. For 2018/19 the value of the rebate is £140 (inclusive of VAT) and will be paid by the end of March 2019. The payment will be credited to the customers electricity account or, in the case of prepayment or pay-as-you-go customers, provided as vouchers you can use to up your electricity.

Who is eligible for Warm Home Discount?

You will qualify for the Warm Home Discount if on 9 July 2018 all of the following applied;

- ❄️ your electricity supplier was part of the scheme
- ❄️ your name (or your partner's) was on the bill
- ❄️ you were getting the Guarantee Credit element of Pension credit (even if you get Savings Credit as well)

If you qualify for the discount, you'll get a letter by 7th December 2018 letting you know. If you don't receive a letter and believe you're eligible under the above criteria, you should contact the Warm Home Discount Team on 0800 731 0214.

Warm Home Discount - Support Plus

Warm Home Discount – Support Plus is for customers who do not automatically qualify for the Warm Home Discount rebate and must be applied for. If you are considered vulnerable (for example, you might have a very low income), you might also be eligible for the scheme. The Warm Home Discount – Support Plus rebate for 2018/19 is £140.

Each energy supplier has its own rules about who it can help, so it's worth checking with yours to see if you qualify. Often you'll be eligible if you receive Income Support, income-related Employment and Support Allowance (ESA) or Income-based Job Seeker's Allowance.



Benefits Advice

If you would like advice or assistance to make a benefits claim please contact Ruth Sargaison, Welfare Benefits Officer on 0141 270 7272.

GUEST ROOMS

We launched the revamped guest room brochure and procedures on 1st October and have received a fantastic response from tenants using this service, particularly from those who haven't taken up the opportunity before to stay at one of our many rooms available across Scotland. There's never been a better time to start planning your 2019 holidays!

The recent return of guest room surveys reported 100% satisfaction and we had some lovely comments from those who recently stayed with Bield:

"I was very impressed with the rooms – very clean and well laid-out. Everything you needed was provided. Can't wait until the next visit"

"We couldn't have asked for a more pleasant stay. We will certainly come back."

"The management staff and residents were all friendly and helpful"

If you would like a copy of the new guest room brochure, please ask your Local Manager. Alternatively, you can contact Chris McShane (details on page 8).



Rent Consultation 2018-19

We outlined on page 6 how we are currently reviewing our Rent and Service Charge Policy.

In the coming weeks we will also be seeking your feedback about proposed changes to charges* which will come into effect on 1st April 2019.

Your views are really important to us so please do look out for this postal survey and complete and return to us.

*including guest room and board charges

Tenant Handbook Update

We are in the final stages of updating the tenant handbook. Content has been reviewed to reflect changes that have taken place since we produced our last copy.

The Partnership Forum provided feedback on content and style of the new handbook. We have moved away from the current folder and insert style as it is more cost effective to print a full brochure in a standard size than printing inserts.

The new handbook will be available in the New Year. Rather than issue new copies to every tenant (more than 4000) we have taken the decision to distribute as follows:

- A copy will be sent to all tenants in General needs and Amenity Developments.
- Copies will be sent to each development where there are on site staff. These will be made available for tenants on request.
- New tenants will be provided with a copy when they move into their property.
- A full copy will be available on the website.



SNOW CLEARING PRIORITIES



Priority 1

Access to developments from main transport routes is your local council responsibility

Priority 2

Access to main entrances for emergency vehicles & deliveries is Bield's responsibility

Priority 3

Access within the scheme grounds; routes between outer & main building blocks & car parks areas is Bield's responsibility

Priority 4

Clearance of development car park is Bield's responsibility, contact your development manager or property services if you have a problem with snow clearance over the winter period.

WINTER WEATHER

With winter just round the corner here are a few key points which you might find helpful.

- Make sure **BR24** has the most up to date records on your health, contact numbers and family contacts and key-holders. Either pass updates onto the development manager if you have one or call BR24 on 0141-950 1025 and they can input the information there and then.
- Best advice in extreme weather is to only go out or travel if truly necessary.
- Check with your GP receptionist regarding your flu jab and to ensure repeat prescriptions are up to date, sometimes it's good to stock up on the most essential items.
- Remember GP surgeries are often closed over public holidays, if you have a concern that cannot wait until your GP is back, call NHS24 on 111, staff there can access your medical records & will triage your symptoms and decide what treatment or services you may need.
- Keep warm in bed by wearing warm night clothes and bed socks to keep your feet warm.
- Make sure you have enough food in your cupboards, you never know when the weather will take a turn for the worse and prevent you from visiting the shops.
- Have a supply of bottled water, in the event of pipes freezing and the mains water supply being affected
- If you are concerned about your wellbeing, pull your cord or press your pendant and speak to the emergency call advisors at BR24 who can perhaps help or contact family or support services on your behalf.
- Remember to keep BR24 informed if you are going away for any length of time and we can add an absence to your records.
- If you are used to going out and about but the inclement weather is preventing you, why not contact Silver Line Scotland who offer information, friendship and advice or just someone to talk to if you are feeling lonely and cannot get out. Silver Line is a confidential FREE helpline available 24 hours a day. No question is too big, no problem is too small, no need to be alone, call them on 0800 4 70 80 90.

