

HARBOUR

HOMES



ANNUAL REPORT

2024-25

Our communities are brilliant



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We are pleased to publish our Annual Report 2024-25.

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THANK YOU

Big thanks to all who have come along this journey with us every day.

Cover photo by Chris Humphreys Photography Ltd.

HELLO ALL

A few words from our Chief Executive, Heather Kiteley.



HEATHER KITELEY
Chief Executive

The past 12 months have been full of both challenges and wins for Harbour Homes as we stay focused on tackling the housing crisis with compassion, determination and hands-on support.

One of our biggest achievements was delivering hundreds of new affordable homes in Granton. Our tenants there are already helping to build a stronger and more vibrant community along Granton's waterfront.

We've also teamed up with partners to support tenants through the cost-of-living crisis — whether that's helping with grants for essential household items or offering advice to cut down energy bills.

We know there's room to improve. Some repairs are taking longer than we'd like and re-letting homes has been slower than usual. A big reason for this is that our teams have been focused on our digital transformation project, which will lead to better services for tenants and customers in the long run.

A personal highlight of the year for me was joining a group of sheltered housing tenants for one leg of their virtual walking challenge which saw them clock up over 1,200 miles together without leaving north Edinburgh. Thanks to everyone who helped us to make a real difference to people across Leith and north Edinburgh this year.

OUR YEAR IN NUMBERS

Annual report stats 01/04/24 to 31/03/25

Income

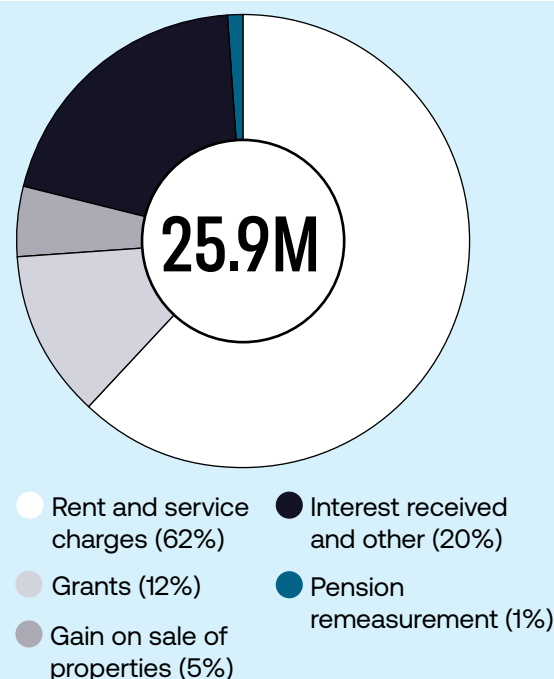
We received income of £25.9m from providing affordable high-quality homes and services. This income is made up of £16.1m from lettings, income from grants of £3.2m, gains from planned property disposals of £1.4m, and management services/other income of £5.1m. In addition, there was a £0.1m gain on pension remeasurement representing an increase in the defined benefit pension plan.

The income from lettings of £16.1m includes £0.4m from shared ownership properties.

Grants of £3.2m include housing grant income recognised for the year and £0.1m of wider role grants to fund community initiatives.

Sales of 10 social housing properties generated £1.4m in line with the planned property disposals programme.

Income of £5m from other activities includes £3.8m of management and lease fees from subsidiaries Harbour Lettings and Harbour Connections. It also includes £200k from legal fees received, £79k from factored income, £82k from commercial rent receivable, £35k from adaptations income, £80k from rechargeable repairs, miscellaneous income from £76k, insurance recoveries from £41k and £208k gift aid received from Harbour Lettings. Interest receivable contributed £512k of interest earned from cash in the bank in various deposit accounts.

