



ANNUAL REPORT —>  
**2022-23**

Providing brilliant places  
to call home

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# WELCOME



## Hello! We're so glad you're here

A warm welcome to our first annual report as Harbour Homes!

Our rebrand and name change was one of many important highlights over the last year that you can read about in this report.

I'm thrilled that we're continuing to meet our bold ambitions around creating more affordable homes in brilliant communities, despite a challenging environment with rising construction costs. At the end of March, we were getting ready to welcome tenants to 82 new homes at Ramage Square, 26 homes at Bath Road and 11 new homes at Telford Drive. To our new tenants: we're delighted you're here!

I'd like to thank all our Board Members and staff for making 2022/23 another very successful year.

All the best,

*Caitlin McCorry*  
**Caitlin McCorry**  
Chairperson



## Thinking back and looking forward

In many ways it's been a great year.

We came into 2023 with a new name and an even greater drive to help our communities the best we can. I welcome your honest feedback on how we're doing, and your experiences of our services. Don't hold back!

However, it's been a tough year too. I'll always remember 2022/23 as the year we took decisive action in the face of the cost-of-living crisis. With costs soaring, we were determined to keep rents as low as we could. Having made savings everywhere else possible, we made the very difficult decision to open a voluntary redundancy scheme for our staff. It was incredibly hard to have to say goodbye to several of our colleagues. But I'm pleased that it has worked out well for those involved and we have been able to keep rents as affordable as possible.

We also secured funding from the National Lottery Community Fund to help tenants with fuel poverty and energy efficiency advice. I'm really proud of the difference this is making.

Whatever the next 12 months might bring, we'll be here to help. We'll keep on exploring new ways of generating income to meet our rising costs and still keep rents as low as possible.

I'm also very much looking forward to creating even more brilliant new places for people to call home in the year ahead. We all know Leith and north Edinburgh is the place to be!

Until next time,

*Heather Kiteley*  
**Heather Kiteley**  
Harbour Chief Executive

# OUR YEAR IN NUMBERS

Annual report stats 1/4/22 to 31/3/23

## Income

We received income of £24.4m. This income is from providing affordable high-quality homes and services.

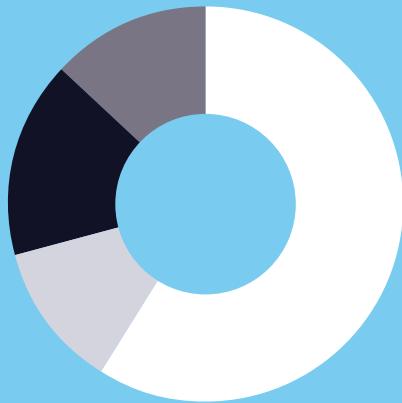
Our income of £24.4m comprises £14.3m from lettings; income from grants of £3m; gains from planned property disposals of £3.9m, and management services/other income of £3.2m.

The income from lettings of £14.3m includes £0.4m from shared ownership properties.

Grants of £3m include housing grant income recognised for the year and £0.1m of wider role grants to fund community initiatives.

In line with the planned property disposals programme, 27 social housing properties were sold during the year, generating £3.9m.

Income of £3.2m from other activities, includes £2.4m of management and lease fees from subsidiaries Persevere Developments (now called Harbour Lettings) and Quay Community Improvements (now called Harbour Connections). It also includes £36k from factored income, £71k from commercial rent receivable, £46k from adaptations income, £74k from rechargeable repairs, miscellaneous income of £121k, insurance recoveries of £36k and £37k gift aid received from Persevere Developments (now called Harbour Lettings) and TB Mackay Energy Services (now called Harbour Multi-Trades). Interest receivable contributed £326k of interest earned from cash in the bank in various deposit accounts.



### Income

- Rent and service charges (59%)
- Gain on sale of properties (16%)
- Interest received and other (13%)
- Grants (12%)

## Expenditure

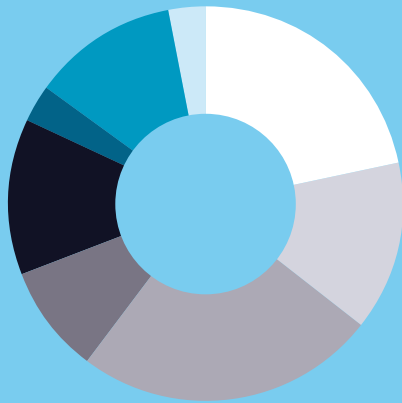
Total Expenditure of £21.5m includes housing depreciation of £4.6m; housing management and service fees of £2.9m; property maintenance of £5.3m; interest payable on loans of £2.6m; property development of existing properties of £2.8m; expenses relating to community initiatives of £0.8m and other expenditure of £1.8m.