A Day in the Life of a Repair Line Operator

Meet **Sharon Wightman**, she works on our Repair Line team in the Glasgow Office and has been with us for 3 years. Read on to find out what her job involves day to day...

My day usually starts by checking emails for the previous night's emergency callouts. I am then straight into answering phones from local staff and customers and logging calls on our computer system that need attended to right away.

Our team of five, handles over 20,000 repairs every year. We also deal with repairs to approximately 800 empty void properties. We need to do these promptly to reduce the income we lose when properties are empty.

My job covers a wide range of repair issues; anything from arranging for toilets to be unblocked or catering equipment to be repaired to finding out why there is no heating or hot water or responding to a roof leak.

Often several trades are required to attend a single repair issue and I need to co-ordinate this. However even arranging to fix the smallest of issues can make a positive impact on a vulnerable customer's home life.

Once the first rush of the day is over I move on to processing void repairs for empty flats to allow them to be re-let and looking at the lists of non-urgent repairs, perhaps a broken drawer runner or a squeaky door, which need to be scheduled.

Following a power cut, the heating at one of our developments has not switched back on automatically. One of our managers checks the heating monitoring system, Cylon, to find that a flue dilution fan has tripped. With this information I am then able to instruct the heating engineer to attend and sort the issue.

After lunch I look at the various permission requests which have come in from tenants wanting to make alterations to their homes, maybe a new shower installation or to replace a central ceiling light fitting.

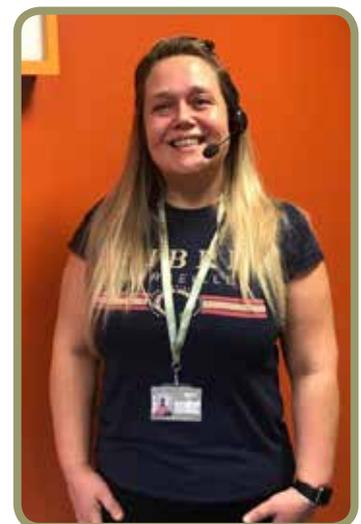
I liaise with the local Property Officer many times during the day, both for these issues, and to arrange inspections for more complicated repairs.

After a quick break for a coffee, I process a batch of invoices submitted by our contractors, to ensure they are paid on time. I then phone to check on works which are at risk of becoming overdue.

Coming to the end of my working day, I make sure all repairs and phone calls are up to date so I'm ready for the next working day.

The thing I enjoy most is all aspects of my job as every day is a different day! Getting to know scheme managers, staff, tenants, and liaising with contractors and also being part of amazing team!

Organisation and team work is the key. My role is very busy and hectic and I have to be super organised to ensure the work is completed properly.





Performance Report 2017-18

Welcome to our fifth Annual Performance Report. This report illustrates our performance throughout 2017-18 as well as showing:

- ★ How we compare to the Scottish average;
- ★ How we compare to similar landlords such as - Hanover (Scotland), Trust, Viewpoint and Blackwood Homes and Care.

You can find supplementary information on our website within the following publications:



Annual Report



Financial Statements



Tenant Engagement Report



Bield's Profile

The information in this section shows the details of our properties, rental charges and income during the year.

Total number of each apartment size and average weekly rent for each:

Size	Number	Average weekly rent and service charge	Similar Landlords
Studio	490	£118.11	£104.86
One Bedroom	3,549	£136.58	£113.98
Two Bedroom	210	£128.79	£111.27
Three Bedroom	101	£107.17	£106.57
Total:	4,350		

Percentage average weekly rent increase to be applied

Bield 2017-18	3.0%
Scottish Average	3.2%
Similar Landlords	3.1%
Bield 2016-17	2.5%

Amount of rental income collected

2017-18	£29.7M
2016-17	£29.2M

A rent increase of 3.0% was applied from April 2018. During the rent consultation process we asked all 4,253 tenants what they thought about the proposed increase. The majority of tenants who replied agreed it was a fair increase or thought it was high but understood it was necessary.

Bield manages over 5,500 properties, making it one of the largest RSLs in Scotland. As well as housing for rent we also provide a factoring service to 870 owners.

Bield's average weekly rent (shown above) includes service, meals, heating and energy charges which apply at developments depending on the services available. It is difficult to compare our charges with other landlords as they may not provide the same level of service.

