

# ESG Report 2024/25



# A message from our CEO and Chair

## Welcome to Bield’s second Environmental, Social & Governance (ESG) Report.

At Bield, we believe that the way we deliver homes and services matters just as much as what we deliver. As a housing association dedicated to supporting older people across Scotland, we are proud to place environmental responsibility, social impact, and strong governance at the heart of everything we do.

Having adopted the Sustainability Reporting Standard for Social Housing (SRS) in 2024, we have committed to demonstrating the steps we are taking to improve the lives of our tenants, reduce our environmental impact, support our colleagues and strengthen our organisational governance.

We are committed to transparency, continuous improvement, and to creating communities where older people can thrive, feel secure, and live well.

Whether you are a tenant, employee, Board colleague, partner or potential funder, we hope this report gives you a clear picture of our values in action and inspires you to work with us to help build a more inclusive, sustainable and supportive housing future.



**Debbie Collins,**  
Chief Executive



**Paul Edie,**  
Chair of Board

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# Achievements

## Our ESG in numbers

24 new, highly accessible homes delivered in Dundee



£1.1million secured in financial gains for tenants



16 staff trained as Mental Health First Aiders



409 stock condition surveys completed



2 national awards recognising tenant empowerment and equality



£1.27 million invested in solar panels across three developments



# Looking Ahead

Our purpose is to **make it possible for more people to live their best lives, at home, surrounded by a supportive community**, with our vision acting as our north star and aspirational where: **we lead, set and deliver the global standard for ageing at home.**

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



**Ambition:** we want to be the best at what we do and help our people to realise their potential.



**Caring:** we have a passion for supporting others.



**Equality & Diversity:** we deal with all people equally and celebrate diversity.



**Dignity:** we treat all people with respect.



**Honesty:** we are open, fair, just and act with integrity.



**Inclusion:** we involve our customers in what we do because their opinions matter.



**Kindness:** we understand that kind words and actions make our organisation great.

Through our Corporate Strategy 2023–2028, Setting the Pace - Our People, Our Homes, Our Communities, we set a clear direction for how we will support and enable ageing at home to the highest standard. Bield will bring partners across the sector together and work with government to help influence the ageing in place agenda and will position itself as a leader connecting locally and nationally, sharing lessons learned to grow the reach and potential of our independent living approach within our sector and wider health and social care communities. Bield will be recognised for its efforts to drive innovation and digital solutions, as we champion the needs and voices of older people across Scotland.

We will continue to improve the way we monitor and report on our ESG impact - guided by the voices of our tenants, the communities we serve, and our commitment to creating a better future for everyone. ESG positions Bield to strengthen, grow and lead as we deliver our strategic priorities.

Our ambition is to design and adapt our homes to meet customers' evolving needs. This includes digitally-enabling homes and providing attractive, green spaces to promote community engagement and healthy living.





We know that older people spend 70-90% of their time in their homes, so it is vital that our homes are affordable, warm and safe and create communities. We reviewed and refreshed our Strategic

Asset Management Strategy (SAMS) with Board in late 2024, reflecting the changing external policy and funding environment, ensuring that our priorities remain achievable and deliverable, meeting the needs of current and future customers and tenants. Our objectives for the next five years will take a holistic approach to our properties, understanding the priorities of our tenants with a focus on our major repairs programme (including decoration etc.) and acceleration of our closed asset investment.



We will continue to work to understand the changing and evolving needs of our customers to ensure we continue to meet their needs and expectations

now and in future to age in place. We will use this insight to inform our services, decision making and approach. This includes making use of data and intelligence to ensure our staff are able to support our customers effectively and efficiently.



We will also aim to simplify our services, delivering right first time. We will deliver a personalised and dignified approach which draws in further support from multi-disciplinary teams and the wider community.



We support our people to be compassionate, skilled and efficient. We have enhanced our capacity and capability by ensuring we have the right people with the right skills in the right place, enhancing service delivery and effective governance.

# Introduction and Approach

At Bield, we believe in doing the right thing for people, places, and the planet. Our Environmental, Social and Governance (ESG) approach helps guide the way we care for our tenants, manage our homes, and plan for the future.

This Report has been prepared as part of our ongoing commitment to the Sustainability Reporting Standard for Social Housing (SRS) which we formally adopted in October 2024. This SRS is an environmental, social and governance standard designed to help the housing sector measure, report and enhance its ESG performance in a transparent, consistent and comparable way.

# About Bield

Bield Housing & Care is a not-for-profit organisation and Scottish Charity. We are also a Registered Social Landlord.

As one of the largest providers of housing and support services for older people in Scotland, we own or part own over 4,600 properties and operate across 21 local authorities.

We are registered with the Scottish Housing Regulator (SHR) and Office of the Scottish Charity Regulator (OSCR). Bield is fully compliant with the SHR's Regulatory Framework and its Standards of Governance and Financial Management.



# Section 1 – ENVIRONMENTAL



**We are taking steps to reduce our environmental impact while helping tenants feel comfortable and supported at home.**

Bield recognises the environmental harm caused by waste and is committed to minimising its impact through prevention, reuse, repurposing, and reduction, as outlined in our Energy and Environmental Policy and our Design Principles for New and Existing Homes. The organisation is committed to adopting a responsible and effective waste management approach that not only complies with legal requirements, but also promotes the safety and well-being of individuals and communities. Bield also requires design teams to provide suitable specification that takes a precautionary approach to materials with potential health, habitat, or environmental risks throughout their lifecycle, while also minimising transportation and waste to reduce the environmental impact for any new or refurbished homes.



## Climate Change

At Bield, we are taking clear and meaningful steps to reduce our carbon footprint and prepare for the demands of a changing climate.

We are committed to reducing carbon emissions through improved energy efficiency in our homes. This helps protect the environment and supports tenants to manage their energy bills.

## Net Zero Commitment

We remain committed to achieving Net Zero by 2045. Our Design Principles embed sustainability into every new build and refurbishment, with a strong emphasis on energy efficiency, adaptability, and climate resilience.

Bield's Strategic Asset Management Strategy clearly identifies our approach to managing both our current and future assets as we work to transition to Net Zero. It details our strategic approach to investing over the next 10 years to support healthy ageing at home, in safe, warm and affordable homes and is designed to set a standard for supporting healthy ageing at home through prevention-focused care.



