



2024/2025

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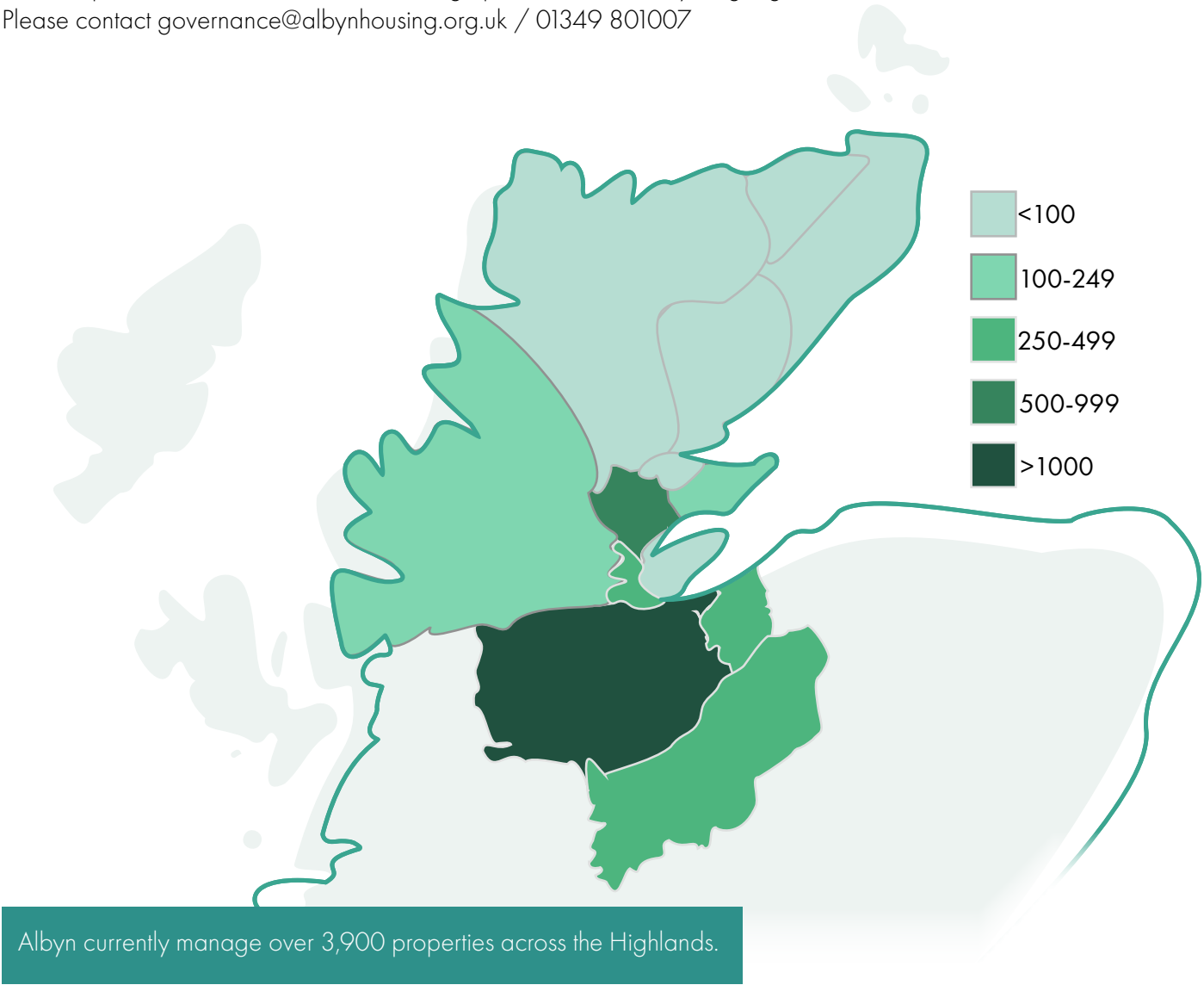


# Annual Report

# Welcome & About Albyn

Welcome to the Albyn Housing Society ('Albyn') annual report for 2024/2025. We hope you enjoy reading about what we have achieved in the year.

We can provide this document in Braille, large print and community languages.  
Please contact [governance@albynhousing.org.uk](mailto:governance@albynhousing.org.uk) / 01349 801007



## Contents

Welcome	02	Innovation	12
About Albyn	03	HR & Organisational Development	13
Chair’s Report	04	EDI Report and Action Plan	14
CEO’s Report	05	Governance	16
Operations	06	Our Board	17
Group Services	08	Our Leadership Team	18
Customer Involvement	10	Highland Residential (Inverness) Ltd	19

Albyn serves an ever growing number of communities in the Highlands, providing good quality, affordable housing for thousands of people across the region. For over five decades we have listened and responded to the views of our customers, local government, communities, and businesses in meeting housing needs in the Highlands.