For the same reason, the average for our 2 and 3 bedroom properties is lower than smaller properties. In general, tenants who live in these larger properties do not receive the same level of services therefore do not pay a service or meals charge.

Fleming Place in Edinburgh is Bield's newest development providing **40** properties for rent bringing the total of properties owned or managed by Bield in Edinburgh to **541**.



Tenant Satisfaction



Our customers views are important to us and we value feedback. We keep track of what our customers think of us and look for new ways to involve them.

Tenants satisfied with the overall service	
Bield 2017-18	84.7%
Scottish Average	90.5%
Similar Landlords	87.0%
Bield 2016-17	86.5%

Tenants who feel their landlord is good at keeping them informed about services and outcomes	
Bield 2017-18	81.4%
Scottish Average	91.7%
Similar Landlords	84.7%
Bield 2016-17	84.0%

Tenants satisfied with the opportunities given to participate in their landlord's decision making process	
Bield 2017-18	61.3%
Scottish Average	85.9%
Similar Landlords	71.7%
Bield 2016-17	62.2%

Whilst our figures regarding satisfaction around opportunities for tenants to participate is lower than the national average, we are continually working hard to ensure tenants can have their say.

At development level, tenants are asked their views through surveys on a range of topics throughout the year and the Let's Meet sessions are a great platform to discuss issues at local level with staff.

Tenants can be on the Interested Parties List, a consultation group for key Bield matters. We have 2 national tenant bodies – the Partnership Forum and the Bield Improvement Group who are involved in many of Bield's decision-making processes and what we could be doing better as a landlord.

Tenants also have the opportunity to join the Board of Management, ensuring they have a voice at the highest possible level.





Quality and Maintenance

We work hard to ensure our tenants homes are well maintained and repairs are carried out timeously. During the year we carried out 2,242 emergency repairs and 11,520 non-emergency repairs. On average, this equates to around 38 repairs carried out every day of the year. Our performance in this area is noted below.

Percentage of stock meeting the Scottish Housing Quality Standard	
Bield 2017-18	93.6%
Scottish Average	94.2%
Similar Landlords	97.4%
Bield 2016-17	92.6%

Average length of time taken to complete emergency repairs	
Bield 2017-18	4.4 hours
Scottish Average	4.0 hours
Similar Landlords	3.6 hours
Bield 2016-17	4.0 hours

Average length of time to complete non-emergency repairs	
Bield 2017-18	4.6 days
Scottish Average	6.4 days
Similar Landlords	5.4 days
Bield 2016-17	5.0 days

Percentage of reactive repairs carried out in the last year right first time	
Bield 2017-18	94.0%
Scottish Average	92.2%
Similar Landlords	91.1%
Bield 2016-17	93.9%

Percentage of repairs appointments kept	
Bield 2017-18	98.2%
Scottish Average	95.5%
Similar Landlords	92.6%
Bield 2016-17	96.3%

Percentage of homes meeting the Energy Efficiency Standard for Social Housing	
Bield 2017-18	96.7%
Scottish Average	92.2%
Similar Landlords	79.9%
Bield 2016-17	96.3%

Percentage of tenants who had repairs and maintenance carried out in the last 12 months satisfied with the service	
Bield 2017-18	88.4%
Scottish Average	92.1%
Similar Landlords	88.1%
Bield 2016-17	86.9%

Our repairs performance is better than the Scottish average and better than the performance of similar landlords.



Quality and Maintenance



As well as emergency and non-emergency repairs we also undertake planned maintenance, for instance replacement of kitchens and bathrooms.

£5.8m was spent during 2017-18 on maintaining and improving the quality of our housing stock, including our day care services and care homes.

During the year we installed:

- ★ new kitchens to **4** developments
- ★ new accessible shower rooms to replace bathrooms in **4** developments
- ★ new windows and doors in **2** developments
- ★ new fire alarm systems in **5** developments
- ★ new heating systems in **4** developments
- ★ **12** internal and external decoration projects were carried out
- ★ **6** replacement of communal floor coverings
- ★ replacement lifts in **3** developments

We carried out **114** stage three funded adaptations in tenants flats. These adaptations are carried out to make everyday tasks easier for people with reduced mobility and include handrails, automatic door entry systems and level access showers.





Neighbourhood and Community

Making sure the people who live in our housing feel safe and secure is important. Equally so is making sure tenants can enjoy their home and the communal facilities.

Number of cases of anti-social behaviour cases reported in the last year (<i>per 100 homes</i>)	
Bield 2017-18	0.3 (14 cases)
Scottish Average	8.4
Similar Landlords	3.1
Bield 2016-17	0.3 (12 cases)

Number of cases resolved within locally agreed targets in the last year	
Bield 2017-18	92.9%
Scottish Average	87.9%
Similar Landlords	92.2%
Bield 2016-17	91.7%

85% of tenants * were very/fairly satisfied with Bield’s management of the neighbourhood they live in.

