



A message from our Interim CEO and Chair

Welcome to our first Environmental, Social and Governance (ESG) Report. This reinforces our dedication to transparency, sustainability and delivering positive social impact. As part of our ESG commitments we:

- Have become an adopter of the Sustainability Reporting Standard (SRS).
- Launched our new Strategic Asset Management strategy which sets out an ambitious 10-year retrofit and development programme. By placing our tenants and other service users firmly at the heart of what we do, we will work to provide modern, greener and cleaner places for people to live and work.
- Introduced a new Independent Living offer to ensure our services are highly responsive, agile and personalised. We plan to invest in more proactive approaches based on a greater understanding of our tenants and the help they will need to thrive as they age.
- Regularly review and report on governance practices, ensuring strong leadership accountability and ethical decision making.

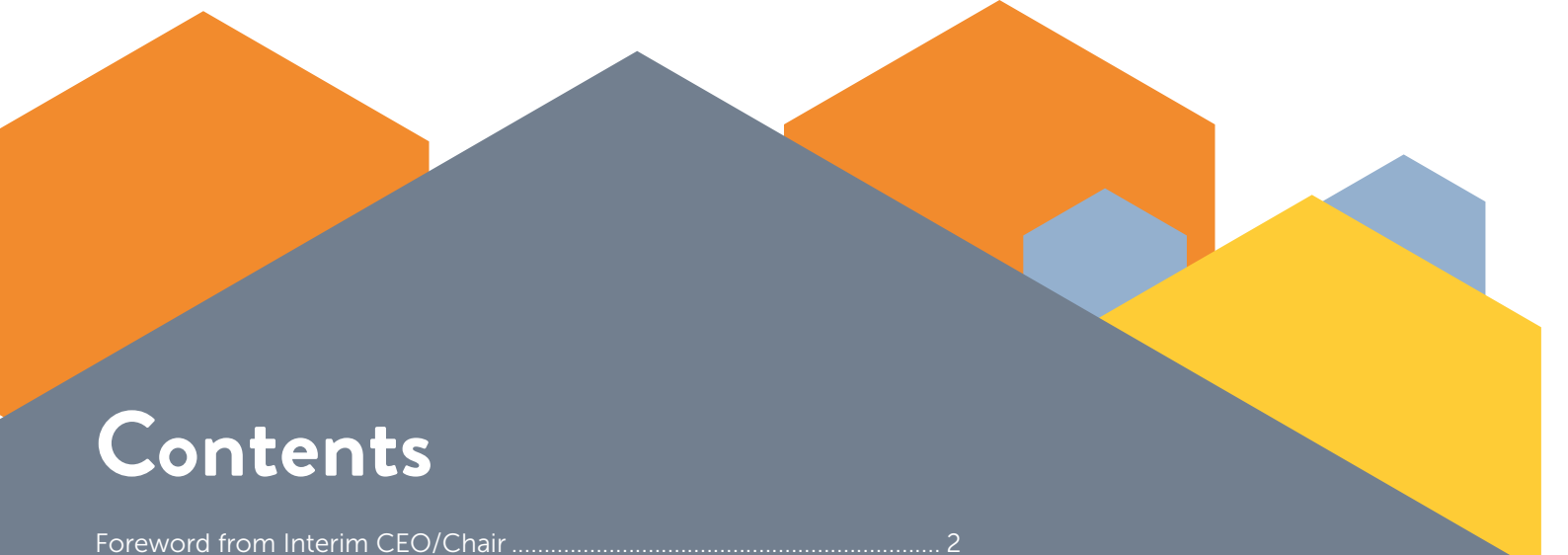


Debbie Collins
Interim CEO



Paul Edie
Chair

Through the SRS framework, we will continue to provide clear, consistent reporting on our ESG performance, ensuring we remain accountable to our tenants, stakeholders and the wider community



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Introduction

Welcome to Bield Housing & Care's first Environmental, Social and Governance (ESG) report for 2023-2024. This Report has been prepared following our adoption of the [Sustainability Reporting Standard for Social Housing \(SRS\)](#), 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.

Bield Housing & Care ('Bield') is well aware that, as a registered charity providing social housing, the importance and prominence of ESG continues to grow. In Scotland, many housing providers, including Bield, are strongly engaged in the three elements of ESG, including measuring performance, planning for the future and incorporating the key principles of sustainability reporting into our routine business operations.

Bield is a charitable Registered Social Landlord (RSL) established in 1971 and is one of the largest RSL's in Scotland. We are a leading provider of housing for older people, providing a range of supportive housing services to our tenants and customers. Bield Response 24 (BR24), our digital alarm receiving centre, provides services to both our tenants and to other housing providers on a commercial basis.

Bield is primarily regulated by the Scottish Housing Regulator (Registration HEP71). The size and geographical reach of our operations, as well as our national role in providing housing services for older people, means we have been identified by the Scottish Housing Regulator as 'systemically important'. This means we must uphold the highest standards of governance, operational management and engage more closely with the Regulator than some other housing providers.

It is important that organisations such as Bield take responsibility for ESG beyond simply the environmental aspects that traditionally come to mind when considering 'sustainability':

Environmental:



environmental sustainability is strongly emphasised within our core business plans and is part of the key objectives identified by the Social Housing Regulator measurements feeding into our regulatory commitments.

Social:



the social impact on Bield's customers, staff, partners, and wider communities is being pro-actively managed to deliver the maximum impacts.

Governance:



Bield operates in a highly-regulated sector and is governed by several external regulatory bodies, ensuring there is a high level of commitment to effective governance across all parts of the organisation.

Our Purpose:

Our purpose explains why we exist. Over the years, we have gradually broadened our scope from simply being an effective social landlord to our more ambitious, multi-dimensional purpose today:

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

Our Vision:

A key component of our 2023-28 Corporate Strategy, *'Setting the Pace...Our People, Our Homes, Our Communities'*, is our 10-year vision. Acting as our 'north star' this will guide us towards a new, aspirational future where we will lead, set and deliver the global standard for ageing at home.



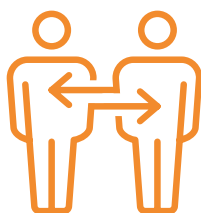
Strategy update

Over the past year, we have made significant progress delivering on our ambitious Corporate Strategy for 2023-2028. This puts our tenants and customers at the heart of everything we do. It is our vision for how we will continue to improve customer experience, invest in our homes and further achieve our purpose: to make it possible for more people to live their best lives, at home, surrounded by a supportive community.