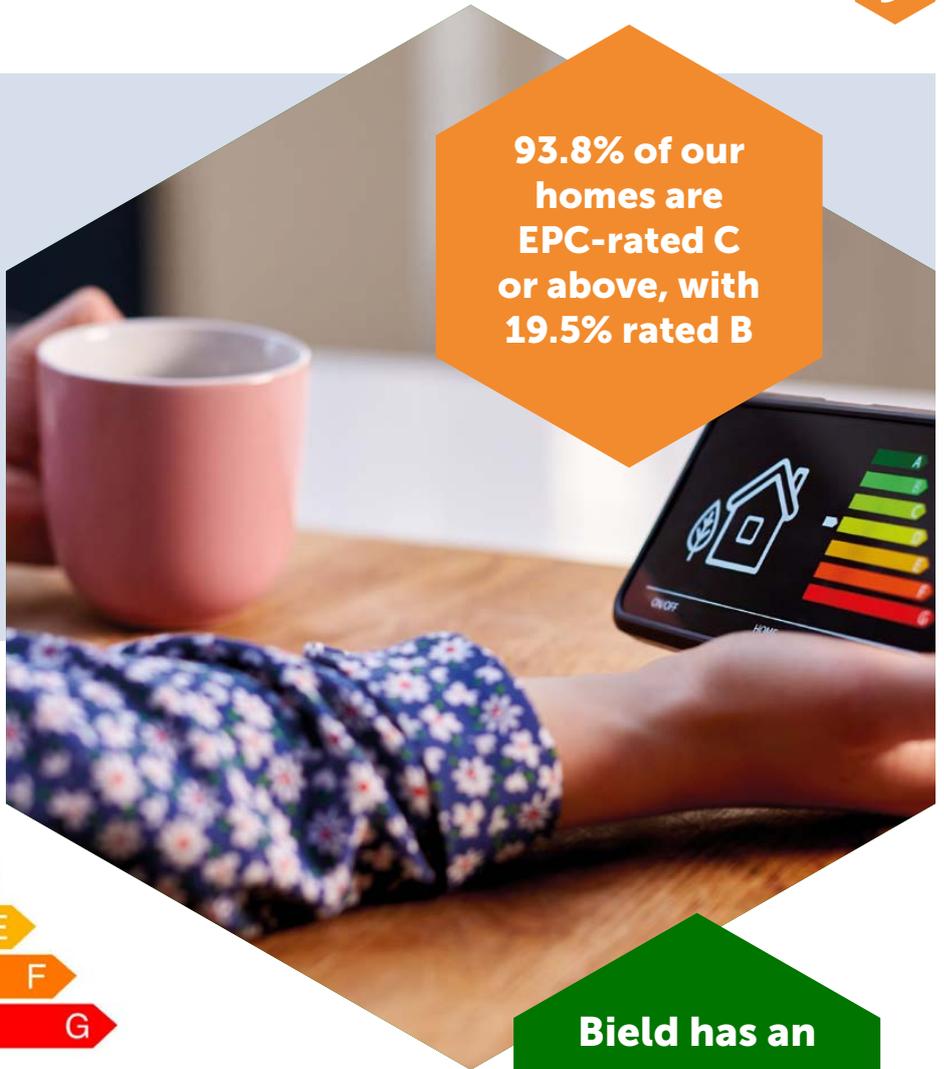
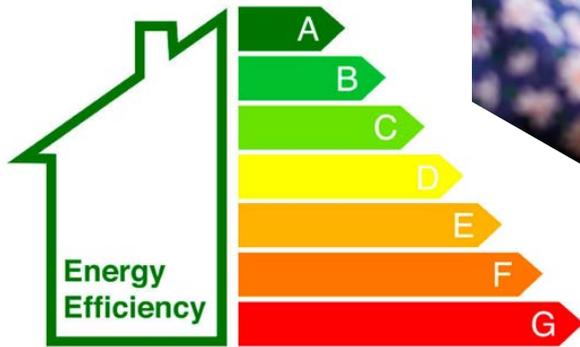
We also have a capital allocation of £12m over the next five financial years to invest in Fabric First and Net Zero projects. The scope of the projects has not yet been clearly defined. Bield is currently reviewing these initiatives to establish clear priorities and enable a more focused, strategic approach. In addition, we have begun collecting data to identify investment requirements and ensure compliance with regulatory standards.



### Energy Efficiency Ratings

Energy Performance Certificates (EPCs) help Bield and our tenants understand the energy performance of their homes, informing our investment programme to improve the performance of our housing stock. All Bield homes had an EPC rating as of 31 March 2025.

**93.8% of our homes are EPC-rated C or above, with 19.5% rated B**



**Bield has an average SAP rating of 76**

Table 1 – Our homes by EPC rating as a % against total number of homes

% of homes rated A	0	0%
% of homes rated B	860	19.5%
% of homes rated C	3263	74.3%
% of homes rated D	266	6.1%
% of homes rated E	3	0.1%
% of homes in programme for a new EPC	657	15%

Table 2 – New Homes

% of homes rated A	0	0%
% of homes rated B	24	100%
% of homes rated C	0	0%
% of homes rated D	0	0%
% of homes rated E	0	0%
% of homes without a valid EPC rating	0	0%

Our average SAP rating is 76, with all new homes delivered in 2024/25 rated EPC B and averaging a SAP of 85. SAP ratings measure how energy-efficient a home is, on a scale from 1 to over 100 (with higher scores meaning lower energy costs and emissions). A score above 69 is considered good, and 92 or more is excellent. These scores are used to help determine a home's EPC (Energy Performance Certificate) rating.

## EESHS Compliance

The Energy Efficiency Standard for Social Housing (EESHS) was introduced by the Scottish Government to improve the energy performance of social housing, reduce fuel poverty, and cut greenhouse gas emissions. It sets minimum EPC rating targets that homes must meet - any property that falls below these standards is considered non-compliant.

97.6% of our stock meets the current Energy Efficiency Standard for Social Housing (EESHS).

## Sustainable new homes supporting independent living in Dundee

In 2024, Bield took a key step forward in delivering sustainable, future-ready housing with the acquisition of 24 new homes in Charleston, Dundee. This development, delivered in partnership with Blackwood Homes and Hillcrest Homes, forms part of a wider £17.5 million project to tackle Scotland's housing challenges through innovation and collaboration.

Designed with energy efficiency and accessibility in mind, the homes feature smart technology, step-free access, and adaptable layouts to support older people to live independently, now and into the future. These high-quality, low-maintenance homes reflect Bield's commitment to delivering our Corporate Strategy and meeting the demands of an ageing population in a changing climate.

The new homes are not only built to modern environmental standards but are also part of our broader ESG ambitions - to create housing that's sustainable, inclusive, and responsive to the needs of local communities. Tenants moved in from November 2024 and are already benefiting from the comfort, security, and independence that these homes provide.

This development sets a new benchmark for accessible, climate-conscious housing and highlights the value of strong partnerships in delivering meaningful social and environmental impact.



**"I feel like I've got my confidence back"**

**"It feels like a new chapter for us both"**





## Innovation in Retrofit

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

The new system uses an air source heat pump, backed up by a gas boiler and supported by solar panels, to deliver reliable, energy-efficient heating and hot water. This change is expected to significantly reduce carbon emissions and energy use, while also helping to keep tenants' homes warm and comfortable.

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

This £500k project marks an important step in our journey toward Net Zero and sets a standard for how we approach sustainable heating in the future.

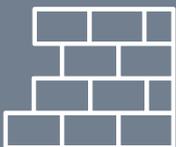


## Energy Monitoring

A new Energy Efficiency Dashboard is being developed to better track performance, inform investment decisions, and support compliance with evolving Scottish Government targets.