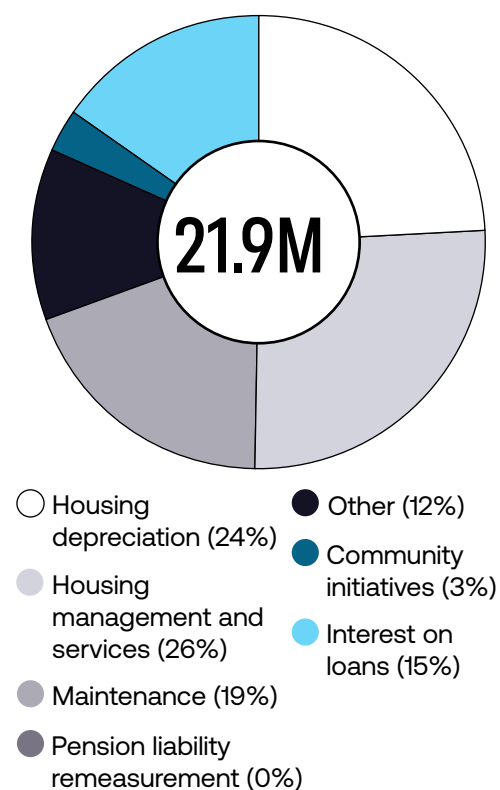


Expenditure

Total expenditure of £21.9m includes housing depreciation of £5.3m, housing management and service fees of £5.8m, property maintenance costs of £4.2m, interest payable on loans of £3.3m, pension liability remeasurement of £0.1m, expenses relating to community initiatives of £0.6m, and other expenditure of £2.5m.

Other expenditure of £2.5m includes fees relating to factored repairs, miscellaneous agency and management services, mid market rent depreciation, and adaptations and salaries.

Community initiatives expenditure amounted to £0.6m, including expenditure related to salaries, overhead reallocations and training expenditures.



Net Surplus

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.

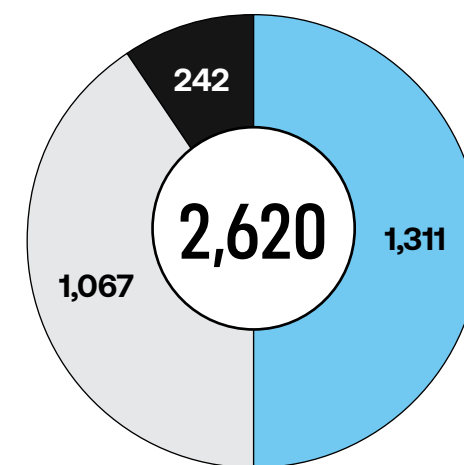
4.0M
Net Surplus

Our properties (as of 31/03/2025)

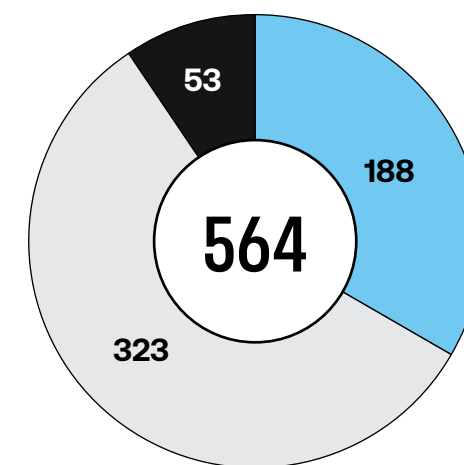
3,304

properties overall
(including 120 shared ownership properties)