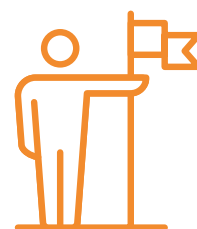


Highlights from this year include:

We have improved our use of customer feedback and data and used this to create 'customer personas'. These personas will help us to better understand who our customers are, their needs and inform how we design and deliver our services. Using the personas will also make it easier for staff to put our tenants and customers at the heart of service improvements, projects and everyday service delivery.



In partnership with tenants, we have developed a new approach to independent living at Bield. This focuses on independent living in a more personalised way for our tenants, allowing them to take an active role in assessing their own situations and personal circumstances, what they want and need, and (where possible) connecting them with their local communities. During 2024/25 we will begin piloting the approach, listening to tenants and staff to see what works best, before rolling it out nationally.



We have made improvements to our adaptations funding structure which allowed us to undertake 33 additional adaptations to tenants' homes this year - an investment of nearly £150k. The overall number of major and minor adaptations completed increased by 120 compared to last year. By reducing the waiting times for these adaptations, tenants received much-needed adaptations to their homes far quicker than they previously would have.



We announced our partnership with Blackwood Homes & Care on a new build project. Bield will take possession of 24 new build properties from Blackwood in the Charleston area of Dundee in October 2024. Each home features innovative solutions that will enable tenants to live as independently as possible in their own homes for longer.



Some of the highlights for next year are: developing a business case to renovate our closed assets, putting together a proof of concept for preventative technology with partners and taking steps to modernise our repairs and void maintenance service to deliver service excellence.

Section 1 – ENVIRONMENTAL



Bield has a target of Net Zero by 2045. We recognise the challenge that the climate emergency poses to society and are committed to reducing our environmental impact for our existing and future customers and staff, as well as the communities we are part of.

As a responsible landlord, Bield is committed to achieving as much as practically possible to have a positive environmental impact for the communities our tenants live in and our staff work in.

Climate Change

Our **Energy Management and Environmental Sustainability Policy** was approved by our Board in November 2021. This ensures we are socially responsible by providing innovative and vibrant homes and offices,

positively influencing and adhering to legislation at local and national levels. The policy promotes responsibility for the environment within Bield and allows us to communicate and implement this at all levels within the workforce and to our customers. All staff, tenants, customers and future generations are affected by the policy. Our actions to reduce the use of energy, water and other resources will significantly impact people's lives in the future and the way they live and work.



Net-Zero by 2045

The policy influences our **Strategic Asset Management Strategy**, emphasises the importance of aiming for quality and sustainable designs and to future-proof our investment using solutions such as PassivHaus, or equivalent, for our new build properties. PassivHaus is an international energy performance standard for buildings which aims to reduce the requirement for space heating and cooling. EnerPHit, a rigorous standard developed by the Passive House Institute that focuses on retrofitting existing buildings to the high-performance standards expected of Passivhaus, is another standard which we are working towards.

Bield recognises the importance of our journey to Net Zero, our contribution to meeting Scottish Government targets to provide greener, cleaner places and reducing the cost of heating our homes. Bield can contribute to this by providing attractive, affordable, low carbon homes within communities which provide a network of services to support our tenants to live happy, healthy, independent lives.

Over the course of 2023/24, various projects were undertaken to reduce energy consumption:

We achieved a **5.9% reduction in energy consumption**, resulting in cost savings of £296k.



22 solar panels were installed at our Glasgow office in August 2023. These have already generated 48,000 kW of energy which equates to £11k in energy cost savings.

Additional solar panel installations are now taking place at our Carron Court and South Loch Park developments in Bathgate. Combined, both installations will generate around 9,775 kW of energy per year and result in cost savings of approximately £1k per year.



Communal LED lighting

has been installed at four developments, including Campsie Gardens, and is expected to save £23k per year. Energy-efficient LED lights are much brighter and can save electricity and money over their lifespan, as they can last up to 25 times longer than our previous bulbs.

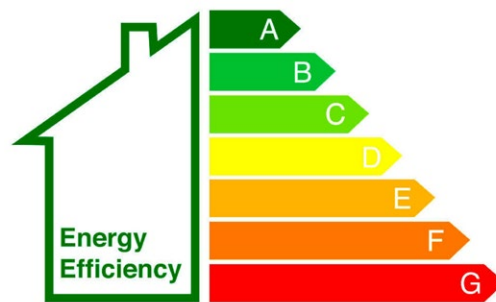


Energy Performance Certificates (EPCs) help Bield and our tenants understand the energy performance of their homes, informing our investment programme to improve the performance of our housing stock. All Bield homes had an EPC rating as of 31 March 2024.

Section 1 – ENVIRONMENTAL

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

Table 1 - EPC Ratings	
% of homes rated A	0%
% of homes rated B	21.6%
% of homes rated C	72.3%
% of homes rated D	6.1%
% of homes rated E or worse	0.1%
% of homes without an EPC rating	0%



A Standard Assessment Procedure (SAP) rating is a way of comparing energy performance of different homes – it results in a figure between 1 and 100+ (100 representing zero energy cost). The higher the SAP rating, the lower the fuel costs and the lower the associated emissions of carbon dioxide. Anything above 69 is considered good, whilst 92 and above is excellent. SAP scores inform the more widely-known EPC rating.

Bield has an average SAP rating of 76%

Bield currently has 267 homes assessed as EPC rating D or below. This is often due to these homes being electrically heated and / or with no underfloor insulation. As Bield provides homes throughout much of Scotland, including in rural communities without access to on-grid gas supplies, electrical heating is frequently the 'traditional' means of heating a property. Opportunities to utilise emerging technologies and other energy performance improvements continue to be considered when planning our future investment programmes.

The Energy Efficiency Standard for Social Housing (ESSH) was introduced to improve the energy efficiency of social housing in Scotland and to help reduce energy consumption, fuel poverty and the emission of greenhouse gases. Targets for the EPC ratings for properties were set by the Scottish Government for 2020 - a property fails to meet the standards if it does not achieve the minimum required energy efficiency rating. 267 Bield properties failed ESSH in this reporting year.

ESSH2 for 2032 was set to be introduced post-2020, however this is temporarily on hold pending new legislation. The proposed future Scottish Housing Net Zero Strategy (SHNZS) will set a backstop date of 2045 for the replacement of all heating systems which emit greenhouse gases at the point of use.

Information relating to the energy use intensity (Kwh/m²/yr) of all our existing homes is currently being extracted from EPCs held on record alongside Carbon Value (kgCO₂/m²/yr). This data will allow us to fully evaluate the performance of our existing properties and prioritise investment requirements over the next 10 years, as set out within our Strategic Asset Management Strategy. The data will also inform targets in line with the proposed future SHNZS.