This includes fees relating to factored repairs, agency and management services; mid market

rent depreciation; and adaptations and salaries.

In addition, there was a £0.7m pension liability remeasurement, representing a decrease in the actuarial projections used to value the defined benefit pension plan.

Community initiatives expenditure of £0.8m includes £100k towards wider role contract payments, £335k in community initiatives payments and £246k of overheads.



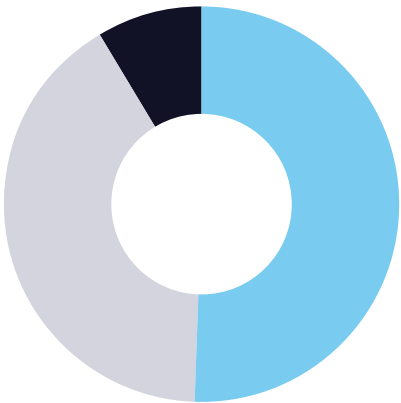
### Expenditure

- Housing depreciation (22%)
- Property development (13%)
- Community initiatives (3%)
- Interest on loans (12%)
- Pension liability remeasurement (3%)
- Maintenance (25%)
- Other (8%)
- Housing management & services (14%)

|             |        |
|-------------|--------|
| Income      | £24.4M |
| Expenditure | £21.5M |
| Surplus     | £2.9M* |

\* It's important that we make a surplus to meet all our ongoing and future commitments, such as maintaining our existing properties and meeting loan conditions.

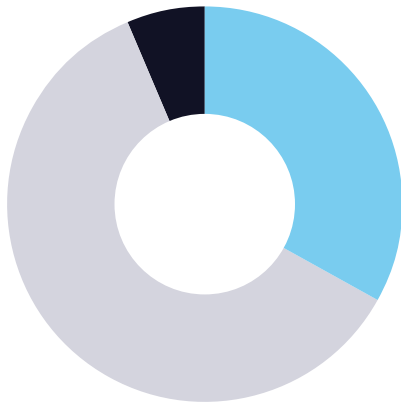
## Our properties



### Overview of properties for social rent

(as of 31/03/2023)

- 1286 1 beds
- 1040 2 beds
- 216 3+ beds



### Overview of properties for mid market rent

(as of 31/03/2023)

- 140 1 beds
- 256 2 beds
- 27 3+ beds

2542

Social rent properties

423

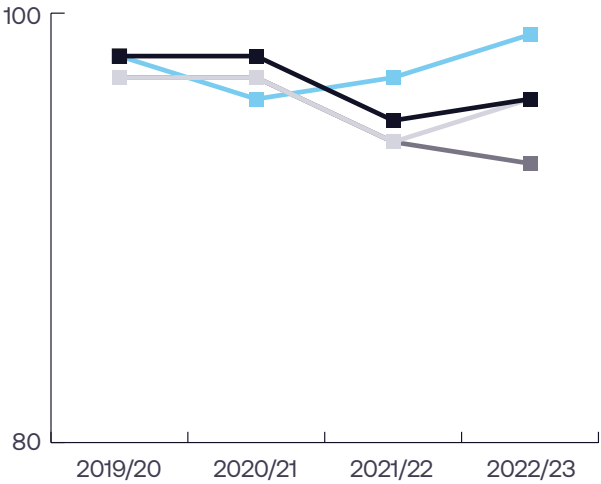
Mid market properties

3092

properties owned in total

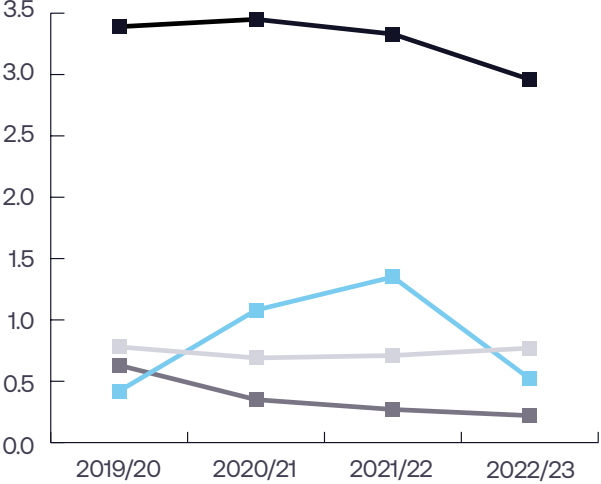
(including 127 shared ownership properties)