Social rent properties

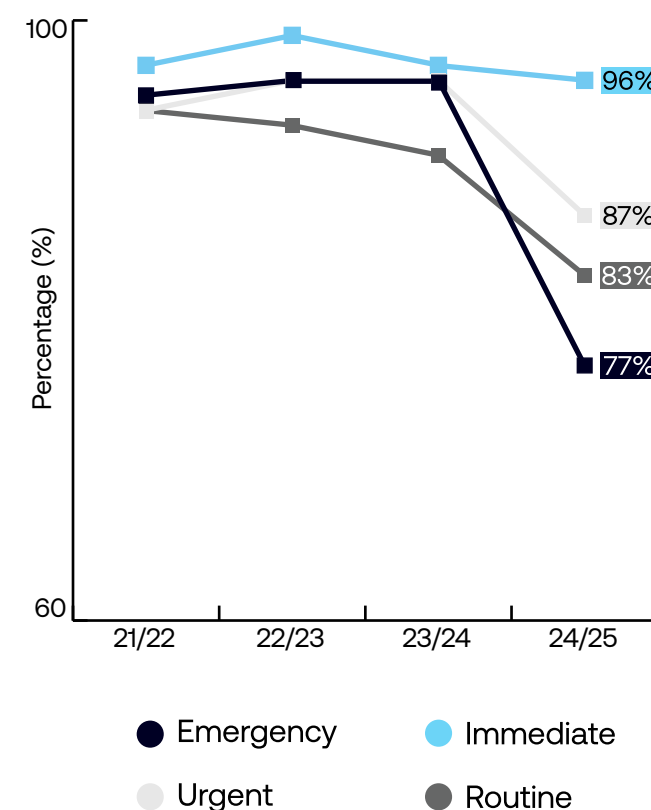


Mid market rent properties

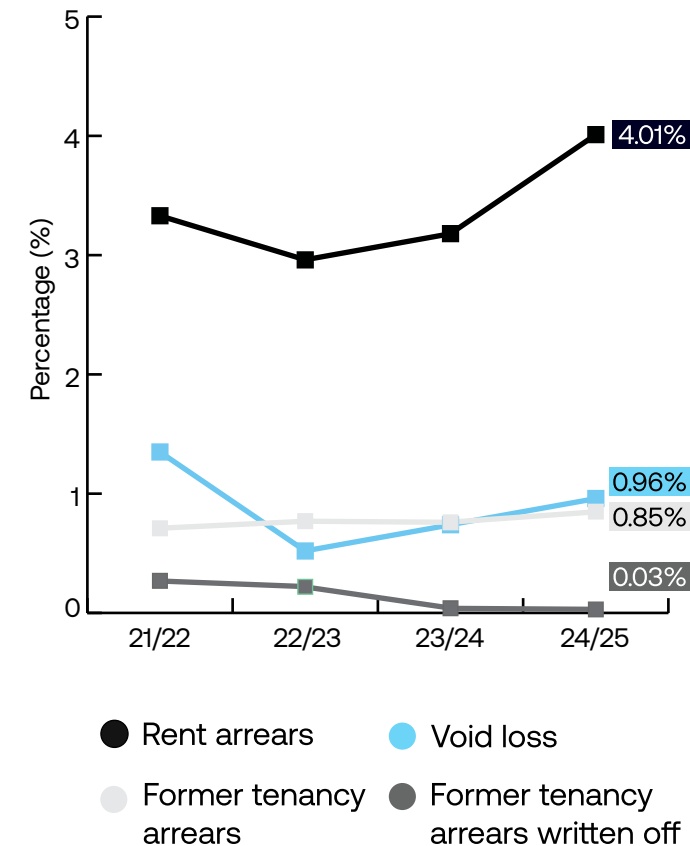


One beds
Two beds
Three + beds

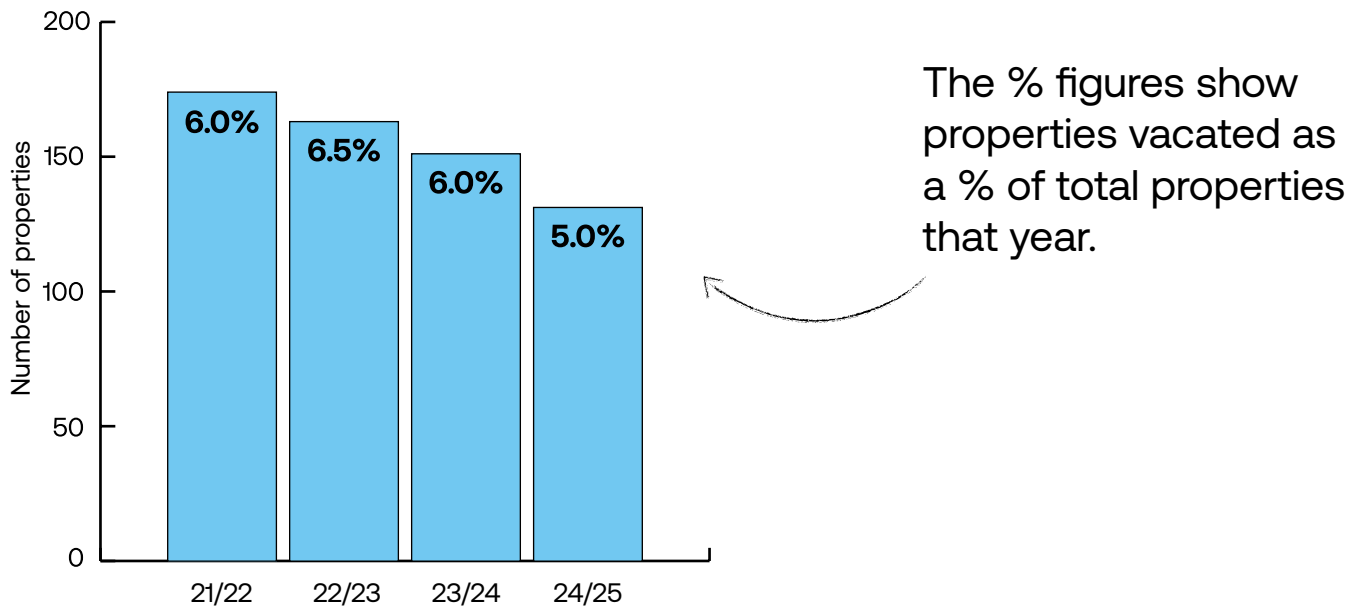
Repairs completed on time (%)