Bield did not complete any new homes within reporting year 2023/24, however, we will take possession of 24 units within the Charleston area of Dundee in October 2024 in a partnership with Blackwood Homes and Care.





Within the reporting year, we have begun work to make our buildings as energy efficient as possible in order to minimise the cost of heating our homes. We need to understand the current performance of our buildings to make them as energy efficient as possible by taking a fabric first investment approach. We have worked towards completing thermal imaging surveys of all our homes. Our Development & Sustainability team are currently gathering and analysing all the data to identify poor performing buildings in order to prioritise and establish solutions. Bield will understand our existing carbon footprint over the coming reporting year and aim to set a Science Based Target (SBT) within 2025/26. This will provide us with a baseline and set out a clear path of how to reduce our carbon footprint and greenhouse gases in line with Scottish Government targets.



Some early work to research various retrofit solutions has commenced by commissioning a specialised consultant to carry out a heat demand analysis and feasibility studies at five of our developments; Manderston Court (Edinburgh), Gordon Court (Edinburgh), Donaldson Court (Edinburgh), Craigengar Park (Livingston) and Dean Court (Bo'ness). These feasibility studies establish the existing performance of buildings, and their potential by implementing energy efficiency measures. Over the course of the next year, our team will work to establish the most pragmatic approach to identify fabric first investment projects whilst determining and preparing a pipeline of potential deep retrofit projects and seek funding opportunities to allow these to be progressed in future years.

As set out within our Strategic Asset Management Strategy and Energy Management and Environmental Sustainability Policy, Bield needs to ensure all existing and new buildings are fit for purpose now and in a future climate. Our climate is changing, with more intense and frequent rainfall, wind and storm patterns, and changes in temperature.

Taking into consideration intense rainfall, wind and storm patterns and overheating, technology will be incorporated to ensure buildings can be monitored and managed to achieve the highest performance possible. In addition, we will ensure flood defence measures are considered in all aspects of investment (where appropriate) to mitigate any future risks. We also intend to install sustainable drainage systems to ensure that local flooding risks are not worsened by any new development, and create new habitats such as ponds, ditches and recesses that are left for wildlife or can be enhanced with planting by communities.

Such standards will be incorporated into our new Design Standard which is due for completion within financial year 2024/25. We will co-produce this element of the design standard with local authorities and other governing bodies to ensure we are being proactive within the communities in which we operate.

Section 1 – ENVIRONMENTAL



Ecology

Bield does not currently have a specific biodiversity standard or target. Our Energy Management and Environmental Sustainability Policy sets an objective to enhance biodiversity and habitat creation through the addition of nature-friendly features to our home and garden designs. As set out within our Strategic Asset Management strategy, this will form part of our new Design Standard which is due to be finalised during 2024/25.

Bield's **Health and Safety Policy** was most recently reviewed, updated and approved in November 2023. The policy clearly defines the ways in which we manage the health and safety hazards and risks associated with our business, premises and activities, as well as recognising our legal duty of care as an employer.

The policy's Environmental Statement recognises the direct and indirect impact of our day-to-day operations on the environment. Bield is committed to integrating sustainability into our strategic planning, daily operations, and wider activities through our Energy and Environmental Policy. Our commitments

include protecting and improving the environment through implementing good management practices and best practice approaches wherever feasible. We will continue to consider environmental factors in our business decisions and strive to adopt greener alternatives across all our operations.

Additional policies including our Asbestos Management Policy and Water Management Policy identify the risks of pollutants and mitigation factors that need to be considered to reduce risk.



The policies clearly set out requirements including:

-  Responsibilities
-  Training and Resource
-  Survey/ Inspection
-  Maintenance and Works
-  Risk Assessment and Management
-  Record keeping
-  Compliance
-  Communication
-  Escalation Process



Resource Management

Through our Energy Management and Environmental Sustainability Policy, Bield recognises the adverse impact of waste on the environment, aiming to reduce the negative impact of waste by seeking to prevent, reuse, repurpose and reduce. We are committed to implementing effective and responsible waste management processes that meet legal obligations but also ensure the safety and well-being of others. We seek to reduce negative waste impacts by promoting the reuse of materials, using less material in our designs, and making Site Waste Management Plans (SWMPs) mandatory for all construction sites.

An essential aim of Bield’s **Procurement Policy** is considering the end of life disposal costs and associated environmental and social impacts when making procurement decisions. This includes construction of new or refurbished buildings. We aim to promote and use recycled products where feasible to minimise the cost of safe disposal and introduction of pollutants into our local ecosystems. Strategies are in place but we are developing targets and performance measurements.

Bield recognises energy and water related activities are a significant feature of our carbon footprint. We accept our responsibility to manage consumption and strive to reduce usage where practicable. Continual review and monitoring of energy and water consumption for all properties ensures efficiency as well as identifying opportunities to reduce consumption. Our aim is to monitor and measure the impact of our operational activities and other actions using technology to ensure continuous improvement and inform our future strategy. We will also look to reduce energy and water wastage by replacing obsolete equipment with more efficient alternatives and to incorporate water and energy saving measures into specifications and designs, such as introducing motion sensor taps within common spaces and low flow toilets.

As per our Energy Management and Environmental Sustainability Policy, we will teach and promote all aspects of sustainability and climate change by:



Educating employees, tenants and service users on energy saving measures at work and at home whilst maintaining a safe living environment for our older customers.



Promoting the use of clean transport by providing electric vehicle charging points and encouraging employees, tenants and service users to consider other means of transport such as cycle and bus by implementing incentives.



Continuing to encourage staff to work in an agile manner and promote the use of digital meetings.



Section 2 – SOCIAL



The 'S' in ESG stands for 'Social'. At its core, this involves human rights and equity – an organisation's relationships with people, as well as its policies and actions that impact individuals, groups and society. In a business context, it examines all 'people' interactions against principles of ethics, justice and care for wellbeing. This can be as basic as how they treat their employees or as far-reaching as their impact on customers, partners and other stakeholders. It considers topics like inequality, working conditions, human rights, product safety, community relations, supply chain transparency and more.

Affordability and Security

Security of tenure for Bield tenants is primarily provided through the Scottish Secure Tenancy (SST), which is the standard tenancy type for social housing providers in Scotland. The Scottish Secure Tenancy ensures that tenants have the right to remain in their homes for as long as they comply with the terms of their tenancy agreement. This provides a high level of stability and security.