**19.5% of our existing homes are EPC-rated B, with an average SAP of 76.**



**Our new builds average a SAP rating of 85.**



**We are aiming to reduce our carbon emissions and supporting Government net zero initiatives and targets.**

## Fabric-first focus

Through our 2025 - 2030 Business Plan, we are embedding a "Fabric First" approach in energy upgrades, with £12m allocated to make homes warmer, more affordable, and fit for the future. We also have £3.8 million identified for our Craigengar Park project. This involves replacement of existing storage heating with more energy efficient electric heating, external wall insulation and photovoltaic panel installation for generation of electricity.

# Section 1 – ENVIRONMENTAL

## Ecology

We value nature and green spaces. Wherever possible, we look after the natural environment in and around our developments, making them more enjoyable and sustainable.

Our new Design Principles encourage the use of native plants, habitat creation, and sensitive landscaping to support local ecosystems and tenant wellbeing.



While we do not yet have a standalone biodiversity strategy, our developments prioritise ecological value through features like wildlife corridors, deciduous planting to improve microclimates, and protection of existing natural features.

We are working to futureproof our homes against risks such as overheating and flooding. This includes early-stage design analysis, improved drainage, and plans to overlay SEPA flood maps with our property data.



Our developments aim to support biodiversity and healthy living environments.



Green spaces are maintained to encourage wildlife.



We're exploring ways to embed ecological sustainability into our future design principles.



## Solar power investment

We invested £1.27 million in photovoltaic (solar) panels across three developments - Carron Court, South Loch Park and Chalybeate Court - reducing reliance on fossil fuels and supporting clean energy use.

For South Loch Park, the panels link directly to tenants' homes so this should reduce tenants' overall energy bills. The panels were installed in June 2024 and to date we have saved the following for all flats:



**kWh =  
79,344**

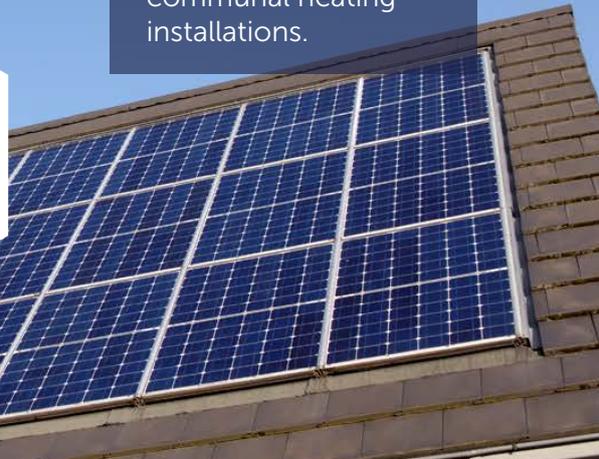


**£ =  
15,868.8**



**kgCO2 =  
328.48416**

Carron Court and Chalybeate Court have communal heating – over time this should contribute to lower communal energy charges in our developments with communal heating installations.





## Laying the foundations for smarter investment

In 2024/25, we completed 409 stock condition surveys, with a goal to assess all of our homes by the end of 2025/26. These surveys provide vital information on the current state of our housing and allow us to make better informed decisions about where and how we invest. It provides a full assessment of the physical condition and performance of our assets, helping to establish energy efficiency and carbon insights such as

insulation levels, heating systems, windows and general external fabric condition. This enables us to better understand our environmental performance along with energy performance certificates and how we prioritise investment to deliver environmental credentials. It can also identify environmental risks such as mould which can impact tenants' health.

## Planning for a safer, more sustainable future at Dean Court

Following specialist surveys, Reinforced Autoclaved Aerated Concrete (RAAC) was confirmed in the communal roof areas of Dean Court in Bo'ness, our very first service. The safety of tenants and staff is always our top priority. Temporary protective measures were put in place while we explored possible solutions. However, detailed structural assessments revealed there was no viable way to make the building safe for the long term.

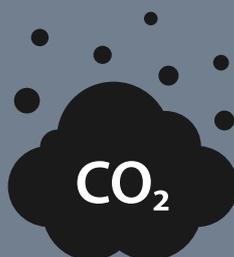
As a result, the difficult but necessary decision was made to close Dean Court, with full support provided to help tenants move to new homes that meet their needs. The service is expected to close by early 2026.

While this marks the end of an era, it also marks the beginning of something new. We have committed to redeveloping the Dean Court site, creating modern, energy-efficient homes designed to meet future needs. Current tenants will have the option to return once the new development is complete, anticipated between 2028 and 2029. This project reflects our ESG commitment to safe, sustainable housing and responsible asset management.



### Carbon and emissions tracking

While Bield is not required to report under SECR (Streamlined Energy and Carbon Reporting), a mandatory UK government reporting scheme that requires qualifying companies to disclose their annual energy use and greenhouse gas (GHG) emissions, we are improving our data to better understand and reduce Scope 1 - 3 emissions in future years.



### Preparing for policy change

With reforms to EPCs and new social housing energy standards expected in 2026, we are proactively preparing for compliance through investment in monitoring tools and asset intelligence.



# Section 1 – ENVIRONMENTAL

## Using smart technology to improve efficiency and sustainability

We're finding smarter ways to use resources to help prevent problems, save money, and improve living conditions. Sensors are being used to monitor temperature, humidity and energy use to create healthier homes and reduce waste.

In 2024/25, in partnership with Archangel, we completed a six-month pilot project at our Langvout Court development in Biggar to test how digital technology can improve both energy efficiency and tenant wellbeing.

Small, unobtrusive sensors were installed in communal areas and ten homes to monitor key environmental conditions like temperature, humidity, and movement. This real-time data was fed into a secure system, allowing us to spot and address issues (such as damp or heat loss) quickly and proactively.

The impact was significant. The trial delivered over £10,000 in annual savings on heating and maintenance costs, while also helping to create healthier, more comfortable living conditions for tenants. If adopted more widely, this technology could generate savings of up to £18.5 million across Scotland's retirement housing sector.

This project highlights how investing in smart, sustainable solutions can reduce waste, lower carbon emissions, and improve quality of life - demonstrating the practical benefits of ESG in action.

We are now exploring how this technology can be introduced across more of our developments.

 **4.4:1 Return on Investment (ROI)**  
Multi-use sensors easily show a positive ROI within the first year based upon just initial utility and maintenance cost savings.

However, there are numerous additional qualitative benefits of multi-use sensors (regulatory, safety and health and care), alongside the possibility for scalability and proactive asset maintenance that can lead to an even greater ROI. 