Our approach places quality, affordability and sustainability at the forefront of its efforts, recognising the wider social and economic impact of housing for the people of the Highlands. Appropriately, significant investment goes into ensuring that tenants with changing needs can remain in their homes through adaptations.

## Our Vision

“Maintain and build quality homes, providing excellent customer service, and giving opportunities for people and communities to flourish”

## Our Values



Being caring

Being adaptable

Being professional

## Our Objectives



### **Our homes:**

We will implement the approved development programme from 2025/26 to deliver 600 homes including 396 homes for social rent, 164 for Mid-Market Rental through Highland Residential and 40 for sale as new supply shared equity homes. Work with partners developing innovative solutions to embed future sustainability and affordability into existing and new homes to improve the customer experience



### **Our customers:**

Our long-term goal is to support the welfare of all our customers by providing proactive energy advice, and practical assistance in maintaining a tenancy and to ease cost pressures associated with starting a tenancy thus promoting long-term housing stability. Through targeted support and advocacy, we will help ensure our customers can maintain and enjoy their homes while promoting energy efficiency and long-term customer satisfaction on the services we provide.



### **Our people:**

We will develop and improve recruitment, retention and succession plans. Staff development will be framed around staff and organisational ambition. We will continue to focus on staff engagement, communication and organisational culture to be an 'employer of choice' and demonstrate our values.



### **Our finances & digital services:**

We will implement measures to manage the Society's finances to meet regulatory obligations for affordable rents whilst ensuring that there are sufficient financial resources to meet our day-to-day commitments, business plan objectives and future capital investment needs.

We will successfully implement identified actions to strengthen and enhance our ICT network and data management arrangements and will continue the implementation and exploitation of the CX Housing and asset management software to provide improved digital services and efficient and effective processes



**Our partnerships:** We will continue to work with academic partners on the research and development opportunities of our FIT Homes and FIT sense platform, beyond that of social care but also in meeting net zero aspirations. Deliver 10 FIT sense homes through the criminal justice partnership pilot. The exploration of a new constitutional partnership opportunity.



# Chair's Report

I have the honour of being the Chair of Albyn Housing Society Board and I am joined by 10 other people who volunteer their time freely to serve on the board. The Board are there to protect the interests of tenants and other stakeholders and also set the strategic agenda for the organisation.

The danger in writing an introduction to an Annual Report is that it reads like a list but the differences made to peoples lives by our work over this year is substantial and should be celebrated from new housing, to investing in stock, helping people remain in the communities and houses they work in.

I have headlined certain areas but if anyone reading wants further detail then this can be provided.



**Find out more about our board on page 17 or visit our website [www.albynhousing.org.uk/board-members](http://www.albynhousing.org.uk/board-members)**

Reflecting on the past year both Board, the Leadership Team and the wider staff group are delighted to report that our performance continues to improve and in many areas is ahead of the sector. From managing our income to day to day repairs to working in communities to improve estates and behaviours there are successes.

However, maintaining and ensuring good services is only one part of our story – over the last year we have grown services for our tenants. Tenancy sustainment is one of our key success stories where we have identified areas of people just needing some additional assistance. Examples of this would be around assistance on energy support ensuring that everyone has good information on how to manage energy use efficiently – this is so important as our area is off the gas grid meaning energy is more costly for people.

Another area of work is on our FIT Homes which is a project to help tenants remain in their property for as long as they want even if they have health or other challenges. We are delighted that this work has received further external support through the Inverness and Highland City Region Deal from both the UK Government and Scottish Government, supported by Highland Council. I would expect to provide further news on this in next years Annual Report.

We are particularly proud of the positive relationship with our colleagues in the Scottish Government and The Highland Council, Inverness Chamber of Commerce, Inverness & Cromarty Firth Green Freeport and a number of voluntary organisations that work with us to deliver more integrated services. These relationships are vitally important for all of us at Albyn, tenants, wider stakeholders, board and staff. Highland is a huge area with many remote communities and it is only by working in collaboration that we can all bring more benefits to the area.