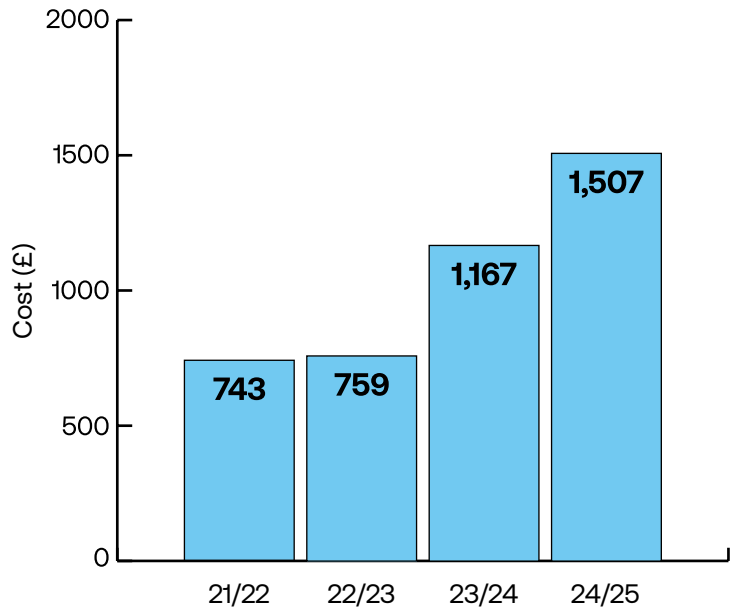
Rent loss (%)



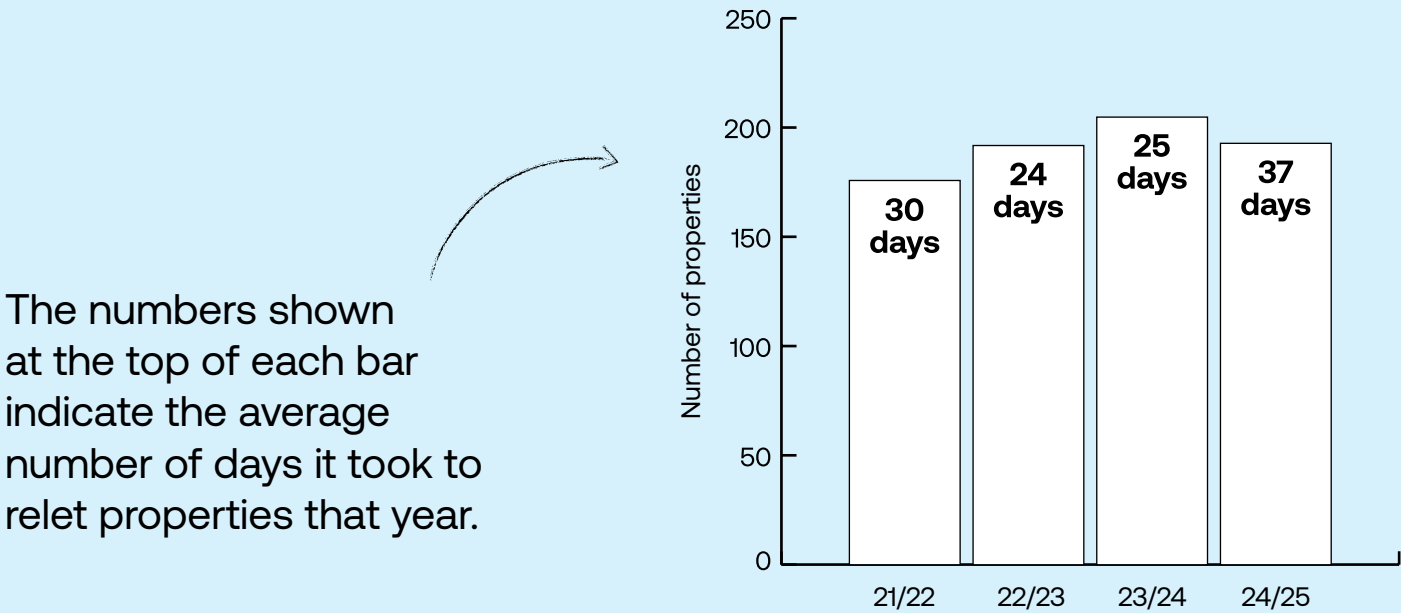
Total properties vacated (and properties vacated as a % of total)