90% of tenants from the survey said feeling secure was very/fairly important, whilst **89%** said having a good heating system was very/fairly important.

74% of tenants from the survey said social activities were very/fairly important.

We have been working hard to increase the number of Volunteers in our developments to increase the range of activities available.



* ARC Survey 2018

Getting Good Value from Rents and Service Charges



Working efficiently to provide value for money for our customers.

Average length of time taken to relet properties in the last year	
Bield 2017-18	41.1 days
Scottish Average	30.7 days
Similar Landlords	38.7 days
Bield 2016-17	56.5 days

Percentage of rent lost through properties being empty in the last year	
Bield 2017-18	2.1%
Scottish Average	0.7%
Similar Landlords	2.1%
Bield 2016-17	2.4%

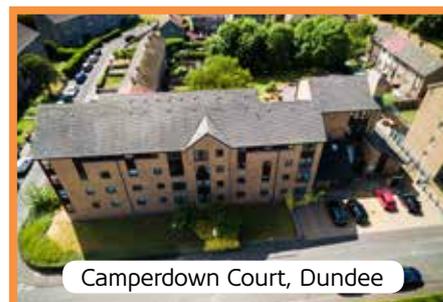
Rent collected from tenants as a percentage of total rent due in the reporting year	
Bield 2017-18	100%
Scottish Average	99.4%
Similar Landlords	100.1%
Bield 2016-17	100.2%

We are making good progress to ensure we maximise the income we collect from rents and service charges. We will continue to look at ways to reduce the time taken to re-let properties.

81% of tenants * said that taking into account the accommodation and services Bield provide, their rent and service charge represented very good or fairly good value for money. This is a marginal decline on the satisfaction level in 2016 (81.6%)

We are currently reviewing how we set rents and service charges. Tenants are being consulted as part of this review and a survey is being sent to tenants during October 2018 to seek their views.

We have been looking to improve the photography we use when marketing some of our properties that are lower demand.



* ARC Survey 2018



Money Matters

An organisation is no different to every household. We spend a lot of time planning our budgets and monitoring our income and expenditure.

Rents are set to cover operating costs and enable us to manage and maintain our properties. The money helps to cover routine repairs and maintenance, major repairs and alterations to our buildings and buildings insurance.

Service charges are set based on the service provided at a particular development. These may include staff costs, cleaning of communal areas and maintenance of grounds and building safety systems.

Full details of our income and expenditure is available in our Financial Statements for the year ended 31st March 2018, a snapshot is outlined below:

Turnover* for the year was **£46.5m** a decrease of **3.7%** on the previous year.

Operating costs amounted to **£45.2m** a decrease of **3.0%** which is less than the decrease in turnover.

It seems a great deal of money but **did you know?**

Staff costs for the year amounted to just over **£21.9m**.

Heating and lighting (Energy) costs was around **£2.8m**.

We spent **£2.4m** on day to day repairs to properties.

£2.4m on service contracts such as lifts, fire systems and water testing.

** Includes housing and day care services.*



Would you like to find out more?

Contact the Communication and Marketing team if you would like further information.

The Scottish Housing Regulator's website provides lots of information about Bield and you can compare our performance with other landlords - www.scottishhousingregulator.gov.uk

If we can make this report better, please let the Communications and Marketing team know, call 0131 273 4000 or email business.support@bield.co.uk

Shared Ownership Apartments

We have a number of developments where we provide housing on a shared ownership basis. These developments provide choice to older people who wish to purchase an affordable house designed to meet their needs now and in the future.

Shared Ownership provides an opportunity for people to become part owners in a property. This can be an excellent solution for those planning to downsize or who wish to invest equity into a more comfortable retirement.

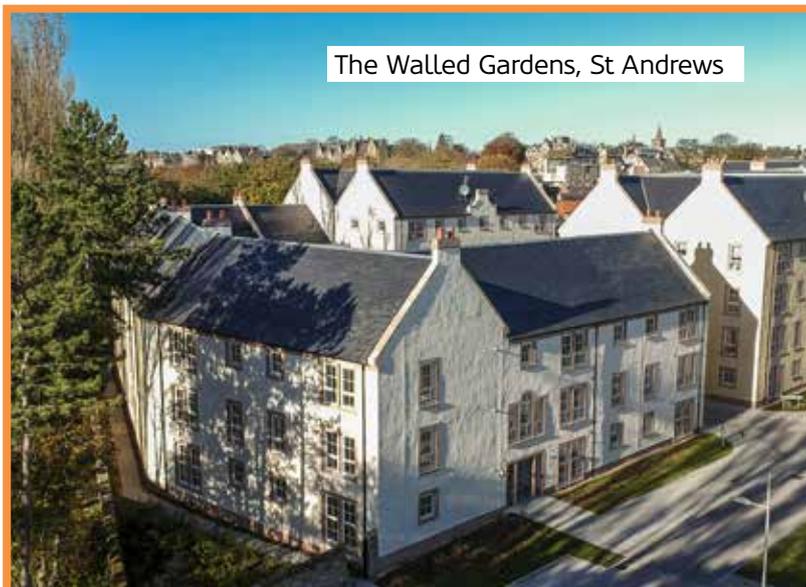
The sharing owner purchases a share of the property and pays rent on the remainder.