## Repairs completed on time (%)



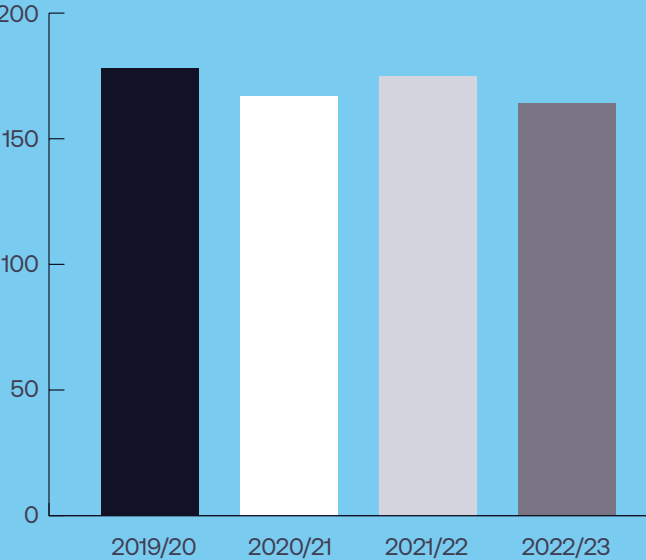
- Emergency
- Urgent
- Immediate
- Routine

## Rent loss (%)

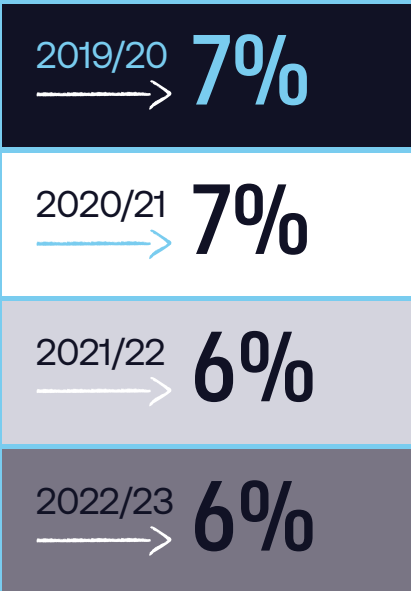


- Rent arrears
- Former tenancy arrears
- Void loss
- Former tenancy arrears written off