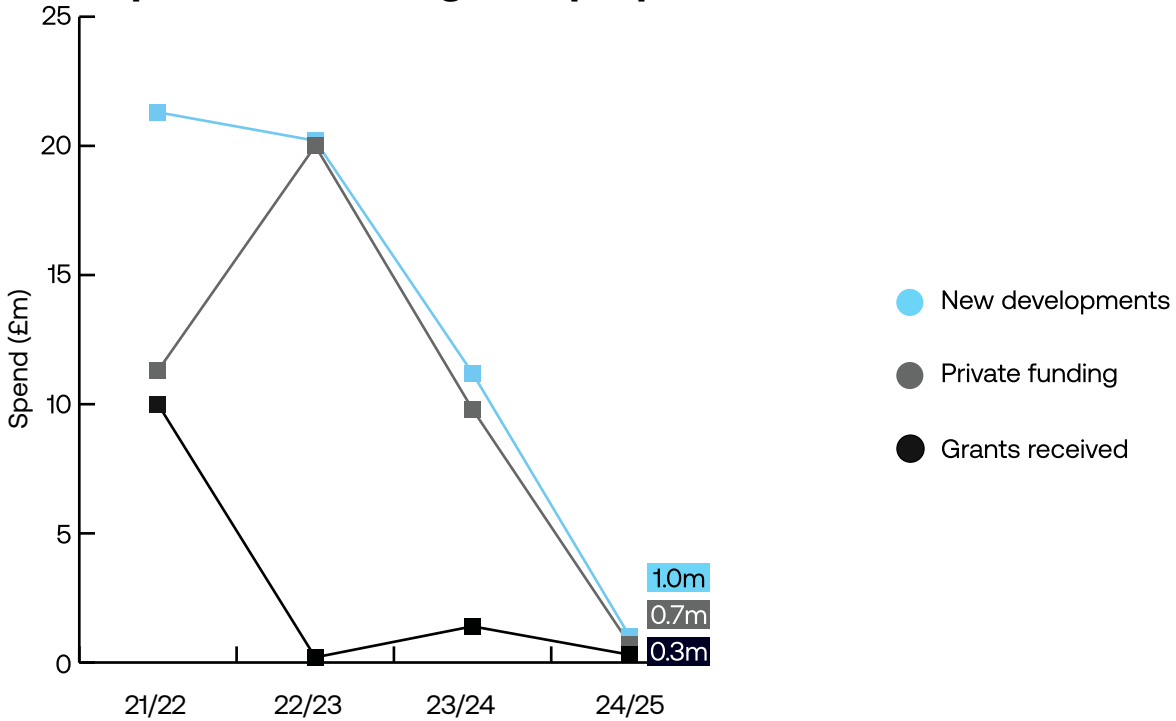
Management costs per unit (£)



Number of properties let to new tenants (and time taken to relet)



Total spend on building new properties (£m)



MORE THAN 300 AFFORDABLE HOMES FOR GRANTON

We teamed up with Cairn Housing Association to create 306 new affordable homes at Granton Harbour on Chestnut Street, Chestnut Wynd, Hesperus Crossway, Hesperus Terrace and West Harbour Road.

This includes 96 homes for social rent by Harbour Homes and 130 properties for mid market rent by Harbour Lettings. The remaining 80 properties are social rent homes provided by Cairn Housing Association.

A seven-bedroom independent living home and office space with an adjoining one-bedroom flat has also been opened by Dean and Cauvin Young People's Trust to support people in the care system. Dean and Cauvin provide accommodation for young people (from ages 15-21) as well as supporting their transition to living independently.

Having hosted an event in September for new tenants to meet each other and find out more about what's happening in the community, Heather Kiteley, Chief Executive of Harbour Homes, said:

"Everyone at Harbour is very proud of the many years of hard work and dedication which has gone into creating these fantastic new homes. With brilliant communal gardens and courtyards, breath-taking views over the Firth of Forth and great public transport links to the city, I know our tenants will be happy in their new homes and will play a part in the new communities which are flourishing along Granton's waterfront.

It was a joy to work with Cairn and other partners to make this ambitious project a reality."

Audrey Simpson, Cairn's Chief Executive, said:

"We are delighted to have partnered with Harbour Homes and other key stakeholders to bring much-needed affordable housing to Granton. These new homes are a testament to what can be achieved when organisations work together with a shared vision. Thanks to Harbour Homes and to everyone involved for their dedication and hard work. We are confident that our new tenants will thrive in this vibrant community."