The Meadows, Lenzie

Reservations for apartments at **The Meadows, Lenzie** are now being taken. This development is offered in partnership with Robertson Homes and is exclusively for the over 50s, with one and two bedroom luxury apartments available.

For more information visit: <https://www.robertsonhomes.co.uk/homes-for-sale/the-meadows/>



The Walled Gardens, St Andrews

Apartments are also available on a shared ownership basis for people aged 60+ at **The Walled Gardens**.

This development is located in the beautiful town of St Andrews which offers boutique shopping, cafe culture and beautiful outdoor scenery.

For more information on available apartments visit: <http://www.thewalledgardensstandrews.co.uk/>

2018 AGM'S

The 2018 AGM's were held between Mid-October and the end of November. This ensured that the audited accounts were available prior to the meetings and additional information was provided at all developments in respect of:

- » A breakdown of all individual day to day repairs
- » A full analysis of income and expenditure from the various provisions accounts.
- » A further breakdown of costs relating to specific services
- » An explanation of the proposed budget including a comparison with the previous year's actual costs.
- » A copy of the buildings insurance policy
- » An updated Repair Responsibility List with key contact numbers
- » A briefing note on the survey which indicated proposed changes if necessary.

The additional information provided followed on from discussions at the Owners' Forum and feedback from the Owners' survey which was carried out earlier this year.

The general response has been positive on the changes introduced and work is ongoing in relation to the use of alternative formats for the information.

The level of attendance at meetings has been consistent with previous year's and as a result there have been some proposals which have had to be balloted to ensure all owners are able to participate.

SELLING PROPERTIES

A common question asked is **"What is the process when a property is being sold?"**. Whilst this differs at developments, the general principals are:

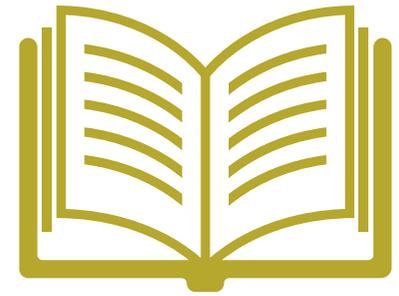
1. The Seller should make Bield aware that the property is being marketed. Some Solicitors will contact us at this stage to clarify certain issues such as the restrictions on occupation and planned works programme.
2. When an acceptable offer is received the Sellers' Solicitor should contact Bield to confirm the proposed entry date and details of the occupier/purchaser.
3. A visit will be arranged to meet the new occupier to establish if they meet the occupancy criteria outlined in the Deed of Conditions. This visit will also allow us to explain the services provided and charges at the Development. The new owner will also receive a pack with a copy of the Statement of Services, Budget and Buildings Insurance Policy.
4. Bield will then reply to the Selling Solicitor to make them aware that the visit has been carried out and respond to questions over future works and charges. This letter normally includes a breakdown of the final apportioned charges which would relate to:
 - Any balance due in respect of the service charge
 - Any contribution towards the Capital Repairs Fund (where applicable)
 - The administration charge (which is 0.4% of the sale price).



Further information on this is included in the Statement of Services.

NEW CODE OF CONDUCT

At the time of writing we are awaiting the new Code of Conduct for Property Factors. A consultation was held earlier this year on the Draft Code of Conduct and the Scottish Government are working through these responses.



Work has already progressed on a new style Statement of Services for Owners which will be consistent with the requirements of the new Code of Conduct. Although we cannot circulate the draft version to owners until the new Code has been published there are some key themes which have been agreed with the Owners' Forum.

The plan is that new Statement of Services will be:

- * The same for all developments.
- * Much shorter in length.
- * Be supported by an Owners Information Pack which contains information on job roles, complaints, development specific issues, insurances, reporting repairs etc.

Further information will be issued to owners once the new Code of Conduct has been published.



Owners from Castlebank Court, Glasgow enjoying afternoon tea.



Afternoon tea and tombola held at Homeshaw House/Shaw Court, Newton Mearns. £200.40 was raised and donated to Help for Heros.



To contact David MacInnes, Owner Services Manager please phone 0141 270 7246



Owners from Pilrig House Close, Edinburgh enjoy a Halloween Party.