Bield's rent increase of 7.0% for 2023/24 was approved by the Board. Every year, we consult with our tenants regarding rent setting and their views are shared with the Board to help them decide on rent levels for the following year. As part of our strategic objectives regarding operational efficiency, we also intend to carry out a review of our rent and service charges to

ensure we continue to deliver value for money and affordable rents. Bield is a specialist provider of housing and our rent levels are broadly comparable to our peers.

Bield operates in 21 local authorities. Bield's average weekly social rents (including service charges) were compared with Local Housing Allowance, using the Scottish Government's Local Housing Allowance table for 2022-23. Our rent is 151% compared to Local Housing Allowance (LHA). As a specialist housing provider, Bield offers tailored housing and services that meet specific needs of older people, who often experience greater physical and cognitive vulnerability compared to those in general needs housing. These specialised provisions result in higher costs. For example, we provide on-site staff, access to communal facilities such as lounges, guest rooms, and laundries, as well as alarms in each flat, connecting directly to our alarm receiving centre. Additionally, Bield experiences higher turnover of properties due to the demographics of our tenants compared to general needs providers.



Our rent encompasses a variety of essential services, including grounds maintenance, lift servicing and maintenance, window cleaning, access to laundries and communal lounges, and the provision of our emergency response service, BR24. Bield's Rent Policy was last reviewed in 2019, during which we consulted with experts to ensure our rent structure accurately reflects our specialised role. This review led to the consolidation of previously separate service charges into the overall rent charge. As a result, our rent may appear higher compared to general need providers, but this adjustment allows us to provide comprehensive services to our tenants.

Table 2 – Units of Housing Stock as of 31st March 2024

Units of Housing Stock		
	Total	%
Older Adult units	4284	93.5%
General Needs (social rent) units	149	3.3%
Affordable Rent units	0	0.00%
Low-Cost Home Ownership units	147	3.2%
Intermediate Rent units	0	0.00%
Care Home units	0	0.00%
Private Rented Sector units	0	0.00%
Owned by others / Bield Managed	52	N/A
Total Affordable Rent	4580	100.00%

Bield did not complete any new homes within reporting year 2023/24, however, we will take possession of 24 units within the Charleston area of Dundee in October 2024 in a partnership with Blackwood Homes and Care.

Each home features innovative solutions that will enable tenants to live as independently as possible in their own homes for longer. This demonstrates progress in our commitment to meeting the growing demand for suitable housing in Scotland. Due to the limited availability of funding for new homes, we will continue to seek future new home opportunities and for these to only be progressed once external funding is secured.

Bield had no disposals within reporting year 2023/24. It is anticipated Bield will dispose of one development comprising of 14 units within reporting year 2024/25.

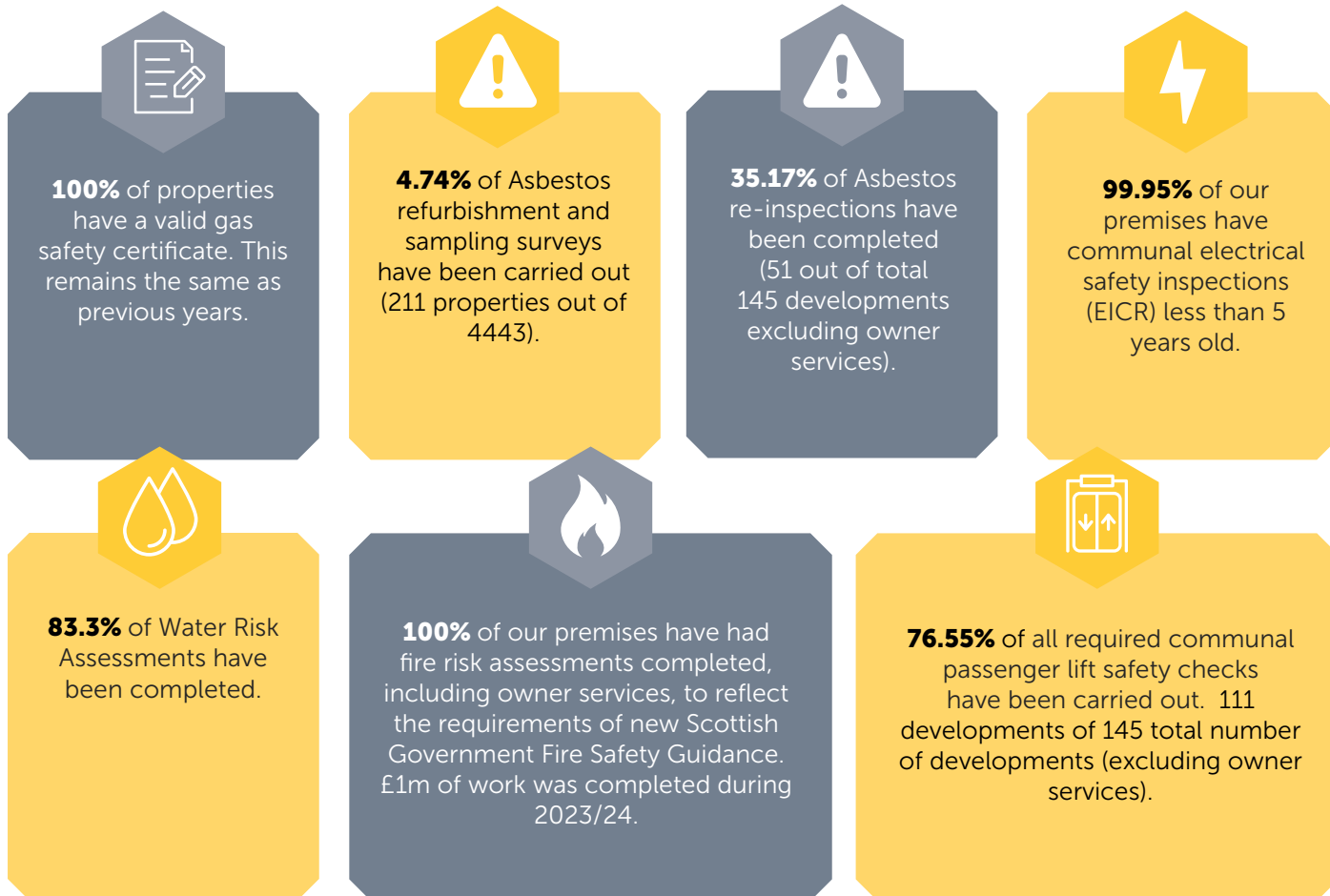
Bield has an Energy Advocacy Service supported by Changeworks currently in place to assist vulnerable tenants. To date, we have supported 1,167 tenants via this service including helping tenants to secure an estimated £400k of additional benefits and support they were entitled to but not previously accessing.