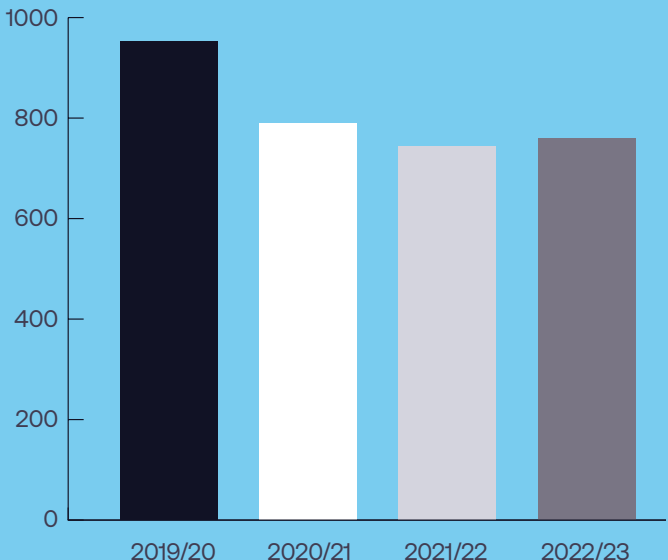
Total properties vacated



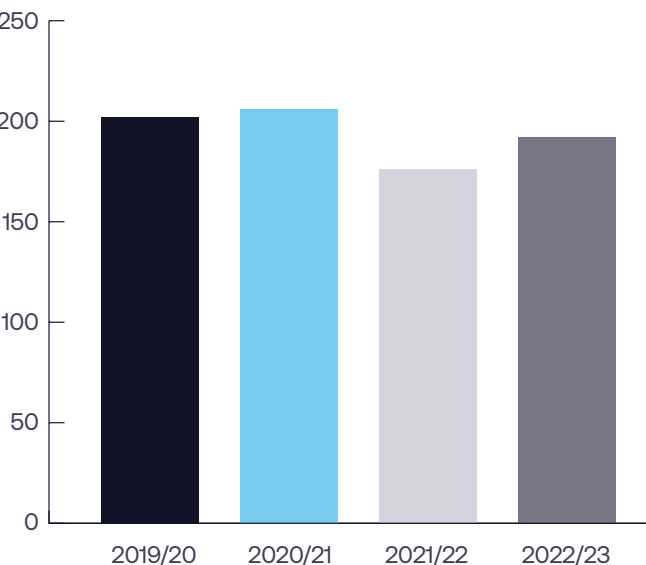
Properties vacated as a % of total properties



Management costs per unit (£)



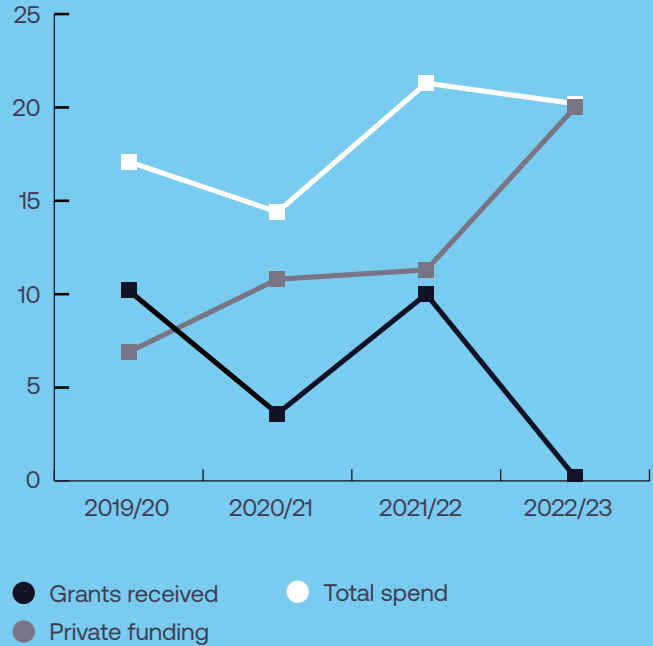
Number of properties let to new tenants



Average time to relet property



Total spend on building new properties (£m)



# HIGHLIGHTS

## GALA DAY FUN

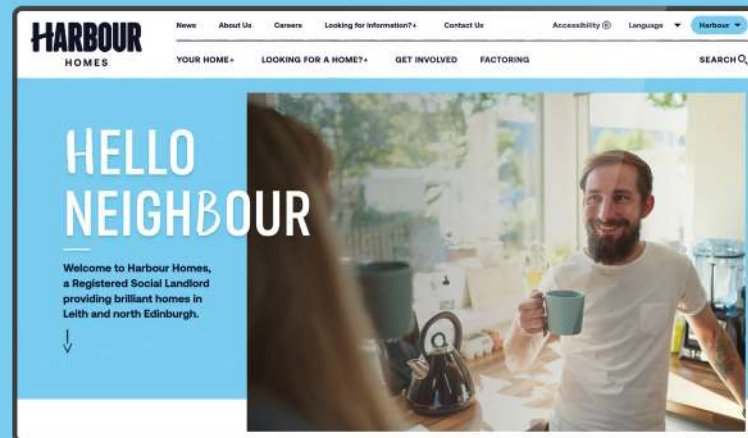
June 2022

We had a blast at Leith Gala Day! It was wonderful to meet hundreds of people from Leith and the surrounding communities. This was also a great chance for people to learn more about what we do and how we can support them, their family and friends.

## MAKING OUR NEW WEBSITE HAPPEN

July 2022

Summer 2022 saw us start an exciting project to redesign our website. We hope you like the end result:



## AUGUST 2022

### Launching our digital journey with MRI Software Solutions

We embarked on a digital programme to help us transform our service delivery and customer experience. This new programme is supported by MRI Software Solutions.

Heather Kiteley, Harbour Chief Executive, said:

"I'm very excited about the potential for this ambitious programme to revolutionise the way we do things and ensure that we make the most of advancements in technology to improve our processes, deliver value for money and further enhance the customer experience and services we provide.