I want to thank the staff team for their hard work during the year but I should thank fellow Board Members. On a voluntary basis they have attended over 17 meetings in the year, held a strategy day, agreed greater borrowing for new affordable homes for Highland and agreed a strategy to maintain and improve our existing housing stock.

Board Members discussing the Highland Housing Challenge at our 2024 Board Strategy Day in November.





## CEO's Report

Welcome to our Annual Report for 2024/25. It has been another positive year for the Albyn Group as we continue to grow and develop, and most importantly our improved customer service performance highlighted in this report. This continues to evidence the success of our customer and property service redesign 2 years ago. Our performance and satisfaction continues to improve year on year.

Our Board continues to commit a significant amount of money to increasing tenancy sustainment and supporting our tenants through periods of hardship.

Supporting our tenants is a key objective for Albyn, and as well as having a specific sustainment team who specialise in this area, in 2024/25 we also:

- Supported 1100 tenants (more than 1 in 4 of our tenants) through our £150,000 annual support fund.
- Piloted a new approach where we supported 15 tenants to deal with problems of hoarding, which may have had an impact on their tenancy.

This support will continue into 25/26 where we hope to support those most vulnerable to stay in their homes with targeted support, advice and assistance to "Make a House a Home".

Our aim in supporting customers to sustain their tenancy also forms part of our commitment to respond to the Highland Housing Challenge. You may be aware that there is a national housing emergency declared in 2024 by the Scottish Government. In the Highlands this is seen as a challenge as there is a significant need for more housing due to the economic opportunities afforded by the Green Freeport and various related industries. Albyn will now increase our development programme in response to this need, building 600 new homes over the next 5 years.

In 2024/25 we invested £10.1m in new affordable homes, and also £2m in new heating, kitchen and bathrooms to maintain our current homes – a key priority for the organisation, in line with our vision to maintain and build quality homes, providing excellent customer service, and giving opportunities for people and communities to flourish.

An area that is of great importance to me is that we get to know our customers better, and in 2024 all of our extended management team took part in a "day of action", whereby management staff from all functions of the business – from operations to finance, to HR, governance and communications, all went out to meet our customers.

Working in social housing is something I am hugely passionate about and it was great to see all our staff showing that same passion, and for those who don't work in operations getting to meet our customers, see our homes and estate and take part in activities that are core to our business, but they may not regularly see. It was a very successful day and one we will continue this year. I am confident that we will continue to improve our services and offer to you as we are also looking to drive our digital services forward to customers in 2025/26.

Kirsty



Staff at an all-staff face to face session in February.

# Operations

## Overview

Albyn is a leading provider of social housing owning and managing 3,858 homes across a wide geographical area. We are proud to deliver essential services that support tenants and communities every day. Our core operational teams work together to provide a comprehensive range of services, all delivered in line with our statutory and regulatory responsibilities.

Our **Income** team is responsible for rent collection, which is fundamental to the sustainability of our organisation. It enables us to invest in repairs, maintenance, tenancy support, and new housing, ensuring we meet both our operational responsibilities and long-term strategic goals. By supporting tenants to manage their rent commitments, we help prevent debt and financial hardship.

Our **Tenancy Operations** team manages all tenancy matters, ensuring fair access to housing through our participation in the Highland Housing Register. This supports efficient allocations and quick turnaround of empty homes, helping match applicants to their area of choice and sustain vibrant communities. Alongside this, the team leads our response to Anti-Social Behaviour (ASB), a growing concern across our communities. We take a proactive, person-centred approach, responding swiftly to reports, supporting those affected, and working closely with partners such as Police Scotland and local agencies to promote safe, respectful neighbourhoods.

Our **Tenancy Sustainment** team plays a central role in helping tenants maintain stable, successful tenancies. With increasing financial and social pressures, we provide early intervention, personalised support, and strong partnership working to prevent tenancy breakdown. Our Tenant Support Fund was fully utilised to help tenants through periods of hardship and the team continues to proactively seek external funding to extend the reach and impact of our support.

Our **Property Services** team is fundamental to delivering safe, high-quality homes. We provide a responsive repairs service alongside a robust programme of planned maintenance and component replacement. Compliance is at the core of our approach, with rigorous systems in place to meet all statutory and regulatory requirements, including gas safety, electrical checks, and fire safety. The team is supported by a network of local contractors and specialists to ensure high standards and timely delivery of repairs across our housing stock.

## Reflection on 2024/25

This year has tested everyone's resolve as we continue to operate in a complex and evolving environment. However, it has also highlighted the resilience, focus, and determination that underpin our work. The cost-of-living crisis has deepened into a debt crisis, with more tenants than ever needing support.