Building Safety and Quality

Bield prioritise and review the health and safety of our homes, ensuring our customers have a safe home to live in. The results below show performance for 2023/24 for the six main areas of customer safety compliance. These are reported to our Board and the Scottish Housing Regulator.

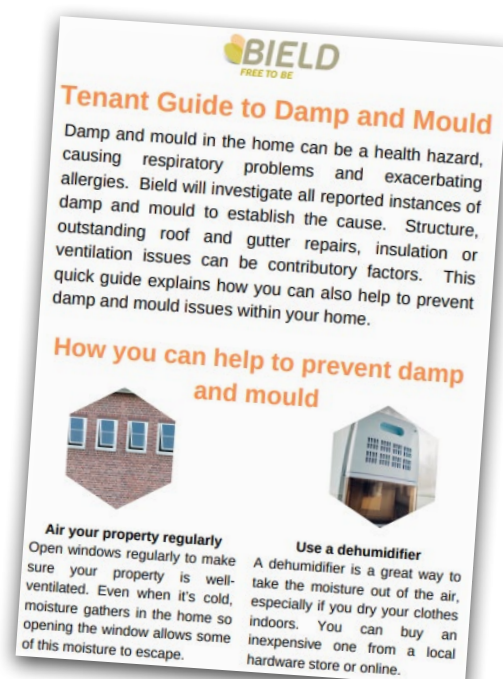
Customer Safety Compliance Data:



Our Damp, Mould and Condensation Policy (March 2024) aims to set out the approach Bield will take to prevent and address any cases of damp and/or mould in homes. We aim to adopt a zero-tolerance approach to damp, mould and condensation. The policy helps to ensure that we provide safe and healthy environments for our tenants and their homes and protect the fabric of our properties. Bield adopts a preventative approach to dampness and mould in the first instance.

Bield provides general advice and guidance on how to control damp, mould and condensation on our website and via a leaflet which is available in both electronic and hard copy format for our tenants. The leaflet provides information on how to prevent damp and mould, as well as how to report damp and other common mould issues. There were 138 cases of damp and mould reported in the period that required action, representing 3% of our total properties.

95% of our properties meet the Scottish Housing Quality Standard. Any failings will be reviewed as part of the SAMS and investment programmes over the next 30 years to determine priorities and viability of the properties going forward.





Resident Voice

Over the past 12 months, we have been delighted to support the growth and development of tenant engagement and participation, aligning with our strategic ambition to ensure tenants are at the heart of our decisions and services. We visited nearly half of our developments to listen to tenants about their needs and expectations. This feedback has informed our new Tenant Engagement and Participation Strategy: "Connect".

As part of this strategy, we plan to introduce 14 regional forums over the next three to five years to meet the demand for local tenant involvement. The new strategy also refreshes our approach to scrutiny. This includes closing the Bield Improvement Group (BIG), and forming a new subgroup, the Tenant Inspection Committee (TIC). The TIC will meet as often as required to undertake scrutiny work, supported by Bield officers. The group will still identify areas to scrutinise and explore in order to make recommendations for improvement.


In addition, we plan to introduce Community Inspections at local developments to identify areas for improvement. In the coming year, we will establish our regional forums, with discussions already taking place in the Inverclyde area. We will continue reaching out to tenants to improve our services and engagement efforts.


We carried out a full Customer Satisfaction Survey in January 2023 and sent this to 4,276 tenants. A total of 1,015 residents responded, equating to a response rate of 21.3%.


The results were as follows:





Customer Satisfaction Results


-  **80.32%** of tenants were satisfied with the overall service from their landlord.


-  **77.93%** of tenants felt that their landlord is good at keeping them informed about their services and decisions.

-  **57.44%** of tenants were satisfied with the opportunities given to them to participate in their landlord's decision-making processes.

-  **84.40%** of tenants were satisfied with the quality of their home.

-  **81.50%** of tenants had repairs or maintenance carried out in last 12 months and were satisfied with the repairs and maintenance service.

-  **83.43%** of tenants were satisfied with their landlord's contribution to the management of the neighbourhood they live in.

-  **76.21%** of tenants felt that the rent for their property represents good value for money.

Section 2 – SOCIAL

Bield used these survey results to:

- action individual comments where provided, addressing these directly with tenants. An example was considerable heating issues at one development - while this issue had been reported, the comments reinforced the issues and experiences of tenants and ensured rapid attention to resolving this issue.
- recognise the importance of systematically gathering and acting on tenant feedback and appointed a Tenant Policy and Insight Officer. This new role is dedicated to collecting tenant insights and ensuring they are effectively used to drive improvements across the organisation.
- adopt a new incremental approach to Tenant Satisfaction Surveys to collect actionable comments and feedback.

Bield have several arrangements in place to enable residents to hold management to account for the provision of services. We ensure tenant perspectives are represented on the Board by including tenant members. At March 2024 there was one tenant on the Board and efforts are ongoing to support other tenants to stand for election to the Board.

The Partnership Forum is a group of tenants who meet quarterly to discuss tenant issues. Members of the Executive Management Team also attend to allow feedback and questions to be given.

Development Meetings are held twice a year at each development. These meetings allow tenants to

directly communicate with their Area Housing Manager. They also serve as a platform for sharing Bield news and for tenants to raise issues and provide feedback.

Bield is always happy to listen to tenants and learn from complaints and feedback. Bield took on board feedback from members of our Compliments and Complaints Collective and now invite Bield officers to participate in the group to help deliver a well-rounded review of complaints.

In the last 12 months, there have been no complaints where the National Ombudsman determined that maladministration took place.



Resident Support

Bield provides resident support for tenants. One example of this is our Income Advice Service which launched in January 2022 in response to the cost-of-living crisis and aims to mitigate the financial impact on our tenants. Two dedicated Income Advice Officers provide specialist advice to help tenants increase their income. Over 700 tenants have been assisted by the service and it has secured £1.6 million worth of annual weekly gains, and £0.4 million in lump sum benefits, including backdated entitlements.

Another example is training and networking where we support tenants involved in our engagement and participation programme by sharing opportunities for external training and networking. From April 2023 to March 2024, tenants attended four different external events. We continue to actively promote these opportunities to enhance tenant involvement and support.



Our
Income Advice
Officers, Rebecca
and Scott





Customer Contact Service

Bield committed to developing a Customer Contact Service to enhance the experience of tenants. This included the introduction of our tenant portal, My Bield. During 2023-24, we began the process of moving this service forward, and an agreed date for implementation was confirmed for May 2024.

Through listening to our tenants at in-person events and via questionnaires, it was evident initially that online options did not offer the necessary level of accessibility to our community. We had multiple different telephone numbers, several online email options and it was clear, from our tenants, that we needed to improve the options for them to communicate with us effectively.