Owners at John Ker Court have been busy fundraising for MacMillan.

see page 29 for more details.

Growing our Volunteers

Bield is committed to improving the quality of life of older people by offering a diverse range of housing and other services. We recognise the role of volunteers in supporting this commitment.

Volunteer recruitment campaigns have recently taken place in Fife, West Lothian, North Lanarkshire and Inverclyde. If you would like to benefit from Bield's volunteer services, please contact your local manager who will be happy to help or a member of the Volunteer Team.



Quest to Reduce Loneliness

Quest provide software solutions for the fast paced world of Enterprise IT. Kevin Stanton, Manager of their Scottish office, found out about our Silver Surfer volunteer opportunities and decided to give his employees the opportunity to volunteer twice a month during work hours.

"We wanted to get involved with a local organisation that we could all relate to. Loneliness and care of our elder community is very important and as such we wanted to reach out to Bield to see how we could help. It is always really rewarding to give something back."

Bield has been blown away by the support from the staff who has signed up for our volunteer programme.



Volunteer Welcome

A big welcome to all our Volunteers who have recently joined Bield:

Nicola Connell, Anglegate;
Kevin Stanton, Armadale Court;
Carmen Ballantyne, Campsie Gardens;
Ana Rodriguez, Eamont Lodge Court;
Cristina Nascimento, Sakvinder Rai, Bilal Sharif and Patrick Wynne, Elderslie Court;
Angela Strang, Emily Court;
Fiona Syme, Inglefield Court;

Malgorzata McGuigan, McKenzie Court;
Gerard McAvoy, Queen Elizabeth Court;
Alice Warren, Saunders Court;
Joanie Littlejohn and Sarah Smith, Strathallan Court;
Peter Ngeri Adolphus, Westland Court;
Sylvia Richardson, Whitehill Court

Volunteer Betty Serves Up a Smile for Over a Decade

Dunfermline local Betty Morrison, 75, has been volunteering at Bield's Grants Bank sheltered housing development for 14 years, helping tenants lead enriched and independent lives.

Betty started volunteering at Grants Bank in 2004 while also working as a home carer for Fife Regional Council. Four years later she announced her retirement but continued to lend a hand at the Bield development.

Today Betty heads up Grants Bank's lunch club, a twice-weekly gathering for residents to socialise and tuck into a delicious spread.

Betty said: "I didn't realise it had been as long as 14 years. I just love coming in. I get as much enjoyment coming in as I hope they get from me.

At the lunch club they can enjoy themselves and have conversations with other residents. It's a good social event.

Often the lunch consists of various soups, sandwiches and a main meal once a month delivered to the home. On Fridays we even have fish and chips delivered as an end of the week treat."

Betty's time and efforts haven't gone unnoticed in the community either, with many residents at Grants Bank having known her for years.



Bob Wilson has been a resident at Grants Bank for four years, and considers Betty a close personal friend.

Bob said: "We all get on very well here, and we really depend on Betty. She's very good to us. We're lost without her."

Although currently enjoying her golden years, Betty shows no signs of stopping just yet. Having experienced such a satisfying decade of volunteering, she recommends anyone else with free time to take part in the fun.

Betty added: "My favourite thing is coming in to help people who are maybe not able to do the things that they were able to do before.

"One of my highlights was telling Bob I had ran out of custard, his favourite. Then I surprised him with a giant bowl of custard and a ladle. It made them all laugh.

"I get a lot of satisfaction out of helping other people. It's very worthwhile."



L-R Resident Helen Roy, volunteer Lesley-Anne Haigh and Sunnah

Fond Farewell

Sunnah Rasool has volunteered at Oakbank, Alexandria for two and a half years, hosting a monthly film night, helping at fundraisers and covering others holidays or absence. At quiz nights she was a secret weapon on popular culture questions.

Sunnah has moved away to study. All her friends at Oakbank send best wishes for the future.

Contact us:

Volunteer Team, Department of Human Resources, 79 Hopetoun Street, Edinburgh, EH7 4QF
Tel: 0131 273 4020 • Email: volunteering@bield.co.uk • www.bield.co.uk/join-us/volunteering

Wee Betty's Bistro at Oakburn Park Day Care, Milngavie



Once a month at Oakburn Park, Wee Betty's Bistro is held in the evening to allow service users, their family and friends to go out for dinner.

The bistro is very popular and is normally fully booked with a capacity of twelve to sixteen diners.

Private bookings for up to thirty can also be catered for, which is a buffet style meal.

Normal bistro nights see a three course fine dining meal served. Service users can bring their own bottles as a taxi is provided as part of the evening. Andrea the Cook really enjoys preparing and presenting the bistro meals. Those using the service are asked to make a donation at the end of the evening.