Over 1,100 households received assistance through our Tenant Support Fund, alongside vital external funding secured through partnerships with charities and grant providers. This lifeline has helped prevent hardship and sustain tenancies. This year, the team completed a successful project that supported 15 tenants facing hoarding challenges, helping them stabilise their tenancies and improve their living conditions.

We've continued to deliver safe, high-quality homes through responsive repairs, planned maintenance, and a proactive heating replacement programme, reducing energy costs and improving comfort. Our work on damp and mould has remained a priority, with a preventative, tenant-focused approach.

Despite rising vulnerabilities and pressures on social care support, we have maintained strong performance in rent collection, allocations, and tenancy sustainment. We have responded swiftly to ASB and worked hard to keep communities safe and supported.

Every repair, every conversation, and every intervention has made a difference. We are proud of what we have achieved, not just in numbers, but in the real, positive impact on people's lives. Our ambition is clear: to be the very best at what we do. This year's progress across service delivery, tenant support, and investment in our homes takes us a step closer to that goal. We continue to invest in our people, systems, and partnerships to meet the evolving needs of our tenants and to build stronger, healthier communities across the Highlands.



**3.82%**GROSS TENANT ARREARS  
(FROM 5.13%, TARGET 6%)**1,404**TENANTS SUPPORTED BY  
TENANCY SUSTAINMENT**261**HOMES ALLOCATED  
128 TO HOMELESS APPLICANTS**29.50%**FASTER VOID RELET TIME  
(NOW AVERAGE 23.75 DAYS)**£223K**TOTAL SPENDING (GRANTS  
& INTERNAL FUNDING)**£80,232**SPENT ON STAGE 3 ADAPTATIONS  
FOR INDEPENDENT LIVING**92.10%**REPAIRS RIGHT FIRST TIME  
(3.9% IMPROVEMENT)**8,879**

REPAIRS CARRIED OUT

**95.12%**TENANCIES SUSTAINED LONGER  
THAN ONE YEAR**304**ASB CASES RESOLVED  
(99.67% OF REPORTED CASES)**2,564**GAS SAFETY CHECKS  
CARRIED OUT**4.28<sup>HRS</sup>**EMERGENCY REPAIR TIME  
(TARGET 6 HOURS)**4.82<sup>DAYS</sup>**NON EMERGENCY REPAIRS TIME  
(TARGET 10 DAYS)

Emma Roddick MSP, (centre) visits one of our FitHomes tenants (left) along with members of the Customer Services team

**"In a year defined by pressure and change, I'm incredibly proud of how we've stayed focused on what matters most, supporting tenants, protecting homes, and delivering services that truly make a difference. None of this would have been possible without the dedication, resilience, and teamwork shown across the organisation."**

***Maureen Knight, Deputy CEO and Executive Director of Operations***

# Group Services

## Overview

The Group Services directorate provides support and delivery services across the Albyn Group and facilitates Albyn Group's internal audit programme, liaising with our contracted internal audit provider and managing the scheduling and follow up of assignment delivery.

The **Development** team is responsible for the delivery of our ambitious new home building programme, where capacity has been extended to 600 homes over the next five-year period. The team manages the sourcing of sites and schemes, securing appropriate professional support and the selection and management of contractors.

The **Finance** team provides financial services across all disciplines including income accounting, purchasing and supplier payments, management and financial accounting and liaison with lenders, bankers and other professional advisors.

Group **Health and Safety** oversees internal policy, procedures, and compliance to ensure a safe working and living environment.

# 11

NEW HOMES  
HANDED OVER

# £10.1M

INVESTED IN DEVELOPMENT  
OF NEW HOMES

# £24.4M

TURNOVER  
(INCREASE FROM 23.1M)

## Reflection on 2024/25

The 2024/25 year has presented a number of challenges, as the wider economic climate continues to be characterised by high borrowing costs and rising living expenses.

The Highland Housing Challenge has provided Albyn with an opportunity to step up its efforts to meet the ever-growing housing need across the Highlands and the Board has responded positively to this challenge by increasing our commitment to build 600 new homes over the next five years.

Much of the 2024/25 year has been spent developing the pipeline of projects required to deliver this expansion. Over 200 new starts planned for 2025/26, supported by funding secured through stakeholders and lenders, including £10million of new commercial finance.

With inflation falling in 2024/25, rent increases have been more modest, with the application of a 2.7% increase applied in April 2025, following a larger increase of 7.7% in April 2024. Albyn remains committed to keeping rent increases at necessary levels while always considering the affordability of rents for tenants.