“

**Our customers and staff members will reap the rewards of slicker processes and more joined up communication and engagement. I'm thrilled to see this journey get underway.”**

We hope this will have a positive impact on our customer experience and look forward to sharing more information with you about it soon.

## SEPTEMBER 2022

### Scottish Housing Day: Celebrating our commitment to sustainability

Scottish Housing Day has a different theme each year, and 2022's theme was sustainable housing.

To get involved, we decided to demonstrate how we've committed to sustainability. We did this by conducting an exercise to figure out the carbon footprint of our corporate estate, which includes six offices and our vehicle fleet.

We also set up a Sustainability Group in August 2021, which consists of employees from across our organisation. This wonderful group collaborated to create an internal Sustainability Delivery Plan for 2022-2025. Their plan includes projects and initiatives ranging from net-zero new-build housing provisions to greener office supplies and refreshments. We're excited to get started and use this plan to improve our sustainability efforts over the next few years.

We're also taking our sustainability efforts to the streets. In preparation for the start of the Edinburgh Low Emission Zone, we're upgrading our fleet of vehicles.

However, the eco-efforts don't stop there! Four members of our staff have completed climate emergency training and we're also developing our properties to encourage sustainable behaviours among tenants. This includes installing bike storage and creating more green spaces like gardening areas and drying greens.



# Commendation for Heron Place development at the Herald Property Awards

The Herald Property Awards for Scotland 2022 honoured the achievements of Scotland’s most innovative and successful home and commercial builders, developers, agents, interior designers and registered social landlords.

We’re proud to say that our Heron Place development won a commendation in the Affordable Housing Development of the Year category (sponsored by NHBC). Heron Place was also shortlisted for the Scottish Home Awards and was nominated in the category Architecture: Regeneration at the Scottish Design Awards 2022. Great work from everyone who helped make this happen!

The development, located at Granton Harbour, consists of 46 homes for social rent, including two wheelchair accessible flats, and 58 homes for mid market rent. We’d like to give a shoutout to the construction and design team comprised of CCG (Scotland) Ltd, architects Hackland and Dore, structural engineer Bayne Stevenson Associates Ltd, and M&E engineer The Keenan Consultancy.

Heather Kiteley, Harbour Chief Executive, said:

“We’re proud that Heron Place is thriving within the Granton waterfront community with sustainable, affordable homes and brilliant communities. Receiving a commendation for Best Affordable Housing Development at the Herald Property Awards on top of our shortlist at the Scottish Home Awards 2022 is incredible.”

Cezary Grabski, 27, works in Customer Operations for Standard Life. Originally from Poland, he moved to Heron Place from elsewhere in the Granton area. He said:

““

**I feel very lucky to have found this housing association and this beautiful development. The flats are brand new, finished to a very high standard, in a great location and with stunning views of the water and Edinburgh Marina.”**



Photo: Cezary Grabski



Photo: Kate and Heather

## Local artist Kate George brightens up Leith with seasonal mural

Working alongside local arts charity Out of the Blue, we commissioned a mural for the garden of one of our developments in Leith.

We asked residents what type of mural they’d like to see, and they chose a garden theme. Artist Kate George held a print workshop with tenants at Out of the Blue to create garden-themed shapes to include in the design. Inspired by the tenants’ creative ideas, Kate and the team layered different nature-based shapes to create a design for the 12-metre-long mural.

Kate George commented:

“I was approached by Out of the Blue as I have previously worked on large scale murals and my studio is based at their Drill Hall. I always use community input in the designs. We surveyed the tenants and found that they wanted a garden themed mural featuring plants and flowers; most importantly they wanted it to be bright.

“This mural was different to any I’ve produced before as I used the Out of the Blue print studio to work with tenants to create riso prints of garden themed shapes then applied these to the mural design. It’s changed my approach to community murals that I’ll undertake in future.”

Heather Kiteley, Harbour Chief Executive, said:

““

**This mural is an excellent example of us working with community organisations and our tenants to create brilliant outside spaces. I love the bright design which makes the garden an even more appealing place for residents to enjoy.”**

# NOVEMBER 2022

## Hello Harbour!

An exciting new chapter began for us and our subsidiaries as we publicly revealed new names and branding for Port of Leith Housing Association and the rest of our group.

We are now collectively known as Harbour, and we're thrilled to introduce our new brand.