Homemade Pizza

easy to make and tastes great!

Ingredients (serves 2)

Pizza Base

- 1 ½ cups flour
- 1 teaspoon baking powder
- 2 tablespoons oil
- Approx. ½ cup milk to mix

Toppings

- Tomato paste plus any of the following:
- Red or green pepper, de-seeded and sliced
- Tomatoes, sliced
- Mushrooms, finely sliced
- Courgettes, finely sliced
- Green or black olives, whole or sliced
- Pineapple pieces
- Ham, bacon, salami or smoked chicken
- Sardines, tuna or salmon
- Grated cheese



Method

- 1 Preheat the oven to 180°C.
- 2 Lightly grease baking tray with pastry brush and oil or oil spray.
- 3 Place the flour and baking powder in a large bowl and mix together.
- 4 Add the oil and add sufficient milk to make a firm dough.
- 5 Roll the dough out to form a 15cm or 25cm circle.
- 6 Spread tomato paste on the base first and then arrange other chosen toppings on the base.
- 7 Bake for 15-20 minutes.

MACMILLAN CANCER SUPPORT

Thank you to all of our developments who held events to raise money for MacMillan Cancer Support.

**£230 raised by
Armadale Court,
Greenock**



Coxton Gardens raised £248



Crosshill Gardens raised £320



Earnbank raised £1150



Emily Court raised £436.53



Inchkeith Court, Glenrothes



Ingfield Court raised £2504



John Ker Court raised £610.10



Loch Laidon Court, Glasgow



Oakbank raised £1025



Ochilview Court, Armadale



Pentlandview Court raised
£624.50



West Port, Linlithgow

**£637 raised
by Springfield
Gardens,
Uddingston**



SPOOK-TASTIC HALLOWEEN EVENTS...



Ochilview Court, Armadale



Whitehill Court in Dalkeith welcomed their youngest Halloween visitor this year – Christine Rigleys grandson Jack.



Braehead Gardens, Buckhaven.



Bathgate West Nursery entertaining the tenants from Carron Court, Bathgate.



Church Court, Dumbarton.



Crosshill Gardens, Port Glasgow



Staff from the Dundee Office



Mary's Kitchen and evening service, Whitehill Court, Kirkintilloch



West Port, Linlithgow



NEIGHBOURHOOD NEWS

The new GDPR regulations came into effect at the end of May 2018. We now need to check with tenants if they give permission for us to print their pictures in the Bulletin

Please send your neighbourhood news to the Communications and Marketing Team at 79 Hopetoun Street, Edinburgh. EH7 4QF or by email to business.support@bield.co.uk



Congratulations to Margaret Earle of Dundas Court, Glasgow who celebrated her 100th birthday earlier this year.



Many congratulations to Margaret Smith of Loch Laidon Court, Glasgow who celebrated her 103rd birthday in October.



Best wishes to Susan Ross of Loch Laidon Court, Glasgow who recently celebrated her 90th birthday.



Best wishes to Bield volunteer Isabel Allans who celebrated her 80th birthday. Isabel lives in Oakburn Gardens and volunteers in Oakburn Park Day Care.



Congratulations to Margaret Brown of Langvout Court, Biggar who recently celebrated her 100th birthday.



Congratulations to Robert and Nettie McGimpsey of Greenlawn Court, Wishaw who recently celebrated their diamond wedding anniversary.



Congratulations to Mr and Mrs Anderson of Inglefield Court, Airdrie who celebrated their diamond wedding anniversary in August.



Congratulations to Scheme Manager Sandra and husband John from John Connolly Court, Dunfermline who recently renewed their wedding vows in Las Vegas to celebrate their 30th anniversary.



Congratulations to Mr and Mrs Wyllie recently who recently got married in the lounge at Rannoch Court, Dundee. A great day was had by all who attended.



Catherine (Kit) Reid of The Butts, Haddington worked on the very first day of the NHS and recently helped celebrate its 70th birthday.



Children from Kinneil Nursery enjoyed an outing on the Bo'ness railway with their friends from Dean Court, Bo'ness.



Tenants from Blackfaulds Court and people from the Fauldhouse community knitted teddies for Children 1st. They work with Police Scotland to provide teddies for situations in which children are involved.



Tenants of Brae Court in Linlithgow taking part in the Linlithgow Marches. Mr Bill Townley is My Lord and Mrs Cissie Cowan is the Deacon.



Jim McDougal of Armadale Court, Greenock awarded with a UN Peace Medal during his return trip to Korea.



Tenants of Whitehill Lodge, Dalkeith knitting trauma teddies for Police Scotland.



Marie Hall, staff member from Dean Court, Bo'ness won a competition by Falkirk artist Nikki Monaghan. She kindly donated her prize, an original painting, to the tenants and invited Nikki along to present the painting.