**70**  
IoT sensors deployed 

**£600,000**  
Investing in smart housing 

**10**  
Properties and residents benefitted 

**£7,670**  
Annual saving in heating costs per sheltered housing development 

**£2,825**  
Annual saving in maintenance costs per sheltered housing development 

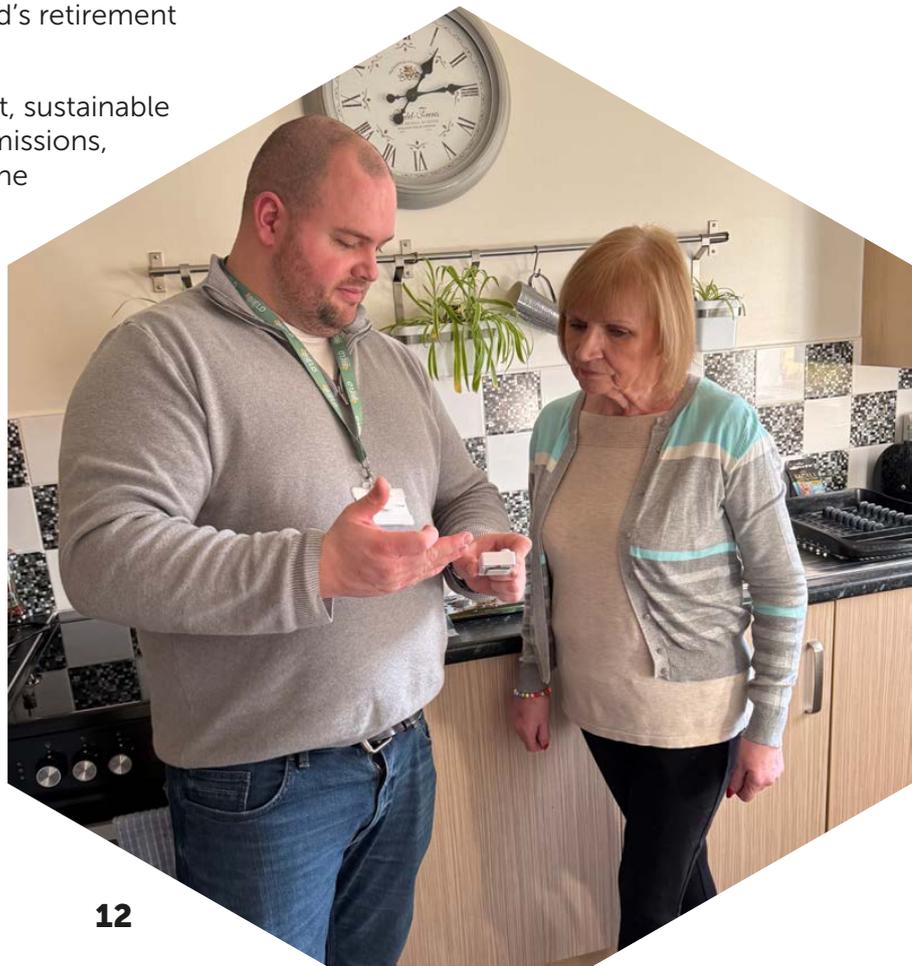
**£3,250**  
Annual saving in reduced damp specialist surveys 

**£18.5 million**  
Annual savings across Scotland based upon just initial utility and maintenance reductions 

- Improved Regulatory Compliance
- Improved Resident Safety
- Reduced risk of damp related illnesses
- Early Detection of changes in activity
- Share and Personalise care provision

We trialled smart sensor technology at Langvout Court, delivering over £10,000 in energy and maintenance savings annually. 

Stock condition surveys now provide better data to guide future investment and maintenance planning. 



# Section 2 – SOCIAL



## Affordability and Security

At Bield, our tenants benefit from strong tenancy protections that offer long-term peace of mind. Most of our tenants hold a Scottish Secure Tenancy (SST), the standard agreement used by social housing providers in Scotland.

This means tenants have the right to stay in their homes for as long as they wish, provided they keep to the terms of their tenancy. The SST provides a high level of security and stability, helping older people feel safe and settled in their communities, with the confidence to plan for the future.

**Supporting older people to live independently, safely and with dignity is at the heart of everything we do.**



### Units of Housing Stock as of 31st March 2025

Units of Housing Stock		
	Total	%
Housing for older adults (all Bield fully owned - internal classification-general needs)	4264	92.01%
General needs	128	2.75%
Affordable housing ownership (low-cost ownership)	145	3.12%
Owned by others / Bield Managed	97	2.09%
<b>Total Affordable rent (as a social landlord this should be all)</b>	<b>4634</b>	<b>100%</b>

Bield does not have any mid-market or private rented homes, care homes or any other non-housing units as defined in the SRS.

We work hard to keep our homes affordable. Each year, Bield reviews rent levels to ensure they remain fair, affordable, and reflective of the services we provide. Following consultation with tenants, the Board approved a rent increase of 6.7% for 2024/25. Tenant feedback is a key part of this decision-making process and continues to shape how we manage affordability.

As a specialist housing provider for older people, our rents include enhanced features not typically offered in general needs housing - communal lounges, guest facilities, and 24/7 alarm systems. These services are designed to support safety, wellbeing, and independence. We are committed to delivering value for money and are currently reviewing our rent and service charge structure as part of our strategic focus on operational efficiency. This review will help ensure our charges remain sustainable while continuing to meet the evolving needs of our tenants.

Our average rent, including service charges, is around 85.8% of the Private Rent Comparison. This reflects the enhanced housing management service we deliver to tenants across 21 local authority areas. Through this service, we provide tenants with information and practical support designed to promote independence and sustain tenancies.

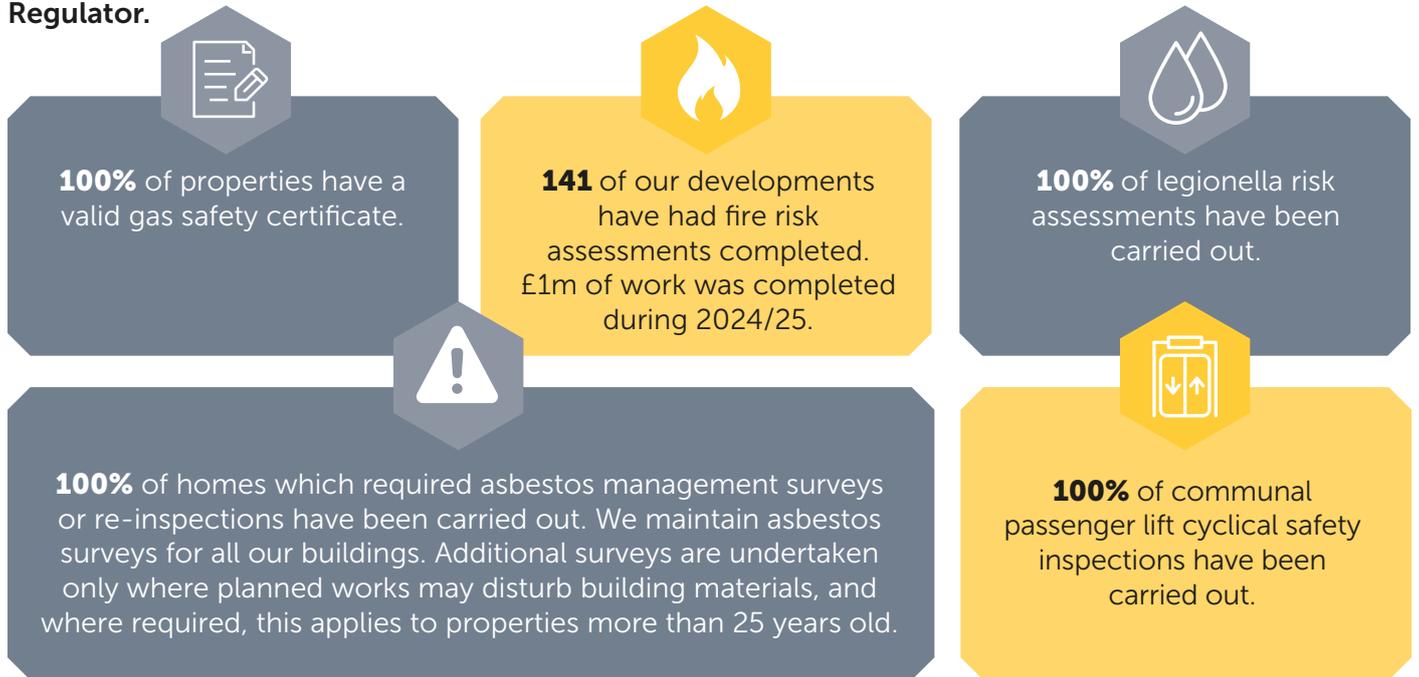
**We're committed to rent affordability and fair value for money.**