Harbour is made up of:

- **Harbour Homes** (previously Port of Leith Housing Association)
- **Harbour Lettings** (previously Persevere Developments, a mid market rent landlord)
- **Harbour Connections** (previously Quay Community Improvements, a placemaking organisation and social enterprise)
- **Harbour Multi-Trades** (previously TB Mackay Energy Services, a boiler, maintenance, repairs, and multi-trades provider)

The rebrand process began in October 2020 with an extensive research and consultation exercise. After a lot of work and consideration, our new brand started coming to life.

Heather Kiteley, Harbour Chief Executive, said:

"We're excited to unveil our new branding which reflects our growth to become a family of organisations all working together to make a positive impact on people's lives in Leith, north Edinburgh and beyond by providing excellent affordable homes and a wide range of services."

“

**I'm very proud of everything each member of Harbour has achieved to date. I'm confident that as Harbour we will continue to find new ways to support our brilliant communities and to provide vital services that make a real difference to people's lives."**

## Excellence in Adult Services award win

We'd like to congratulate our Sheltered Housing employees, who won the Excellence in Adult Services award at the Scottish Social Services Awards 2022.

These awards celebrate the work of Scottish Social Services and the individuals, teams and organisations making a positive difference to people's lives across Scotland. The judging panel consisted of Scottish Government policy officials and key sector stakeholders. There were 250 strong applications for this year's awards, showcasing the best of the social care and social work sector.

The team won a similar award in 2017, and we're very proud of their continued dedication to providing the best service to residents.

Sheltered Housing Manager, Maureen Combe, commented:

"Our older people are at the heart of everything we do. For us it's about delivering the best person-centred support, individual choice, and supporting each older person to live their best life in an environment that encourages good health and wellbeing."

Winning this award has been a fantastic recognition of all the great work that our staff do. As a manager, there is nothing more fulfilling than a fully functional team who are recognised and rewarded for their incredible work."



Photo: Members of our Sheltered Housing Team receiving their award

# JANUARY 2022

## Addressing the cost of living crisis

As the cost of living crisis continued to persist, we knew it was time to make some big changes.

We worked hard to find and explore all the possible ways to make savings and reduce costs. After exhausting all other options, we made the difficult decision to set up a voluntary redundancy scheme for Harbour Homes employees.

We chose to do this on a voluntary basis to help safeguard the organisation in the long term. One thing is for sure – it was very hard to say goodbye to some of our wonderful colleagues. We so appreciate everything they've done for us, and our community at large. Our hope is that this decision will have lasting benefits for our staff and the organisation as a whole.

We're always on the lookout for new ways to fund our frontline and support services. In some good news, we've been able to generate more income to reinvest into our communities. This was done by further developing commercial activities across our group. We're also digitising more of our processes and services to help us work more efficiently and further reduce costs.

As always, we remain committed to keeping rents as low as possible while providing excellent places for people to live, along with vital support services.



## Understanding health issues in the community

At Harbour Connections we facilitated a series of Health Issues in the Community (HIIC) courses starting in January 2023.

HIIC is a training course which helps participants understand the various factors affecting their health and the health of their communities. The course explores how these factors can be addressed using community development approaches.

Funded through Edinburgh PACT, these courses supported both Harbour professionals and community members in better understanding the social model of health, barriers to good health and choices, poverty, power and participation in civic life.

One attendee said:

“

**I found the course very helpful, and it has inspired me to learn more about community development. I think this itself should be made available to everyone working within the community."**

# FEBRUARY 2023

## Getting ready for 300 affordable homes coming to Granton later this year

We are collaborating with Cairn Housing Association to create 306 homes at Granton Harbour.

These new homes are due to welcome their first tenants in autumn 2023. Harbour Homes is excited to be opening 96 homes for social rent. Harbour Lettings will provide 130 homes for mid market rent. The remaining 80 properties will be social rent homes for Cairn Housing Association. We're looking forward to welcoming these new tenants into our Harbour community!

To support people in the care system, an independent living home and an office space with an adjoining flat are also being built for Dean and Cauvin Young People's Trust. Dean and Cauvin provide accommodation for young people ages 15-21 and support them as they transition to living independently.

Following a visit to the site Heather Kiteley, Harbour Chief Executive, said:

66

**This development is going to offer so much to the local community in Granton and continue our dedication to providing affordable homes in Edinburgh. The progress that has been made at this site is great to see and I can't wait to see the finished high-quality homes."**

Jason MacGillp, Cairn Housing Association Chief Executive, commented:

"It is great to see the progress of this important development and we are looking forward to its completion this year. Our thanks go to the contractor team at CCG for their hard work on this high-quality

scheme. Cairn are delighted to be working in partnership with Harbour Homes and with the City of Edinburgh Council to make a positive contribution to meeting housing needs and the wider regeneration of the waterfront."