The aim of the Customer Contact Service is to ensure that tenants, applicants and all others communicating with the organisation have a clear, accessible way to seek assistance, ask questions and resolve issues.

While developing the service, we recognised that an online option was indeed required – one that would be easily accessible and user friendly. We worked directly with a group of tenants to develop and implement our My Bield portal as a self-service communication platform for tenants. The group assisted with identifying the first areas for inclusion, then tested the portal before it was made available to the wider tenant base in October 2023.

The Customer Contact Service will continue to develop through 2024-25, implementing further improvements in terms of customer satisfaction surveys and accessibility to the My Bield portal.

By providing consistent, efficient and compassionate support, we promote social equity, ensuring that all tenants have access to the resources they need, regardless of their background or personal circumstances.

Effective communication and problem resolution through our Customer Contact Service contribute to good governance practices by demonstrating that the organisation is open to feedback, responsive to tenant needs and committed to continuous improvement.

By continually listening and learning from feedback, we can ensure that our tenants feel heard, valued and supported through their housing journey with Bield.





New Allocations Policy

During 2023, we embarked on a comprehensive consultation process to refine and potentially redefine our housing allocation policy. This initiative was underpinned by the drive to ensure a more responsive, inclusive and adaptive allocation system; one that could adequately address the diverse needs of our community.

Over a series of consultations with our tenants, applicants and other key stakeholders, we touched on various key areas: from proposals surrounding priority groups, management discretion and medical assessments, to more specific issues such as sensitive lets, recognition for those impacted by domestic abuse, ASB evidence requirements and accommodation for veterans and those with cognitive vulnerabilities. The feedback was insightful and encompassed a wide array of opinions.

The extensive consultation and engagement efforts conducted to shape this updated policy was instrumental in gathering valuable insights and feedback from our stakeholders, particularly our tenants. Their input, which largely shaped our proposals, highlighted the fundamental importance of safeguarding the wellbeing and security of our existing tenants whilst addressing the pressing needs of our communities.

An integral part of our commitment to inclusivity is the equality impact assessment, which revealed areas for improvement in our language and data collection practices. We have recognised these areas and will continue to work with our tenants to make strides towards greater inclusivity in our policies and procedures.

This consultation was instrumental in guiding us to developing and implementing our needs-based Allocations Policy, ensuring that we remain adaptive and attentive to the needs of our community. The policy aims to provide suitable, affordable and safe housing to those who need it most, ensuring that no one is excluded or marginalised due to socio-economic factors, personal circumstances, or systemic barriers.

Our priority remains ensuring that our Allocations Policy is in line with the best interests of all our stakeholders and is compliant with the Housing (Scotland) Act 2014. The feedback received was considered and integrated into the final policy document, with the outcome of the consultation being available; ensuring transparency for stakeholders.

The policy was presented and adopted by our Governing Board in November 2023.

Work commenced during the early part of 2024 to begin the move from our previous allocations system, which was to be operational from April 2024. This involved significant work to ensure that all applicants on our current list were informed of changes to the policy and options provided on how to access our current lists.

This was an extensive piece of work which involved contacting around 3,500 applicants and inviting them to re-apply directly to us. Approximately 2,000 applications were returned and the information loaded into our new system with points being awarded in line with the updated policy. This work ensured that those with priority for housing with Bield will be considered as soon as possible when a suitable vacancy arises.

TAPPI

The Technology for our Ageing Population: Panel for Innovation (TAPPI) project aims to improve the way technology is used in housing and care for older people. Led by the Housing Learning and Improvement Network (Housing LIN), the TEC Services Association (TSA) and funded by The Dunhill Medical Trust, TAPPI seeks to address the opportunity that technology has to enhance the lives of our ageing population and the barriers that prevent its adoption.

In May 2023, we officially opened the Bield Tech Hub at our West Port development in Linlithgow. The hub allows tenants, staff and other stakeholders to trial and give feedback on digital care advancements of the future which can empower individuals to maintain their independence, enabling them to live confidently in their own homes while staying active, healthy and socially connected to their loved ones and communities. Co-production was a key theme throughout, as we worked alongside tenants, including two TAPPI Champions, at every stage. They were involved in all decisions and project processes, including the procurement of the technology to be showcased in the hub, ensuring that the solutions developed were closely aligned with the preferences and needs of our tenants.

In the last year we have also been conducting a trial of predictive and analytical AI devices to test preventative technologies within tenants' homes and measure the impact it can have on people's lives. The technologies installed included sensors which map individuals' daily routines, determine room presence and track mobility levels. If any abnormal action is detected, Bield staff are alerted immediately and can intervene to prevent crisis moments from occurring.

This supports independent living for as long as possible by proactively averting potential injury or danger and highlights how AI can help to support person-centred care.

Throughout the trial, we have found that tenants are open to having this new technology in place, as it provides additional reassurance which, in turn, supports independent living. Family feedback has also been positive - family members of the trial participants have had access to a family app enabling them to remotely check in on their loved ones in a non-evasive manner.

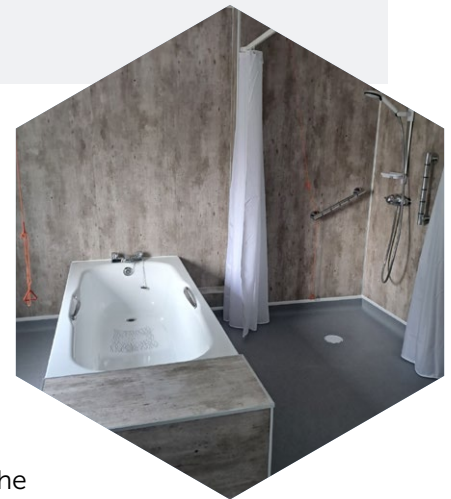
As we move forward, our commitment to co-production and leveraging the learnings from TAPPI will continue to shape and refine our initiatives in technology-enabled care for housing older and vulnerable people, ensuring our approach is proactive, preventative and rooted in real outcomes for the individuals we serve.

Together with our tenants, we are dedicated to shaping a new co-production strategy, crafting a digital

Stage Three Adaptation Programme

Adaptations to homes are essential for promoting safety, independence and quality of life. Modifications such as installing grab rails, ramps and accessible bathrooms support ageing in place by allowing customers to remain in their own homes for as long as possible and maintain their routines.

design brief and exploring pathways that promote digital inclusion. We take great pride in being at the forefront of the technological revolution and are dedicated to enriching the lives of our communities and ensuring a brighter, more empowered future for our tenants and customers.