Councillor Jane Meagher, Edinburgh's Housing, Homelessness and Fair Work Convener, said:

"Edinburgh's council housing stock was

devastated by the Right to Buy policy meaning only 14% of homes in our city today are social housing, compared to a Scottish average of 23%. We desperately need to work on reversing this trend as we work with developers and social landlords to tackle our city's Housing Emergency.

At Granton Harbour, there has been an impressive effort to create over 300 new affordable homes in total, almost 60% of which will be for social rent. Hundreds of people are now moving into good quality and genuinely affordable housing as a result, which is well worth celebrating."

Photo by Chris Humphreys Photography Ltd.



A GROWING COMMUNITY IN GRANTON

With 300 Harbour tenants newly moved into our development at Granton, we felt it was important to help everyone feel settled and develop a sense of community. Our Sustainability Group funded a demonstration green garden project to set up a small, raised bed garden based on previous projects at other developmrnets.

After an in person consultation and a successful wreath making workshop at Christmas (run by Granton Community Gardeners), we began the work. Granton Community Gardeners who are based five minutes walk away from the development handed the garden over to tenants to run independently two years on. They have considerable experience of gardening and

urban farming as a placemaking tool to include the community in outdoor activities.

It's still early days but so far six raised beds have been filled. Early planning has taken place and this will soon be supplemented with small pots for growing herbs and flowers in tenants' homes.

The first trip out to Lauriston Farm nearby at Silverknowes happened in June. Tenants had the option to apply as a group for an allotment there or to get involved in voluntary drop in gardening sessions and nature workshops. This is part of a twelve month programme running until the end of March 2026.

NEW AFFORDABLE HOMES ON IONA STREET



We welcomed tenants to 20 new homes for social rent on Iona Street in Leith in November.

Heather Kiteley, Group Chief Executive of Harbour, said: "We're thrilled to be providing more, much needed, homes for social rent in this vibrant part of Leith. I hope all our new tenants are looking forward to their first festive period and Hogmanay in these excellent new homes which are just a short walk from the city centre and have great public transport links across the rest of Leith and Edinburgh."

The Iona Street development is made up of 14 one-bedroom homes, two two-bedroom flats and four three-bedroom properties. The construction and design team included Watkin Jones, Vita Group and Manson Architects.

STORIES

National recognition for diversity and inclusion

We were recognised for our strong commitment to equality, diversity, and inclusion (EDI), proudly retaining the prestigious Investors in Diversity Silver Award from the National Centre for Diversity (NCFD).

This nationally-recognised award highlights our dedication to creating a workplace culture where fairness, respect, equality, diversity, inclusion, and engagement — known collectively as FREDIE — are at the heart of everything we do.

As part of the assessment, the NCFD carried out staff interviews, group discussions, and a thorough review of policies and practices. The feedback praised us for our continuous progress in embedding inclusive values and for launching a new internal culture project aimed at strengthening EDI across the organisation.

Ngeme Ntuli, Director of Group Finance and Business Support, said: "Our journey with The National Centre for Diversity has been incredibly helpful to us. We are committed to embedding the FREDIE principles within our culture and I am proud of the efforts staff have made to help us retain our Silver Award. We will take on board the recommendations to strive for Gold at our next accreditation."

**PROUD TO BE
FREDIE**

We teamed up with Edinburgh Women's Aid

Edinburgh Women's Aid reported an increase in the number of women seeking help from them due to experiencing domestic abuse. We're doing what we can to support families in crisis who urgently need safe housing.

The lasting effects of the pandemic have made shared accommodation increasingly difficult for vulnerable families, with concerns over infection, lack of personal space, and the lasting impact on children. In response, Edinburgh Women's Aid reached out to us and we provided up to four fully furnished two-bedroom flats for emergency accommodation.

Weekly support ensures residents have not only a safe place to stay but also the resources to begin rebuilding their lives.

Home essentials

We stepped up efforts to support tenants facing the rising costs of setting up and maintaining a home. From April 2024, we rolled out a series of initiatives to make everyday essentials more affordable, from furniture to flooring and white goods:

- £30k invested in housing starter packs to help tenants buy good pre-loved furniture from the Four Square Edinburgh Initiative
- £15k secured from the Turn2us Edinburgh Trust to help tenants struggling with the cost of items like flooring, furniture, or white goods
- £6k carpeting and flooring fund to help tenants who can't otherwise afford floor coverings
- £3k white goods fund to help tenants purchase essential appliances like washing machines when they need them most.