Young adults who visited the site and will be moving into Dean and Cauvin's unit said:

"We're looking forward to fewer stairs, better beds, having double glazing and having better showers. Excited to be the first group of people to be staying there. Great that it's next to the seaside!"

Staff from Dean and Cauvin commented:

"There will be nicer conditions for staff, and it will be good to have a nicer sleep-in room for staff. The new office being on the ground floor will mean it is closer to the main living space so everyone can stay connected. It should feel much more like a home. Bigger windows will allow in more light and fresh air.

"We're most excited about having a laundry room and a nice dining area for everyone to eat together and socialise. It'll be nice to have a purpose-built space just for us."



Photo: Our staff visiting Granton

## A new job and a new chapter for Lynsey

We celebrated a great outcome for a member of the local community who was assisted by our employability support service.

Lynsey was referred to Community Works by her job coach at Leith Job Centre. She is a single mother of a teenager whose contract at her private nursery had been ended. She quickly picked up cleaning work but came to Community Works to get help with moving towards a more sustainable career.

Lynsey's dream job was working with children with additional support needs in either a school or other childcare setting. Her CV reflected her past experience in this field, and her passion for working with kids. She had volunteered at a camp for children and young people with additional needs and undertaken enhanced training in creative play. While clearly passionate about making a difference in children's lives, the main hurdle was Lynsey's lack of confidence in her abilities.

Lynsey grew in confidence through one-to-one coaching, developing her CV, and redirection to public and charity

sector work with children and young people. She then interviewed for and secured a teaching assistant role. The icing on the cake? She now works in the same school her daughter attends.

She is absolutely delighted and sees this as a new chapter in her life. Congrats Lynsey, we're very happy for you!

## Measuring our carbon footprint

One of our key goals is to minimise our environmental impact. To do this, we've been working with consultants Carbon Change Ltd to calculate our carbon footprint.

We also created a baseline we can use to measure future reductions in our carbon emissions. We measured our carbon footprint for our 'office estate' (our six office buildings and fleet of vehicles) for the year 2021/22. In addition, Carbon Change Ltd helped us create an action plan and list of recommendations for future improvements. They're also training us on how to repeat this exercise annually so that we can track our carbon footprint year on year. Our drive to be more eco-friendly is a constant journey, and we're excited to be taking these steps forward.



# MARCH 2023

## Ahmed's story: recovering from lost employment

When Ahmed's employment ended, our Tenant Advice and Community Works teams stepped in to help him and his family.

Ahmed had been a skilled upholsterer for nine years in Sudan and Liberia before moving to Edinburgh. As he didn't have any formal qualifications or references, he had spent the last two years working at a warehouse, which didn't renew his temporary contract.

After he received Harbour Homes' new tenants welcome email, Ahmed replied saying he needed help. Tenancy Sustainment Officer Leo Paredes contacted Ahmed and visited his home where he saw the beautiful laminate flooring that Ahmed had fitted. Ahmed shared his story of being an upholsterer, so Leo referred him to Community Works to help find work in this field.

Ahmed and his one-year-old child visited Jane Whiting, Employability Officer with Community Works, to discuss his skills and struggles with finding employment. He was already working on improving his English with a course at Edinburgh College. Given his young family, he didn't have the funds or time to return to studying upholstery, which was only available outside Edinburgh.

Jane contacted local upholsterers seeking help and potential employment opportunities. Victoria from VM Furnishing, who teaches upholstery classes alongside upholstering furniture herself, offered advice on apprenticeships and working for small businesses. This was particularly useful as Ahmed wasn't at a point of being able to set himself up as self-employed or start his own business.

A few weeks later, Vic got back in touch with Jane. She had taken on another workshop as

she had too many commissions for her current space and needed to hire someone, so thought Ahmed may be interested. After visiting the workshop and showing Vic his upholstery skills and getting on well together, Vic helped Ahmed set himself up as a self-employed upholsterer to help with her extra work in the new workshop space. Ahmed will eventually have a website so he can take on his own work and the pair now have studios next to each other with linked offices so they can easily catch up.