Costs have continued to rise, particularly in repairs delivery and buildings insurance, placing pressure on resources available to meet the longer-term goals, such as of decarbonising our housing stock.

The financial performance in the year was weaker than the previous years because of these cost pressures and it will be important to control costs into the future, but we met all covenant requirements of our lenders, an important consideration for long term financial planning.

Looking ahead, we will invest significantly into our development programme, alongside improvements to our internal systems to enhance efficiency and improve digital services and accessibility for our customers.





New homes in the latest phase of Castlepark, Dingwall



Welcoming our latest tenants



Two homes rebuilt after a devastating fire in Sheildaig.

**“As a developing landlord in an area of Scotland which presents many unique challenges, Albyn is exceptionally placed to work alongside valuable partners and stakeholders to deliver a genuine impact on people’s lives.**

**“Albyn is in a privileged position to be a significant provider of social housing to our communities, it is important that we continue to make decisions based on considered evidence and sound financial discipline to ensure the successes are sustained well into the future.”**

**Andrew Martin, Executive Director of Group Services**

# Customer Involvement

## Get involved

At Albyn, our aim is to make sure that anyone from our communities who wishes to influence how we deliver services has the opportunity to do so. We encourage involvement at all levels, helping share service improvements and decisions. Whenever we consider changes to tenancy management or how we maintain or improve homes, we ask for tenant views. There are many ways to get involved, depending on how much time individuals have and how they wish to participate.

**Ways to engage include:**

- Joining tenants’ or residents’ groups.
- Joining registered tenant organisations (RTOs).
- Attending meetings and local pop-up sessions.
- Registering an interest in a particular issue.
- Taking part in our resident satisfaction surveys.
- Joining an involved tenant group such as our Customer Involvement Strategy Monitoring Group (CISMG), Performance Monitoring Group, or Tenant Editorial Group.
- Becoming a member of the Society.
- Applying to join our Board.

We also keep our website up to date and send regular newsletters to ensure tenants can stay informed and involved.

## Meeting overview

Our Customer Involvement Strategy Monitoring Group meets 4 times a year and throughout the 2024-25 period meeting agendas were as follows:

Date of meeting	Topics on the agenda
08/08/2024	CISMG Action Plan
20/06/2024	Housing Management System and Customer Portal Business Plan Pop up events Adaptations budget Cost of Living Survey
13/01/2025	Performance Monitoring Update - New Builds
24/03/2025	Business plan and budget Tenant Participation Complaints Tenants4Tenants Group information session

### Tenant training

We aim to support our engaged tenants to upskill and ensure they have the right tools to provide them with the confidence to use their voice and encourage positive improvements within Albyn. We are delighted that during 2024/25, several members of our CISMG received their qualification in ‘Governance of Scottish Housing Associations’.



Staff attending a behind closed doors event (L-R Jim Banks, Head of Customer Services, Kirsty Morrison, Group CEO, Brett Fletcher, Executive Assistant, Gayle Anderson, Customer Services Manager)

# Behind Closed Doors

As part of Albyn's 2024/25 Business Plan Strategic Objectives, a new action was introduced requiring each member of the Executive Leadership team (ELT) to visit a tenant in their home. Supported by a wider programme of estate visits and community outreach, this commitment deepens organisational understand of tenant experience and reaffirm Albyn's mission to put tenants at the heart of its services.

In **June 2024**, staff from across the organisation visited tenants at Balvonie Estate as part of a door-knocking exercise. This community had faced several challenges since handover and the initiative aimed to engage directly with tenants on their concerns and identify how services could be improved.

- **Participants:** 23 staff members, including 6 from ELT
- **Area visited:** Balvonie Estate
- **Setup:** Two sessions were offered; this was to ensure we reached tenants who may work during typical office hours.

**"This experience reminded me that our financial decisions and policies have real-world implications... Behind every figure is a person with unique needs and challenges."**  
— William Blandford, Finance Manager

Further to this activity, an ELT Day of Action took place in **July 2024**. This ensured senior leaders and staff from across the organisation had the opportunity to engage directly with tenants, listen to their experiences and respond to their needs.

- **Participants:** 15 staff members, including 13 from ELT
- **Areas visited:** Drumnadrochit, Conon Bridge, Maryburgh, Nairn, Milton and Invergordon
- **Setup:** Prearranged appointments with tenants with a variety of circumstances.