**Our Income Advice team helped tenants access £1.1m in additional income, including benefits and other entitlements they may not have otherwise claimed.**

## Building Safety and Quality

We continue to invest in building improvements, ensuring all our properties meet modern standards for safety, comfort and accessibility. The results below show performance for 2024/25 for the six main areas of customer safety compliance. These are reported to our Board and the Scottish Housing Regulator.

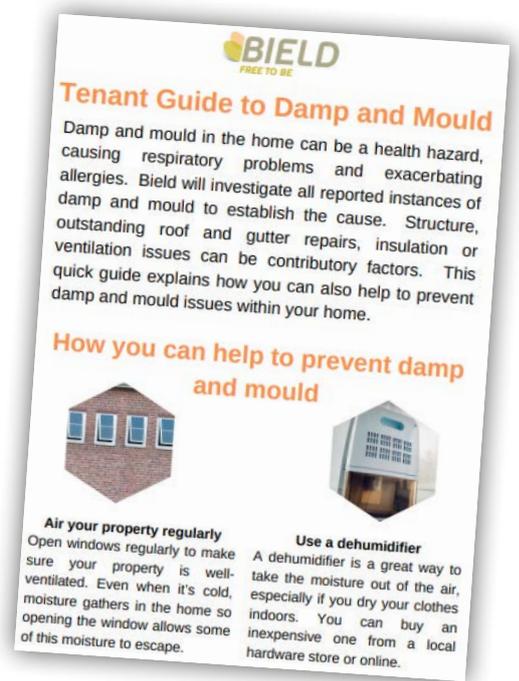


At Bield, we are committed to creating and maintaining safe, healthy living environments. This includes taking a proactive and robust approach to identifying and addressing any issues of damp, mould, or condensation in our homes.

Our policy reflects a zero-tolerance stance, prioritising early intervention and prevention to protect both our tenants' wellbeing and the long-term condition of our properties. Advice and support are readily available through our website and a dedicated leaflet (offered in both digital and printed formats) which helps tenants understand how to prevent and report damp or mould concerns.

In 2024/25, 113 cases of damp and mould were reported and required follow-up, representing 2.26% of our homes. These were responded to promptly in line with our maintenance and safety protocols.

Currently, 72.91% of our properties meet the Scottish Housing Quality Standard (SHQS). This was largely because of challenges in undertaking electrical inspections and certification. In agreement with the Scottish Housing Regulator, we have made significant progress in delivering an accelerated plan and programme to bring all homes not meeting SHQS into compliance by April 2026.




**409** stock condition surveys were completed in 2024/25.



We invested **£5.2m million** in improving our properties and our customers' homes. Improvements included 205 kitchens, 162 bathrooms, new windows and heating systems and new warden call systems.



## Tenant Voice

This year, Bield has made significant progress in ensuring that tenants have a meaningful voice in shaping services. Guided by our Tenant Engagement Strategy **Connect 2024 – 2027**, we continue to build a culture of inclusion, accountability, and shared decision-making across the organisation.

Two new tenant-led groups are being established to enhance governance and scrutiny. A refreshed Scrutiny Group will replace the former Bield Improvement Group, with members receiving enhanced training and structured support to review service performance and recommend improvements. In parallel, a new Sustainability Group will bring tenants and staff together to steer environmental priorities and delivery of our Sustainability Strategy.

Our Tenant Insight Network (TIN), now with 249 members, is transforming how we consult tenants on strategic and operational decisions. TIN provides real-time feedback on policies, service proposals, and tenant communications, ensuring a broad range of voices inform our approach. We also completed a full Tenant Satisfaction Survey, with over 1,800 responses that have directly influenced planned service enhancements and improvement priorities.

Although early Regional Forum pilots faced challenges, we are refocusing this work through our Independent Living Hubs, which offer a more supportive structure for local collaboration.

Looking ahead, we will introduce tenant-led community inspections, expand the reach of TIN, and further embed tenant involvement into our Independent Living approach - ensuring tenants remain at the heart of everything we do.

## Tenant Leadership in Action

The Partnership Forum continues to play a vital role as Bield’s representative tenant group, helping to shape services and support meaningful engagement.

This year saw a change in leadership as Willie Smalley, long-serving Chair and passionate advocate for tenant involvement,

stepped down. We thank Willie for his years of dedicated service.

We are pleased to welcome John Thomson as the new Chair. A committed Forum member, John brings fresh energy and continuity to the role, ensuring that tenants’ voices remain central to decision-making at Bield.