Vic said:

"Having Ahmed to work with is great, because I now have someone to bounce ideas off, help when I have too much on and he brings a different set of skills and a calming outlook. Once I've trained him, he will take on his own customers as well as helping me out. Lovely guy, glad to help him get started."



Photo: Ahmed

## Our team goes hybrid

Like many organisations post-pandemic, we've made the switch to a hybrid work environment.

We decided to survey our teams to get an idea of how they feel about this work structure. It was great to see how positive the results were! 80% of colleagues participating in the survey said they preferred hybrid working to being solely office-based, 75% felt there was a positive impact on their wellbeing and 60% felt they

were more productive. There were also lots of inspiring suggestions about how we can continue to improve the ways we work together.

We're looking forward to hearing more from tenants about how they'd like to access our services and how our move to hybrid working is impacting them in our annual tenant satisfaction survey.

harbour.scot

## National Lottery Community Fund award to help tenants experiencing fuel poverty

We were honoured to receive an award from The National Lottery Community Fund in March. This funding will help tenants of seven housing associations with fuel poverty and energy efficiency during the cost-of-living crisis.

The funding allows us to hire two Energy Advice Officers who will:

- Provide support to reduce fuel poverty, including support to deal with energy debt and avoiding future energy debt. They will proactively identify households at risk and respond to referrals from ARCHIE members
- Promote the service to external agencies supporting tenants and work in partnership with local organisations and wider fuel poverty initiatives to better support tenants directly
- Deliver energy advice workshops and drop-in events at local community venues supporting people with free information and advice
- Develop materials to share advice and information on energy efficiency for tenants, staff and the wider community
- Help tenants adjust to net zero energy improvements such as solar panel installation or new heating systems

Heather Kiteley, Harbour Chief Executive, said:

"It is vital that we support our tenants at such a challenging time. I'm glad we can offer this service to our tenants and those of the six other members of the ARCHIE alliance.

"With the removal of energy price caps on the horizon and other funding sources and organisations being oversubscribed, this will be a real lifeline for people experiencing the horrendous consequences of fuel poverty."

The National Lottery Community Fund Scotland Chair, Kate Still, said:

"This project, delivered by Harbour Homes Scotland Limited, is a great example of community activity in action, showing just what can be achieved when people come together for a common cause or to help others. It's all thanks to National Lottery players that we can help give charities and community groups throughout Scotland greater certainty during challenging times."

## Taking a break, together

To promote wellbeing, financial support, and other resources, our Placemaking Team hosted a community event called 'Take a Break' on 16 March.

The free event included access to a wide range of third sector organisations offering many different support services. Take a Break provided wonderful food and a warm space for members of the community to socialise and get to know each other.

More than 60 community members attended the event, and it was great to see so many faces! The event was specifically designed to include harder to reach individuals like older men, adults with disabilities, families with young children and carers. Every member of a community is important, and we were delighted to see so many people come out.

We're very grateful to the number of community organisations that partnered with us to make the event such a success. These included Kin Collective, which provided workshops of family self-care, and All Together Edinburgh which offered free books! For some hands-on activities, Grow2Eat provided planting and growing advice (as well as free plants), and Edinburgh Tool Library delivered woodwork taster classes.



# THANK YOU

## Thanks to our volunteer Board Members



**Caitlin McCorry**  
(Chair)



**Brian Reilly**



**Anthony Gillespie**



**Kevin Anderson**



**David Welsh**



**Liz McLean**



**Campbell Whyte**



**Nicola Dobson**  
(Resigned 14/9/22)



**Leigh Eardley**



**Jim Sherval**  
(Appointed 21/9/22)



**Iain MacPhail**  
(Appointed 21/9/22)



## A big thank you to our staff!

The many highlights of 2022/23 would not have been possible without our dedicated staff.

They have worked tirelessly to keep making a positive impact on people's lives in Leith and north Edinburgh. Our staff team is led by our Chief Executive with support from our Group Leadership Team:

- Harbour Chief Executive **Heather Kiteley**
- Director of Group Operations **Gordon Cameron**
- Director of Group Finance & Business Support **Ngeme Ntuli**

## Last but not least... Thank you!

We appreciate you taking the time to read about our work and for continuing to support us and our brilliant communities.



# GET IN TOUCH

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 **Harbour Homes Scotland**

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Harbour Homes Scotland Ltd is registered with the Financial Conduct Authority, Registration: FRN772734