In 2023/24 we carried out **107 major adaptations**. These included wet floor shower room installations, automatic door openers and ramps. The total cost of these adaptations was £546k. The programme for 2024/25 has now started, following grant awards of £53k to date.



Placemaking

At Bield, our commitment to creating vibrant, tenant-centred communities is reflected in our ongoing investment in communal spaces. We maintain a regular programme of updates to these areas, actively involving tenants in decisions about colour schemes and furniture choices. This approach ensures

that each development aligns with the needs and aspirations of our residents, fostering a sense of ownership and pride. During 2023/24 Bield spent £884k on major repairs to landscaping, trees, external structures/boundaries and internal refurbishment.



This year we spent **£4.6m on our Programme of Works**, improving our properties and our customers' homes.

We did this by:

installing new kitchens at 4 developments at a cost of £645k

installing new warden call systems at 14 developments at a cost of £356k

upgrading the passive fire systems (fire doors and signage) at a cost of £1m

installing new bathrooms at 6 developments at a cost of £1.06m

upgrading the passenger lifts within 2 developments at a cost of £89k

upgrading boilers and controls at 6 developments at a cost of £411k

installing new windows and doors at 6 developments at a cost of £744k

upgrading the water supply system at 2 developments at a cost of £300k

installing new CO detectors at 7 developments at a cost of £31k

We also **spent £8.8m on our properties** to maintain stock condition and systems. This included:

£4.7m on responsive and void repairs

£1.2m on service maintenance of grounds, lifts, telecare, laundries and communal kitchens

£1.1m on cyclical maintenance of our fire alarms, gas appliances, water systems and décor

£646k on the maintenance of other plant and equipment

In addition to our scheduled updates, Bield operates a Small Grant Programme designed to empower local communities by enhancing their indoor and outdoor communal spaces. This initiative, developed in collaboration with local staff, provides micro-grants to fund improvements that directly impact the quality of life for our tenants.



Small Grant Fund Highlights

Each year, we allocate approximately £2k to support these small grants, with funding distributed in two rounds - summer/autumn and winter/spring. Developments are encouraged to apply, with the Bield Partnership Forum reviewing applications through a rigorous scoring mechanism to ensure equitable distribution of funds. Typical projects funded include the purchase of garden furniture and equipment that enhance communal areas and support social activities, all contributing to a more engaging and connected community environment.



Bield is focused on expanding the impact of our Small Grant Fund by:

Increasing Available Funding:

Exploring new avenues to enhance the resources available for community improvements.

Enhanced Tenant Involvement:

Actively involving tenants in the application process to ensure projects reflect their priorities.

Rebranding for Greater Awareness:

Rebranding the Small Grant Fund to increase visibility and engagement across our developments.

Engaging Local Managers:

Involving Local Managers more directly in the assessment process to better align projects with community needs.



Bield redesigned the Small Grant Fund during 2023/24 to ensure the impact identified opposite can be achieved. As such, no grants were awarded last year however the scheme is now open for 2024/25.

Through these initiatives and collaborations, Bield continues to contribute to positive neighbourhood outcomes, working in partnership with residents and external stakeholders to shape places that reflect the collective vision and aspirations of the community.

Community Benefits are a core part of Bield's Procurement Strategy. Community Benefit clauses are contractual requirements which deliver social, economic and environmental benefits in addition to the primary objectives of the contract. Bield continues to utilise contracts to deliver our social, economic and environmental aspirations and objectives

through Community Benefit clauses. This includes promoting apprenticeships, graduates and new entrant employment, training opportunities and community capacity building activities.

Bidders are advised that Bield will require each provider to deliver Community Benefits amounting to a minimum amount as set out within Table 3 below based on contract value.

An additional percentage of Community Benefit points based upon the annual contract value (excluding VAT) will be required from each provider for each optional one-year extension applied by Bield.

Table 3 – Community Benefits contribution

Value Band	Estimated Contract Value per Annum (excluding VAT)	% of Spend	% CB Contribution per Annum of contract
£10k to £20k	10,000.00	2.00%	200.00
£10k to £30k	20,000.00	2.00%	400.00
£10k to £40k	40,000.00	2.00%	800.00
£10k to £50k	50,000.00	2.00%	1,000.00
£10k to £1000k	100,000.00	2.00%	2,000.00
£10k to £250k	250,000.00	1.45%	3,625.00
£250k to £500k	500,000.00	1.35%	6,750.00
£500k to £750k	750,000.00	1.20%	9,000.00
£750k to £1m	1,000,000.00	1.00%	10,000.00
£1m to £2m	2,000,000.00	0.80%	16,000.00
£2m to £5m	5,000,000.00	0.50%	25,000.00
£5m to £7.5m	7,500,000.00	0.40%	30,000.00
£7.5m to £10m	10,000,000.00	0.35%	35,000.00

Section 3 – GOVERNANCE



Structure and Governance

Over the last year, we have been taking steps to strengthen our governance. At our AGM in September 2023, we appointed three new members to the Board including our Chairperson, Paul Edie, our Vice Chair, Frances Wood, and our Chair of the Audit, Performance & Risk Committee, David Leaf. Paul has a wealth of experience as a non-executive director to draw upon to help the Board shape our strategy and deliver the best service to our tenants and service users.

In March 2024, Jonathan Fairgrieve joined Bield as Governance & Assurance Manager to further strengthen our governance arrangements and provide support to the Board, Committees and Executive Management



Team. We also welcomed Rikki Young as Head of Assurance and Business Planning. Rikki brings broad experience in strategic planning, audit, business management and governance. Rikki leads Bield's business planning, performance and quality, projects and strategy delivery and governance teams.

We also recently concluded an independent review of our current model of governance. We are keen to ensure that our Executive Management Team and Board work collaboratively to enhance governance effectiveness.

Bield is a charitable, not-for-profit organisation and we are registered with the Scottish Housing Regulator (SHR). Bield is fully compliant with the SHR's Regulatory Framework and its Standards of Governance and Financial Management.

The Assurance Statement for 2023/24 was completed in October 2023 and submitted to the Scottish Housing Regulator.

As part of our Annual Assurance Statement which is submitted to the Regulator each year, we are required to confirm and evidence that we meet all our duties in relation to customer safety. This includes confirmation that we have obtained the appropriate assurance about our compliance with all relevant safety requirements such as Gas Safety, Electrical Safety, Water Safety, Fire Safety, Asbestos, Damp & Mould, and Lift Safety. There were no reports to the Health and Safety Executive during 2023/24. Bield has not been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, etc.) that resulted in enforcement or other equivalent action.