Willie Smalley



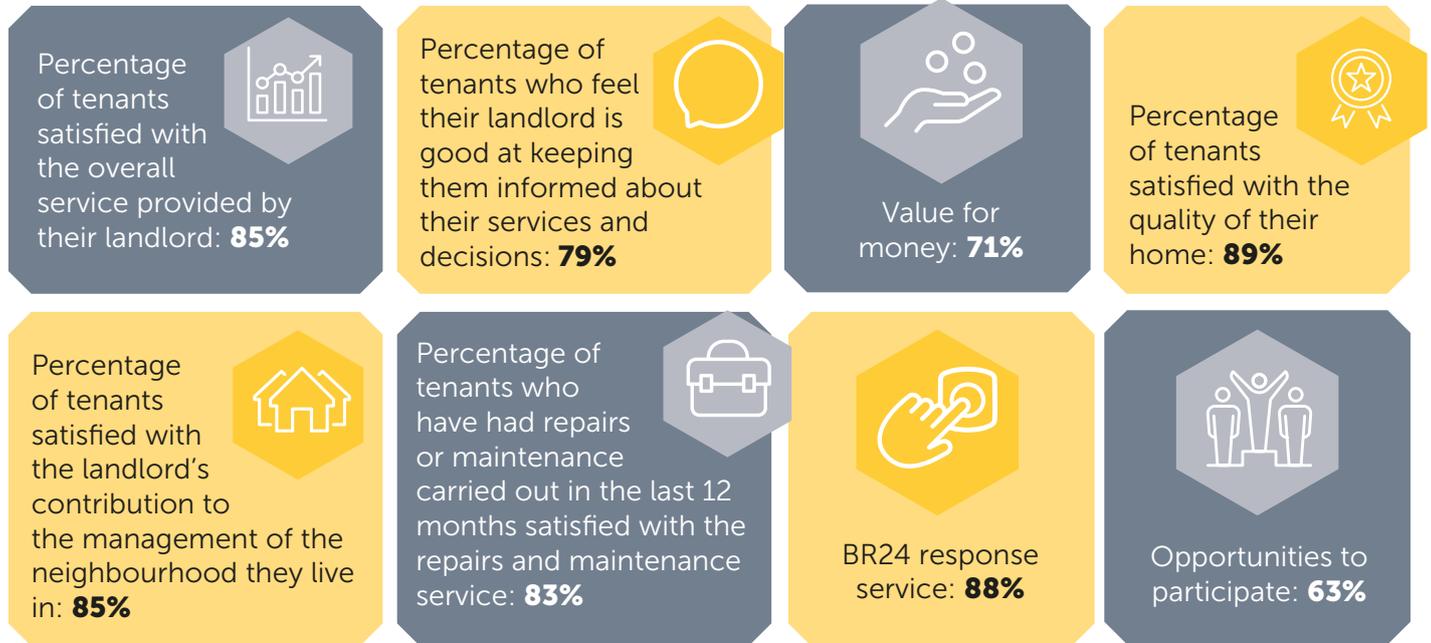
John Thomson



## Listening to tenants: what you told us

In 2024, we conducted a full Customer Satisfaction Survey, with 1,846 tenants (around 40% of our tenant base) sharing their views. This feedback is essential to how we shape services, strengthen accountability, and continuously improve.

We are proud to report strong satisfaction in key areas:



These results reflect the positive impact of our ongoing investment in homes and services. Tenants continue to tell us they value safe, high-quality homes and responsive support through services like BR24.

We also recognise that there is always room to improve. In response, we are:

-  Strengthening communication and repair response times
-  Expanding opportunities for tenant involvement
-  Ensuring services remain cost-effective without reducing quality

We remain committed to listening and acting on what matters most to our tenants - putting their voices at the heart of everything we do.

 The Tenant Insight Network launched this year with 249 members.

 1,846 tenants responded to our satisfaction survey, with 85% overall satisfaction.





## Resident Support

### Supporting Independence

This year, we launched our new Independent Living Approach (ILA): a tenant-led model developed in close collaboration with tenants to better support safe, comfortable, and independent living at home.

The ILA is built on what tenants have told us matters most: personal choice, meaningful support, and staying connected to community life. It moves away from a one-size-fits-all model by focusing on flexible, personalised services that promote wellbeing and dignity.

The first developments to transition to the new approach will do so in the coming months. Tenants and staff will play an active role in shaping how the ILA is delivered, helping us identify what is working well and where changes are needed.

This ongoing collaboration will guide how we refine and expand the approach across Bield. By placing tenants' voices at the centre, we are building a model of independent living that reflects real needs and aspirations - empowering people to live life on their own terms.



### Helping tenants maximise their incomes

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

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

### Investing in smarter, safer support

This year, Bield made a major step forward in technology-enabled care by joining Scotland's new Shared Alarm Receiving Centre (ARC) - a digital platform that strengthens how we respond to emergency calls and enhances support for older people living independently.

In partnership with Chubb Fire & Security Ltd and Skyresponse AB, our BR24 service now operates through a cloud-based system that offers faster response times, improved reliability, and greater resilience as the UK transitions from analogue to digital networks.

This move is more than a technical upgrade - it is about providing greater peace of mind for tenants, with quicker emergency responses, better integration between care services, and more efficient use of data to support wellbeing.

Key benefits include:

-  **Faster and more reliable responses to emergency alerts**
-  **Future-ready technology that supports long-term care delivery**
-  **Cost-effective, scalable solutions that grow with demand**

By embracing innovation and working collaboratively, Bield is leading the way in delivering tailored, proactive care through digital transformation - helping older people feel safer, more supported, and more connected in their homes.

## Section 2 – SOCIAL

### Food, friendship and wellbeing

Bield's meals service plays a vital role in emphasising the importance of good nutritional advice, supporting the health, wellbeing, and social connection of our tenants. **In 2024/25, we provided approximately 362,440 meals across our developments** - ensuring access to nutritious balanced meals every day.

More than just a meal, these services create opportunities for tenants to come together through seasonal events like Burns Suppers, summer fairs, and Christmas celebrations - helping to tackle loneliness and foster community spirit.

This year also saw the launch of our Community Larder Project, funded by the National Lottery. Reaching up to 570 households across seven local authority areas, the initiative provided food parcels, supermarket vouchers, and accessible guidance on healthy eating in later life. Informal nutrition sessions also offered tenants a chance to learn, share and connect in a relaxed environment.

Looking ahead, we are excited to roll out Community Cafés - bringing tenants together for tea, cake and conversation while promoting the benefits of staying well, eating well, and staying connected.

From everyday meals to innovative projects, we are committed to supporting independence, dignity and wellbeing through food.



### Improving customer access and experience

At Bield, we are committed to listening to our tenants and responding with services that are accessible, efficient and centered on what matters most. In 2024/25, we made major strides in transforming how tenants and applicants connect with us - both online and over the phone.

## My Bield: putting housing services at your fingertips

In February 2025, we introduced a new housing application feature to our online portal, My Bield, allowing customers to apply for a home or request a move at any time that suits them.

Over 900 customers have already registered - a strong sign of the growing demand for flexible, digital services.

With My Bield, tenants can also:



**View rent accounts and download statements**



**Submit and track non-emergency repairs**



**Send and receive correspondence**



**Update contact details and enquiries**

This is part of our ongoing work to give tenants greater choice, convenience and control in managing their housing.

## Customer Contact Centre: A strong first year

Since launching in May 2024, our Customer Contact Centre has delivered real impact, improving how we respond to enquiries and requests.

**37,416 calls handled**  
89.5% answered within 60 seconds - exceeding our 80% target

**Over 4,000 housing applications processed**  
Helping customers find the right homes and keep applications up to date

**21,000+ repair requests logged**  
Supporting safer, well-maintained homes through efficient reporting and contractor coordination

These achievements highlight how we use digital tools and responsive services to empower tenants, streamline support, and improve the everyday customer experience.



We launched our new Independent Living Approach, co-designed with tenants.