Tenants from Armadale Court, Greenock collecting food for the local foodbank.



The lovely colourful patio at Allan Park House, Stirling.



Castlebrae Glebe in Edinburgh held their annual 'fun day' and raised £1,550.



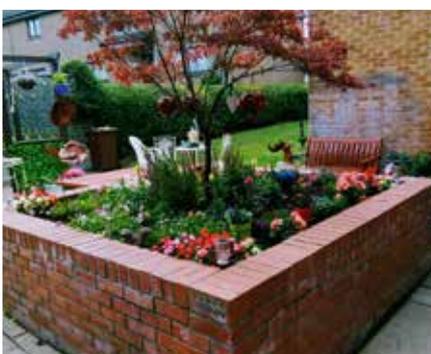
Crosshill Gardens in Port Glasgow held their own garden party in the summer.



Pug puppies visit Coxton Gardens in Glasgow.



Members of Armadale Court's Knitting Bee contributed 250 poppies towards the displays on the Heritage Hub in Greenock.



New Community Garden at Stewart Court, West Calder which has been entered into a gardening competition for 'Best Community Garden'.



Veteran David Toms from Pentlandview Court, Livingston attended the Queens Garden Party.



Tenants of East Stewart Gardens in Coatbridge enjoyed celebrating Friday Fair in the sunshine.



New gardens at Carnegie Court, Montrose.



Tenants of Crosshill Gardens, Port Glasgow enjoying an outing.



Jeanette Harvey of Dundas Court in Glasgow ready to enjoy the Queen's Garden Party this summer.



Thanks to a Bield Small Grant, members of the Craft Club at Greenlawn Court have been working on 3 new projects.



Alan from Marshall Court in Dunoon enjoys looking after the flower pots at the development entrance.



Tenants of Wheatley Gardens in Saltcoats have worked hard on the garden area.



Thank you to greenfingers.com from Livingston who donated a lovely garden table, chairs and parasol to the tenants at Stewart Court, West Calder.



Tenants at Dean Court, Bo'ness got into the festive spirit hosting a party ahead of Friday Fair Day.

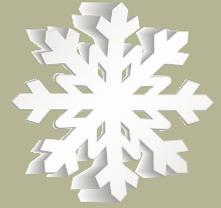


Craft group from Carlow Court, Leven created this poppy display using the bottom of coke bottles.

WORDSEARCH

Tell us which word is missing from the wordsearch for your chance of winning £25 Marks & Spencer vouchers.

W	C	R	I	S	P	A	C	I	Z	O	R	F	R	O	B	F
I	N	O	W	N	Y	R	T	N	I	W	A	R	I	R	L	R
N	O	A	L	O	B	I	U	E	G	L	C	E	A	N	E	E
K	F	O	R	Z	A	M	D	H	Y	A	I	S	N	O	A	Z
E	R	L	O	C	E	O	L	I	T	E	S	H	A	R	N	B
N	E	A	G	O	T	R	I	W	S	M	A	T	C	O	H	A
O	E	F	I	L	A	I	J	I	O	B	S	I	O	P	P	L
E	Z	A	L	D	L	O	C	N	R	P	I	N	I	P	P	Y
B	I	T	Y	A	L	E	K	I	F	U	H	U	L	A	I	C
A	N	I	I	P	X	E	S	W	H	L	O	M	D	E	M	V
L	G	E	E	Z	Y	A	E	L	B	I	L	Y	U	G	U	I
G	N	I	P	S	I	B	W	I	N	Y	L	L	I	H	C	N
N	A	A	R	K	F	E	Z	C	O	L	A	E	C	N	I	W
I	R	C	Y	A	B	J	O	Y	K	I	P	A	E	A	T	O
B	I	T	T	E	R	A	E	S	R	P	U	K	C	E	L	Y
M	E	R	K	L	T	A	R	C	C	P	I	O	O	S	A	O
U	S	A	R	B	I	O	F	R	O	Z	E	N	L	E	B	N
N	I	C	W	A	B	L	I	A	L	O	P	S	D	W	O	S



Arctic
Baltic
Bitter
Bleak
Brass Monkey
Chilly

Cold
Crisp
Freezing
Fresh
Frosty
Frozen

Ice Cold
Icy
Nippy
Numbing
Snowy
Wintry

WORDSEARCH WINNERS

Congratulations to **Elizabeth Paterson** of Quayside Court and **Mrs C Walker** of Rosebery Court - the winners of the last wordsearch competition.

The correct answer was: **Half Time**.

ANSWER:

NAME:

ADDRESS:

ENTRIES SHOULD BE
RETURNED BY 21ST
JANUARY 2019 TO:

Marketing &
Communications Team,
Bield,
79 Hopetoun Street,
Edinburgh EH7 4QF