A 1,280 MILE JOURNEY FOR OUR SHELTERED HOUSING TENANTS!

A determined group of 26 tenants from our sheltered housing developments walked the equivalent distance from John o'Groats to Land's End, all without leaving north Edinburgh!

Over six weeks, the residents clocked up an incredible 1,280 miles by walking local routes, smashing their target and taking more than three million steps as part of a group challenge led by us.

The initiative was inspired by the group's hugely successful virtual NC500 walk during the 2020 lockdown. Recognising the powerful connection between physical activity and mental wellbeing, Harbour Homes' sheltered

housing coordinators brought the challenge back to life.

Ellen who joined the walk said: "The virtual walking group was a great incentive to get up every morning and walk instead of sitting watching TV. I started to feel better about myself."

Craig, who also enjoyed the challenge said: "It showed how much effort everyone put into the challenge, it was very worthwhile." Michael added: "I liked the challenge, it was really good for the body and mind. I really enjoy the walking group and catching up with everyone."

"The virtual walking group was a great incentive to get up every morning and walk instead of sitting watching TV."

Maureen Combe, Sheltered Housing Manager said: "There would be no challenge without our tenants, and we are very proud of the dedication shown by the walking group this summer."

It is well known that one of the best things we can do to look after our mental health is to move regularly, and the benefits increase when we move as part of a group. I'm eager to see what our tenants accomplish next!"



OUR TENANT ADVICE SERVICE

Financial gain for our tenants

Thanks to advice provided by our staff, our tenants enjoyed financial gain of just over £269k. We were also able to deliver financial gain of just over £100k to tenants of ARCHIE organisations.

We received over 315 referrals and opened 357 individual client cases.

	Money advice	Welfare rights	Tenancy sustainment	Energy advice	Total
Referrals	17	50	50	71	188
Cases opened	6	61	81	68	216
Cases closed	31	108	132	113	366
Tenant financial gain	£32.9k	£133.5k	£63.8k	£38.9k	£269.1k
Money to rents	£13.9k	£24.3k	£0	£0	£38.2k

Over £172k secured to help Edinburgh tenants with energy advice

In June we secured £172,089 in funding from the Energy Redress Scheme on behalf of the ARCHIE partnership. This vital funding will allow two Energy Advisors to continue supporting tenants across Edinburgh for another two years.

The service offers practical, personalised energy advice to help tenants tackle fuel poverty and improve energy efficiency. This includes support with applying for grants and subsidies to reduce energy bills, switching to better tariffs and even resolving disputes with energy providers.

Tenants renting from any of the seven ARCHIE partner organisations can benefit from this help.

Alongside Harbour Homes, these include: Lister Housing Co-operative, Manor Estates Housing Association, Muirhouse Housing Association, Prospect Community Housing, Viewpoint Housing Association, and West Granton Housing Co-operative.

Fiona Whitelaw, Tenant Advice Team Leader at Harbour Homes, said: "Our Energy Advisors will continue to build on the work we've been doing across Edinburgh to advise and advocate for tenants whose quality of life is impacted by high energy costs or energy debts."

WIDER COMMUNITY

Leith Network

We have continued to facilitate and grow the Leith Network, a collective of charitable, third sector community organisations. For the fourth year running the Leith Network has grown both in size and stature. This last year has seen it increase to 129 individuals and organisations with engagement online and in quarterly face-to-face meetings also increasing.

The network was approached by City of Edinburgh Council in 2024 and asked to be a partner in its new Community Planning process for the city. The network successfully lobbied against proposed cuts to the Edinburgh Health and Social Care funding by the Edinburgh Integration Joint Board.



Community initiatives

A number of collaborative funding opportunities have arisen through the Leith Network including a community meals project. Following a successful community food initiative in 2023, Pilmeny Development Project was Supported by Harbour Connections to develop this work further, through funding from The National Lottery Community Fund, throughout 2024/25. This project came to an end in March 2025 and was a resounding success.

Four older people's events were organised, to promote Healthy lifestyles/Active Ageing in Leith. Each event provided a community meal, activities, information stalls and a Tea Dance. Each of the four events engaged with over 100 older people. They primarily targeted 'harder to reach' (e.g. BAME, LGBTQ+, disabled, socially isolated older people in the area. Additional support was provided to overcome barriers and enable socially isolated older people to participate (e.g. disabled transport, ITS, Buddy volunteers).



EMPLOYABILITY PROGRAMME

There has been a significant increase in demand and referrals for our employability programmes across 2024/25. Over 200 individuals experiencing issues around employability such as unemployment, under employment or job-related monetary issues have been supported to find work or gain improved positions.