**"By taking a few hours to speak to tenants, it really focuses the purpose of our work... The power of listening is incredible."**  
— Chris Ellis, Head of Performance and Projects

## Areas discussed or otherwise identified

- Repairs
- Mobility Scooter access
- Moss clearance
- Landscaping (common areas)
- Landscaping support needed (tenants)
- Fencing issues
- Tenant participation
- Parking
- Adaptations
- Anti-social behaviour
- Tenancy support including access to food
- Energy Fund assistance

## Impact and outcomes

- Strong internal and external feedback, praising the collaborative approach
- Raised awareness of tenant needs across all departments
- Prompt resolution of minor repairs and tenant concerns
- Reinforced culture of empathy, accountability, and partnership
- Inspired immediate actions and follow ups, including increased support for vulnerable tenants

**"The day reminded me of the balance between proactive communication and respecting tenant autonomy."**  
— Lana MacGregor, Marketing and Communications Officer



# Innovation

## Reflection on 2024/25

2024/25 was a pivotal year for innovation at Albyn, with the successful completion of the final Inverness and Highland City-Region Deal funding phase and a clear focus on securing resources for the next stage of our technology programme. We have developed significant partnership successes, extending support to vulnerable adults and developing a new framework for a collaborative multi agency approach.

Our partnerships with universities across the UK are thriving, and we are actively working with both the Scottish and UK Governments to enable wider deployment of the technology.

# 70+

HOMES BENEFITING  
FROM FITHOMES TECH

# £50K

AWARDED BY HIE FOR  
INTERFACE DEVELOPMENT

# IHCRD

COMPLETED ON TIME AND ON BUDGET  
(INVERNESS & HIGHLAND CITY-REGION DEAL)

# £463,800

AWARDED TO EXPAND TECH TO A FURTHER  
200 HOMES ACROSS THE HIGHLANDS

## The Impact of FitHomes

To understand the impact of FitHomes technology and the improvements that it can have on tenants lives and their ability to live independently please head to our website or visit our youtube channel to meet Terri.

[www.albynhousing.org.uk/the-impact-of-fithomes/](http://www.albynhousing.org.uk/the-impact-of-fithomes/)



**“Albyn is a leader in this field, creating new ways to support our tenants and communities while enabling our partners to access and adopt innovative technology quickly and affordably. The development and delivery model we have created works and crucially, it is one that both our tenants and partners are happy to support.”**

**Lucy Fraser, Head of Innovation**

# HR & Organisational Development

## Overview

The HR team plays a central role in supporting Albyn's business objectives by embedding our core values - Being Caring, Being Adaptable and Being Professional - throughout the organisation.

We ensure this is reflected in our policies, practices and daily interactions and that we foster a culture of staff engagement, learning and development, and performance. Our goal is to be an 'employer of choice' not just across the Highlands but across Scotland. We focus on attracting, retaining and developing the right people for the right roles, empowering colleagues to deliver excellent services to customers and colleagues.

## Reflection on 2024/25

What made this year particularly special was having new team members join us, and what made this year particularly challenging was supporting staff through the cybersecurity breach in August 2024 during which our staff demonstrated exceptional resilience and commitment. With systems offline, they increased face-to-face engagement with customers visits and estate walkabouts, particularly supporting vulnerable tenants. In recognition of the need to strengthen digital and business services resilience, the Board supported us in creating and recruiting to a new post of Director of IT and Business Services.

Staff engagement remained central to our approach. We held 5 all-staff events including 2 face-to-face events.

In **July**, the Extended Leadership team took part in a day of action visiting customer homes to hear about their experiences.

In **November**, our annual 'state of the nation' event focused on the Highland Housing Challenge, performance and our journey of continuous improvement, and rent consultations. We also celebrated long-service awards for 11 colleagues.

In **February**, we held a staff event focused on 'what does good look like' for our customers, our teams and each other. This session shaped the development framework, driven by staff feedback. The event highlight was 'Albyn Bingo' where staff raced to find colleagues who met their bingo criteria, with 15 winners shouting BINGO at the final whistle!

We continue to implement the long-term action plan developed from the last staff survey ahead of the 2025 survey. We've learned so much from the previous results and we're ready to listen and learn again.

Our commitment to diversity, equality and inclusion is embedded not only in our values, but in our social responsibility and legislative requirements. All staff participated in equalities, anti-harassment and anti-bullying training reinforcing Albyn's policies. We also signed the CIH Professionalism commitment and continue to support staff, particularly those new to housing, to achieve CIH qualifications, nurturing the next generation of housing professionals and leaders.