The Community Larder project supported 570 households with food and wellbeing support.



Our Income Advice Officers helped tenants secure over £1.1 million in financial support.



### Placemaking

We are building communities, not just homes - focusing on design, facilities and neighbourliness to help create welcoming, age-friendly places to live.

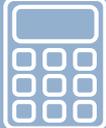
## Section 2 – SOCIAL

### Stage Three Adaptation Programme

Adapting homes to meet changing needs is vital for helping older people stay safe, independent, and comfortable. Through our Stage Three Adaptation Programme, we carry out essential modifications such as adding handrails, building ramps, and upgrading bathrooms to improve accessibility. These practical changes make everyday life easier and support tenants to continue living in their own homes for as long as possible, helping them maintain routines and independence in familiar surroundings.



**In 2024/25 we carried out 242 major adaptations**



**The total cost of these adaptations was £389k**



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

We did this by:



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



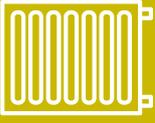
**installing new windows in 113 homes and 8 developments at a cost of £1m**



**installing new lift controllers at 16 developments at a cost of £450k**



**installing 162 new bathrooms across 6 developments at a cost of £1.1m**



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



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





## Empowering tenants to shape their spaces

In 2024/25, we introduced a new approach to our Small Grant Fund, putting tenants at the heart of local decision-making. The fund supports small-scale improvements that make a big difference to life in our developments - from encouraging social connection to enhancing shared spaces.

Rather than awarding grants on a first-come, first-served basis as in previous years, we piloted a participatory scoring process. Tenants from our Partnership Forum and Tenant Insight Network helped assess applications and decide how the funding should be distributed. This shift gave tenants greater control over improvements in their communities, reflecting our commitment to co-production and placemaking.

Ten grants of £200 were awarded, funding projects such as:



**Garden furniture to promote outdoor socialising**

**A sensory-friendly quiet room**

**Plants and seeds to brighten communal gardens**



Feedback from tenants has been overwhelmingly positive. Not only were the funded projects appreciated, but the transparent and inclusive process was seen as a meaningful step forward in strengthening tenant voice and ownership of local spaces.



**We spent £5.2 million improving our properties and tenants' homes**

**Our Small Grant Fund awarded ten local projects £200 each to enhance communal spaces**



# Section 3 – GOVERNANCE

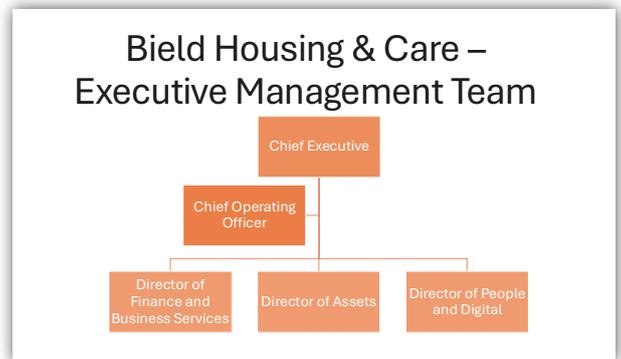


We aim to lead with integrity, listening to tenants and ensuring strong decision-making across all areas of the organisation.

## Structure and Governance

We are keen to ensure that our Executive Management Team and Board work collaboratively to enhance governance effectiveness.

The Board's Annual Assurance Statement is submitted by October each year to the Scottish Housing Regulator.



**Our governance framework ensures transparency, risk management and tenant representation.**

**A new five-year Business Plan was approved, aligning financial strategy with our ESG commitments.**

## Strategic Alignment & Direction

Our Corporate Strategy 2023–2028, Setting the Pace - Our People, Our Homes, Our Communities, continues to guide all areas of our work, including ESG delivery.

In March 2025, the Board approved our updated Five-Year Business Plan alongside Five- and Thirty-Year Financial Plans, setting out clearly our strategic objectives for the next five years.

Our strategy and plans embed tenants and customers at the centre of decision-making, guiding improvements in customer experience, investment in homes, and supporting our purpose: enabling more people to live fulfilling lives at home within strong communities.





## Governance and Performance Highlights

### People:

Our Employee Pulse Survey (October 2024) showed 81% of staff feel adequately informed to perform their roles, with ongoing initiatives to enhance support and wellbeing. We launched our Behaviours Framework in June 2024. The Framework was developed through engagement with colleagues across Bield to identify the behaviours that were important to them and continues to embed positive culture, complemented by training 16 Mental Health First Aiders to support staff wellbeing.



### Homes:

We are delivering an action plan to improve how we manage our asset data. This includes the way we survey and use stock condition and lifecycle information to how we collect and monitor compliance data. This work ensures we maintain safe, comfortable, and fully compliant homes for our tenants.

We have also been trialing sensors to enhance our understanding of how our homes perform, as well as AI tools to improve contractor workload management and quality assurance across our programmes.

Stronger data management will enable significant improvements to our repairs service, reducing costs that can be reinvested into our homes. It will also support better planning of our capital investment programmes, ensuring we replace key elements (such as kitchens, bathrooms, and heating systems) efficiently, ensuring high-quality and well-maintained properties, that demonstrate good value for money.

Our improved data has also supported our newly finalised Design Principles. These ensure our new build properties and remodelling programmes meet tenant needs and our Independent Living Approach (ILA).





### Communities:

The launch of our Customer Contact Centre and My Bield portal in May 2024 enhanced engagement options, with over 73% of customers satisfied with the service provided. Almost 70% of staff have been trained in the principles of our new Independent Living Approach (ILA), which promotes independent living and value for money, with five new ILA Hubs planned by the end of 2025/26.

Our Digital Strategy balances infrastructure and security improvements with tenant-focused innovations, including a pilot of IoT sensors to monitor wellbeing and property conditions in partnership with Archangel and the Digital Health & Care Innovation Centre.

This strategic direction ensures robust governance, responsive service delivery, and sustained focus on community wellbeing and operational resilience.

**In March 2025, we approved a new Five-Year Business Plan and 30-Year Financial Plan, reinforcing our commitment to long-term sustainability and strategic clarity.**

**ESG themes are fully embedded within our strategic priorities, ensuring that our actions on environmental responsibility, social impact and governance are purposeful and aligned.**

**We commissioned an independent review of our governance arrangements. The review found our governance to be effective, with an action plan agreed and delivered to enhance these in line with best practice.**

### Board & Trustees

Our Board composition as at 31 March 2025 was as follows:

- **33% of the Board are women**
- **0% identify as from an ethnic minority group**
- **Two members of the Board are tenants**
- **Average tenure of Board members is 3.75 years**
- **Average age of Board members is 61 years old**
- **No members of the Board identify as disabled**
- **All Bield's Board are non-executive directors**

Over the last year, we have been taking steps to strengthen our governance. At our AGM in September 2024, we appointed two new members to the Board, Gillian Merrett and Katie Smart. Gillian is a tenant with experience working in NHS Research and Ethics. Her experience involved the review of research papers, ensuring correct and clear information was given. As a member of Bield's Partnership Forum, Gillian has experience in scrutinising policy and providing a voice for tenants. Gillian has an interest in health equality and social justice in old age and is keen to play a part in how Bield deliver their services in these areas. Katie is a housing professional and currently a Director of Residential Management Group, overseeing strategic initiatives, maintaining operational priorities and delivering continuous improvement projects. Katie recognises the challenges facing the sector and the opportunities Bield has to make a difference to the lives of their current and future tenants.