Outcome levels have remained high with 34% of customers moving on to destinations such as full-time, part-time and voluntary employment or accredited training.

Our funded employability work, in partnership with AdviceUK, has been successful in supporting those from black and ethnic minority backgrounds, single parents and families with two or more pre-school age children.

Case studies

HNC course success

A customer was referred to Edinburgh College for an HNC in Beauty Therapy. She was initially rejected for this course and placed onto a much lower course due to a lack of understanding of her Polish school certificates. This was challenged successfully and she was offered the HNC place and is delighted. This course will enable her to get a good job in a spa that is sustainable for her and her family.

Making the right connections

Chao Li is in her 30s and a single parent to a three year old. She was seeking employment in a finance assistant role which she hoped would lead to a career in accountancy. She has good experience in China but was finding it difficult to establish the equivalent role in Edinburgh. She was doing her final accountancy exams and had some limited childcare in place but very little support.



Our team first established what kind of role Chao Li was seeking and how her transferrable skills and experience mapped onto roles which were being advertised. She was supported to update her CV and then helped to apply for a few public sector roles with lengthy application forms. This was unsuccessful, largely due to the limited time available to Chao Li due to childcare commitments. Jane Whiting of the Placemaking team introduced Chao Li to a contact of hers within the finance industry in Edinburgh. She was offered a role within their firm.

Chao said: “When I came to see you I had no idea how to get started with looking for a job. I had just moved home, was volunteering and studying and I needed help with my CV, job search and interview skills. I’m now enjoying putting theoretical work into practice and learning about working on clients’ accounts.”



The path to an apprenticeship

An 18 year old from a minority ethnic background came to our service with his mother. He had had a year of being a ‘NEET’ (not in education, employment or training).

The day he and his mother first attended he was supported to apply for a two week Capital City Partnership programme with NatWest which helps young people into apprenticeships for accounting and finance. He was accepted onto the course and was told he could apply for a route which would see him probably able to join a graduate apprenticeship.

He has also been invited to play basketball for Scotland which we discussed – he wanted to go to the USA. His mother has also been referred to Edinburgh College to help her improve her language skills.

Getting the right certificates

Another individual from a minority ethnic background had been in Scotland 9-10 years. He was struggling to get into suitable skilled work despite having done skilled work in Spain. He lacked certificates for the work in Scotland.

He attended an emergency first aid course with us, the first training course he was offered in this time. He was helped to apply for the SIA security licence and exam.

“When I came to see you I had no idea how to get started with looking for a job. I had just moved home, was volunteering and studying and I needed help with my CV, job search and interview skills.”

THANK YOU

Thanks to our volunteer Board Members.



DAVID WELSH
Chairperson

This is my final year as Chairperson of Harbour Homes and it is a role I will miss greatly.

I'd like to say a personal thank you to all Board Members for their contributions during these two years. I have thoroughly enjoyed carrying out this role alongside you all.

A stand-out day for me this past year was in the summer of 2024 when I attended a gathering of sheltered housing tenants at St Nicholas Court. Not only is Harbour Homes' sheltered housing service award-winning, but it is regularly praised and recommended by tenants' family members and professionals

including GPs in the community. I'm very proud of the sheltered housing management team for the excellent work that they do.

This year has also seen Harbour Homes contribute to new affordable housing at Granton's waterfront. I have been impressed at the various gardening and community projects happening in the area. This work goes a long way to helping people feel settled in their new homes.

Now I look forward to celebrating 50 years of Harbour Homes and marking the end of what has been another successful year in its history.



Campbell Whyte
Vice Chair



Caitlin McCorry



Anthony Gillespie



Jim Sherval



Iain MacPhail



Brian Reilly
(resigned Sep 2024)



Liz McLean



Kevin Anderson



Leigh Eardley



Chris Stone
(joined Nov 2024)



Pauline Carter-Lee
(joined Nov 2024)

Changes in Board Membership

Board Member Marc Greco joined in May 2024 and resigned in August 2024.

And a huge thank you to our colleagues!

The highlights of 2024-25 would not have been possible without our dedicated colleagues. They show up to continue making a positive impact on the lives of people in Leith and north Edinburgh. Our 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 and 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

hello@harbour.scot

0131 554 0403

Harbour Homes
108 Constitution Street
Edinburgh
EH6 6AZ

www.harbour.scot/homes



Harbour Homes Scotland



Harbour Homes Scotland



HAPPY TO TRANSLATE