**94**

STAFF MEMBERS

**5**

ALL STAFF  
EVENTS

**3.29%**

SICKNESS ABSENCE  
(0.32% REDUCTION)

**34**

RECRUITMENT POSTS INCL  
11 INTERNAL PROMOTIONS

**"We are ambitious to be the best we can be in our journey of continuous improvement from Good to Great for the benefit of the people we support."**  
**Laurie Macleod, Head of HR & Organisational Development.**

# EDI Report & Action Plan

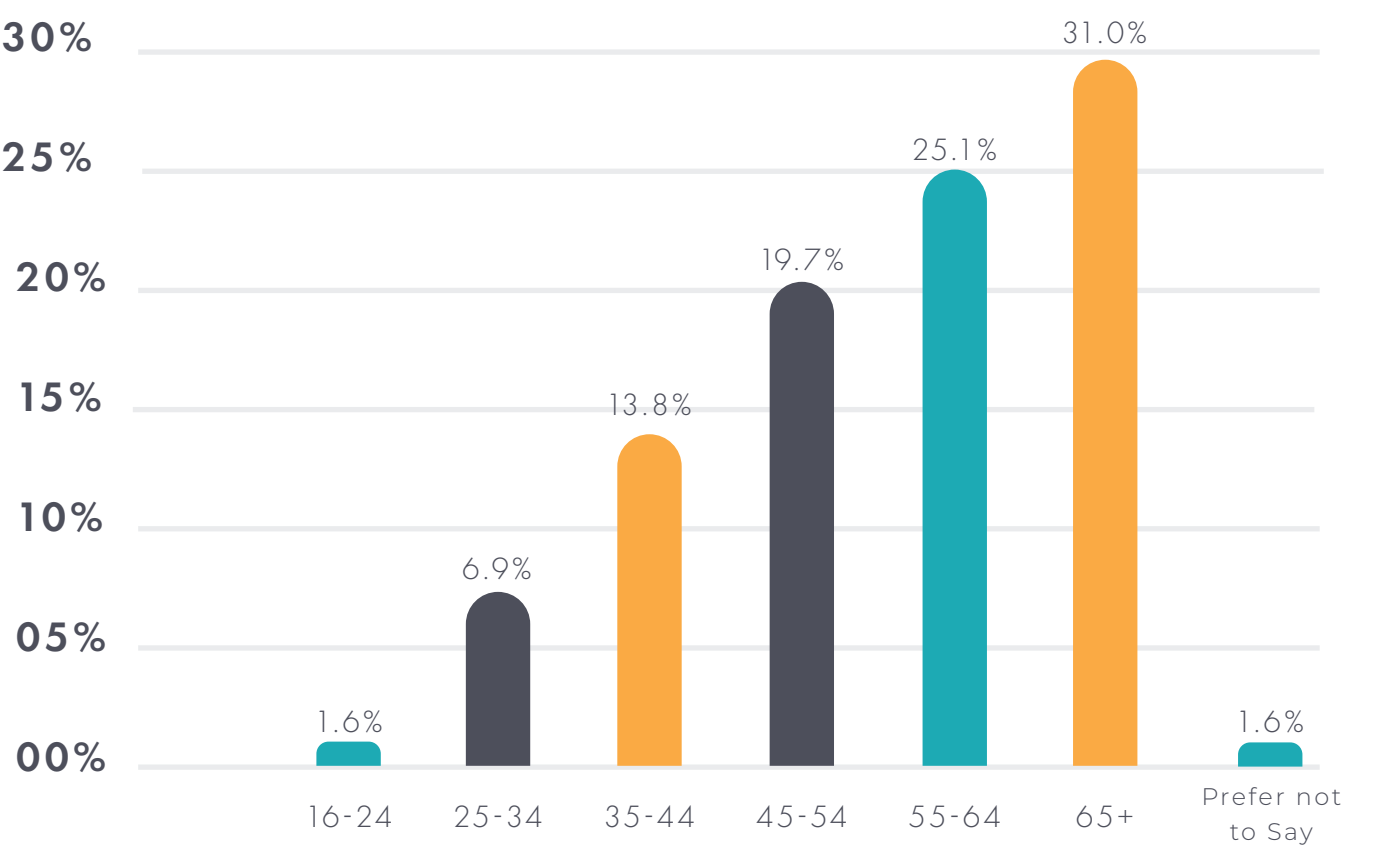


We are pleased to share that our latest Equalities Report and Action Plan is now available on our website. This report is an important step in ensuring that our services meet the diverse needs of all our tenants.