Our Board continues to play a vital role in providing strategic leadership, ensuring robust governance, and guiding Bield's long-term vision with a strong focus on accountability and tenant-centered decision making.

- Two new Board Members were appointed in 2024/25.
- We said farewell to longstanding Board Member, Margaret Moore.
- Our Board continues to provide oversight on all key ESG perspectives.



Gillian Merrett



Katie Smart



Some of the members of the Bield Board

## Board and Management Turnover

**During the past two years, five members of Bield’s Board, from a total of 17 members, reached the end of their term of appointment. This is a turnover rate of 29%.**

Bield recruited additional Board members and two new Board members were appointed in 2024. We actively seek to recruit applicants from all backgrounds, communities and ages to reflect the diversity of the communities and society in which we operate.

During 2024/25 Bield’s Executive Management Team structure comprised the Chief Executive, Chief Operating Officer, three Executive Directors and an Interim Director of Finance. Following a competitive process, Debbie Collins was appointed as Bield’s new Chief Executive in March 2025 following the resignation of Lynne Douglas. This followed a period of time when Debbie was Interim Chief Executive. A CIMA-qualified accountant, Debbie’s experience spans senior roles in both the public and private sectors – including eight years working in social housing. Debbie originally joined Bield in 2023 as the organisation’s first Chief Operating Officer, where she led across financial and organisational delivery. In Debbie’s role as CEO, she is responsible for the strategic direction and growth of the organisation and championing new approaches to help people live safely, independently and with dignity in their own homes. Debbie is committed to ensuring Bield plays a leading role in shaping the future of housing and care in Scotland.

At the end of 2024/25, the members of Bield’s Executive Management Team are the Chief Executive Officer, Debbie Collins; Chief Operating Officer and Director of Customer Experience, Tracey Howatt; Director of People and Digital, Nicola Ritchie; Director of Assets, Drew Moore and Interim Director of Finance Jim Aird. Although not during the 2024/25 ESG reporting year, Bield is delighted that Barry Allan has joined the organisation as Director of Finance and Business Services.

Bield’s Executive level turnover during the past two years is 40%.

Bield’s Audit, Performance and Risk Committee provides assurance to the Board around financial and business planning, audit, performance and risk management arrangements within Bield. The Committee comprises four voluntary members, two of whom have relevant financial experience - one within the UK banking industry and one who is a Chartered Accountant. Information regarding Board members’ experience is retained by the Governance Team.

During the 2024/25 audit year, Bield’s appointed internal auditors were Henderson Loggie. Henderson Loggie were appointed to enhance Bield’s internal scrutiny processes, providing independent challenge and supporting our continuous improvement priorities. Bield’s external auditors were RSM UK Audit LLP.

## Section 3 – GOVERNANCE



### Staff Wellbeing

We are committed to fostering a positive, healthy and supportive workplace where our colleagues feel valued, heard and equipped to deliver high-quality services.

Health and wellbeing within the workplace play an essential role in both establishing a resilient workforce and driving organisational performance. It is more than just how an organisation responds to instances of ill health and is essential in creating a workplace that positively supports our people to manage their own wellbeing. Our plan to respond to emerging challenges and support a healthy workplace is focused on the development of a workplace culture that recommends talking about health concerns and needs and encourages early access to support. In a practical sense, we have flexible working practices that are embedded and promoted as a solution to health and wellbeing issues. We work with external professionals on key areas of health and wellbeing and signpost people to the range of support available. We are developing a targeted health and wellbeing approach informed by our workforce which has included the creation of a Mental Health First Aider Network and delivery of Menopause Awareness and Suicide Awareness training.

Bield has an Organisational Development Team who support the learning and development of all employees across the organisation.

We offer comprehensive learning and development opportunities, including:

- recognised professional and vocational qualifications which we pay employees to complete.
- role-specific training to give employees the knowledge and skills they need in their role (such as medication, safeguarding or load management).
- access to our e-learning platform which contains a wide range of courses relevant for people's roles and personal development.

**We trained 16 Mental Health First Aiders.**

**We launched menopause and suicide awareness training.**

**78% of staff feel supported in their roles and we're working to raise this further.**

### Supply Chain Management

We work with trusted partners and suppliers who share our values, ensuring that our procurement practices promote quality, safety, fairness, and long-term sustainability.

Through Bield's Contract Strategy and Sustainability Policy, our procurement activity considers environmental impacts and mitigations within contracts. We currently require suppliers to evidence their sustainability policies and require them to meet ISO 14001 international environmental management standards.

Where possible throughout our procurement process, we seek to maximise the use of local suppliers within our supply chain. This includes the use of the 'Quick Quote' process as well as through geographically-lotted frameworks. Bield is committed to maximising the community benefits gained from its procurement activity. We recently reviewed our procurement processes to ensure community benefits are achievable but do not create barriers to smaller suppliers and local businesses bidding for Bield contracts. Where appropriate, we engage with our tenants to identify community benefits and intended local outcomes specific to local communities.



## Empowering youth through community-focused contracts

We are proud to have awarded a £4.5 million, four-year multi-trade repairs contract to Lanarkshire-based Rodgers & Johnston Ltd (R&J), reinforcing our commitment to supporting the local community.

The contract covers responsive void property works and out-of-hours emergency repairs across West and Central Scotland and includes a community benefit clause. This requires R&J to deliver economic, social, and environmental benefits locally, notably through employing apprentices from their operating area.

This initiative provides young people with hands-on experience in housing repairs, helping them build rewarding careers. One such apprentice, Ross Leonard, a recent Larkhall Academy graduate, is gaining valuable plumbing skills while contributing to his community.

Ross shared: "I'm excited to develop my career with R&J and give back to the area where I grew up. Every day is different, and I love meeting new people while learning practical skills."

Greg Johnston, R&J Director, highlighted the strong partnership: "We're thrilled to continue our collaboration with Bield, aligning customer service and community benefits."

With over 15 years of partnership, this contract renewal continues to empower local communities and nurture the next generation of skilled tradespeople.

Drew Moore, Bield's Director of Assets, added: "This long-term partnership supports our tenants' day-to-day needs and creates valuable opportunities for young people to grow their careers."

**We're strengthening our procurement approach to ensure ethical, sustainable practices.**

**We continue to work closely with trusted contractors and suppliers who share our values on safety, quality and social responsibility.**

**“ Every day is different, and I love meeting new people while learning practical skills ”**





Please contact [communications@bield.co.uk](mailto:communications@bield.co.uk) if you require this document in a different format or language.

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