A Risk Management Framework is a core part of Bield's Assurance and Risk Policy. ESG risks have been incorporated into the newly created Strategic, Business Health and Operational Risk Registers for Bield. Mitigating controls and further actions have been identified.

No notifiable regulatory events have been reported to the Scottish Housing Regulator.



Some of the members of the Bield Board

Board and Trustees

Our Board composition as at 31st March 2024 was as follows:

- 25% of the Board are women
- 0% identify as from an ethnic minority group
- 8.3% are residents - one member of the Board is a resident
- Average tenure of Board members is 3.58 years
- Average age of Board members is 62 years old
- No members of the Board identify as disabled
- All Bield's Board are non-executive directors.



Board and Management Turnover

Bield recruited for additional Board members and three new Board members were appointed in 2023. Our advert was shared with National Housing Associations, SFHA, Scottish Housing News and Inside Housing. We actively seek to recruit applicants from all backgrounds, communities and ages to reflect Scotland's rich diversity.

Bield's Executive Management Team comprises the Chief Executive, Chief Operating Officer and three permanent Executive Directors. During 2023/24, the Interim Director of Business Development left and we appointed Drew Moore to the permanent position of Director of Assets. With significant experience in the sector, Drew will oversee our investment programme, which includes targets to develop 400 new homes over the next 10 years, improve the energy efficiency and cost of heating our existing homes and modernise our repairs and property management service to increase customer satisfaction.

Bield further strengthened the Executive Management Team with the appointment of Debbie Collins, Chief Operating Officer, in March 2023. The other members of Bield's Executive Management Team are the Chief Executive Officer, Dr Lynne Douglas, the Director of Customer Experience, Tracey Howatt, and the Director of People and Organisational Development, Nicola Ritchie.

While Bield's Executive level turnover during the past two years is 80%, this can be attributed to the impact on this figure of changes within a small team that currently stands at five. It is our expectation that this figure will stabilise now that recruitment to the Executive Management Team has concluded. The recent recruitment to Bield's Executive Management Team enhances Bield's strategic capacity, ensuring it is well placed to deliver its strategy and priorities in the immediate and longer-term.

Bield's Board is committed to succession planning and resilience within senior roles.

In 2022-23 the Board considered succession planning resulting in an agreed approach to Executive Management Team and key leadership posts. This included, where appropriate, the use of specialist agencies for short-term Director cover and introduced the Chief Operating Officer post to provide succession and support for the Chief Executive Officer role within Bield. Additional measures were identified for buying in technical support to aid delivery of the key strategic priorities in the event of a Director's exit, whilst we developed the key roles that sat below.

Bield is developing an organisation-wide Workforce Succession Framework due to be approved in 2024/25.

During the past two years, five members of Bield's Board, from a total of 17 members, left their position. This is a turnover rate of 29%.

Drew Moore,
Director of
Assets



This will set out the approach to be taken across Bield and provide support for business areas in identifying key posts. It will provide a coherent approach for developing plans that manage our pipeline of talent and mitigating risk from exits.

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 five voluntary members, two of whom have relevant financial experience - one within the UK banking industry and one who is a Chartered Accountant. There are a further three members of the Board with relevant financial experience but who are not members of this Committee. Information regarding Board members' experience is retained by the Governance Team.

The Board undertook a competitive procurement process for the provision of external audit services with RSM appointed as Bield's external auditor from financial year 2019/20 for a period of 7 years. For the 2023/24 audit year, RSM appointed a new Audit Principal to oversee the audit, thereby ensuring continued independence by the external auditor in line with industry good practice.

During the 2023/24 audit year Bield's appointed internal auditors were TIAA Specialist Business Assurance.

Declaration of Interests is part of the Code of Conduct for Board Members. Conflicts of interest are declared annually, and a Conflicts of Interest Register is maintained by Bield's Governance Team. Any conflicts of interest are declared during Board meetings and noted in the Minutes. Board members cannot vote on items they have declared an interest in and do not participate in any discussion of that item.



Staff Wellbeing

Health and wellbeing within the workplace plays 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.

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 for 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 are working with ACAS on our Skilled Managers training and investing in our leadership development with external experts supporting this work.



Bield has an equality and diversity strategy in place which promotes equality, tackles discrimination, values diversity and continues to provide the highest standards of customer care, making sure our services are tailored to meet the needs of our customers. This means that Equality Impact Assessments are undertaken to ensure that our policies, practices, events and decision-making processes are fair and do not present barriers or disadvantage to protected groups. Equality, Diversity and Inclusion training is provided across our workforce, ensuring that everyone understands both their responsibilities and the benefit of diversity and inclusion to Bield.

Bield's services are designed with the tenant at the heart. By adopting person-centred approaches, we can ensure our tenant and customer voices are heard throughout the design, development and delivery of our services.

Our approach to recruitment and selection is inclusive, accessible and aims to attract a diverse range of candidates. We have a Disability Confident accreditation and actively engage with other organisations to attract a diverse candidate pool for vacancies.





Supply Chain

Through our procurement process, Bield, where possible, seeks 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.

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.

Bield is committed to paying the Scottish Living Wage/ Real Living Wage to all workers, including apprentices.

Our Chief Executive Median Percentile Pay Ratio is 6.3:1. Calculation of the Chief Executive pay ratio in future years will be considered as a standard inclusion as part of Gender Pay Gap calculations.

As part of our Procurement process, all tenders include a Fair Work First Statement to ensure our supply base are either already working to the principles of the statement (which includes paying at least the Scottish Living Wage to their employees) or have a plan in place to work towards them. Bield also has its own **Fair Work First Statement** which we use to support grant and funding bids by demonstrating our commitment to fair pay and conditions.

Bield reports on our **Gender Pay Gap** each April. During 2023/24 our Median Gender Pay Gap was 8.4%. The median gender pay gap shows the difference between the median hourly rate of pay for female workers (£11.23) was less than the median hourly rate of pay for male workers (£12.67).

Bield has an ongoing commitment to improving low pay. Ensuring that fair pay differentials remain at the heart of our approach to pay and reward will help to reduce, but not eliminate, the difference between the average and median hourly rates of pay over time. It is anticipated that the implementation of the harmonisation of seven full-time equivalent hours for office and development-based employees should result in an improvement in our next gender pay report (snapshot date 5 April 24).

Regulations relating to executive pay transparency and the requirement to report executive pay ratios do not apply to Bield and is therefore not available via existing standard reports. This means that our Gender Pay Gap Data (from the snapshot date of 5 April 2023) has been used to calculate the Chief Executive median pay ratio using the Department for Business, Energy, and Industrial Strategy (BEIS) methodology, Option B.



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



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