By gathering equalities data about our tenants, we can make more informed decisions, identify barriers to accessing services, and improve how we support communities.

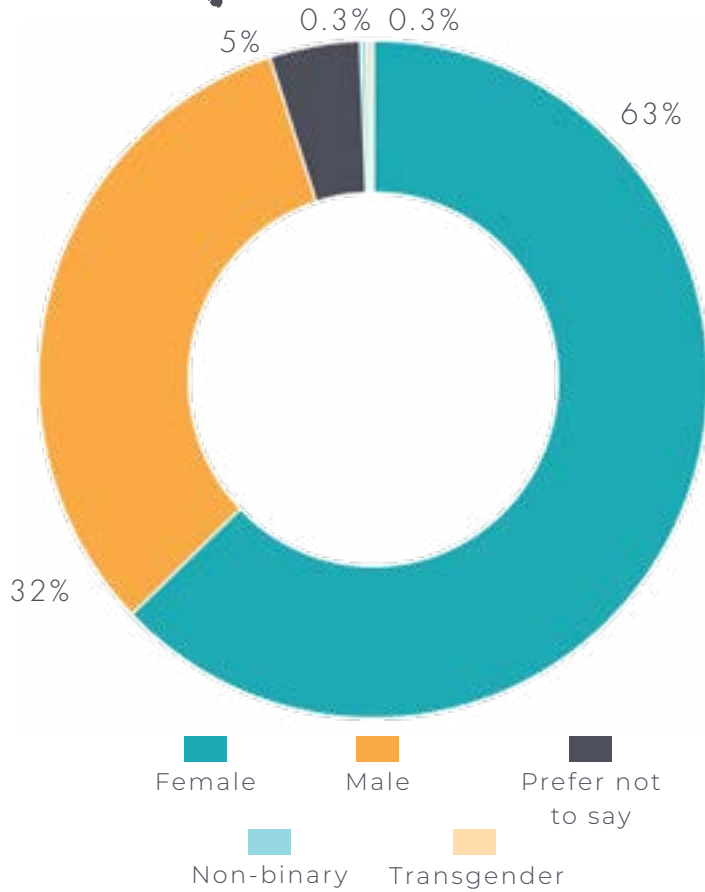
Thank you to everyone who participated in the survey. Your input is invaluable in shaping the future of our housing services. While collecting this data is a regulatory requirement, we believe it goes beyond compliance, it helps to enhance service delivery and build a more inclusive organisation.

## AGE



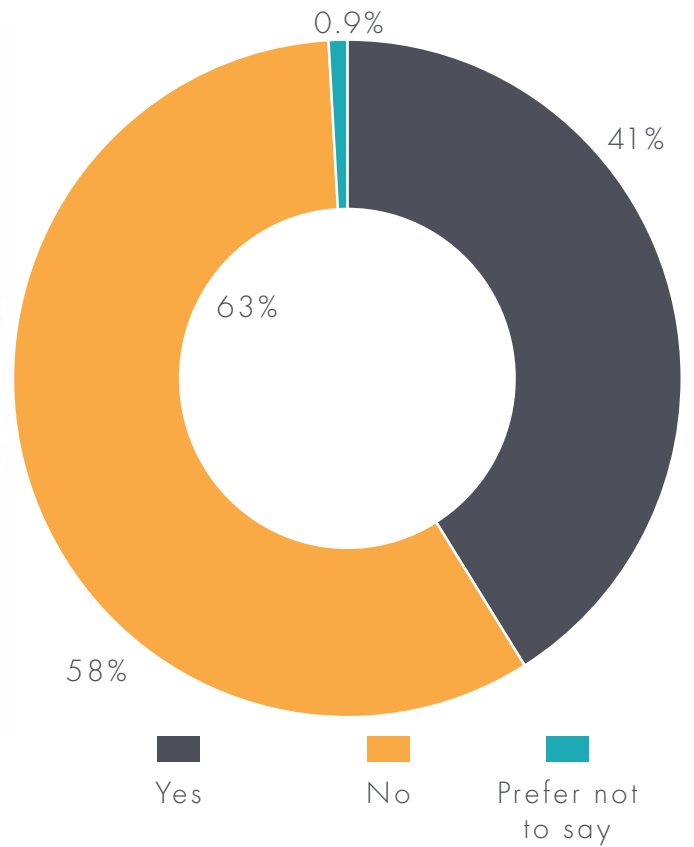


## GENDER

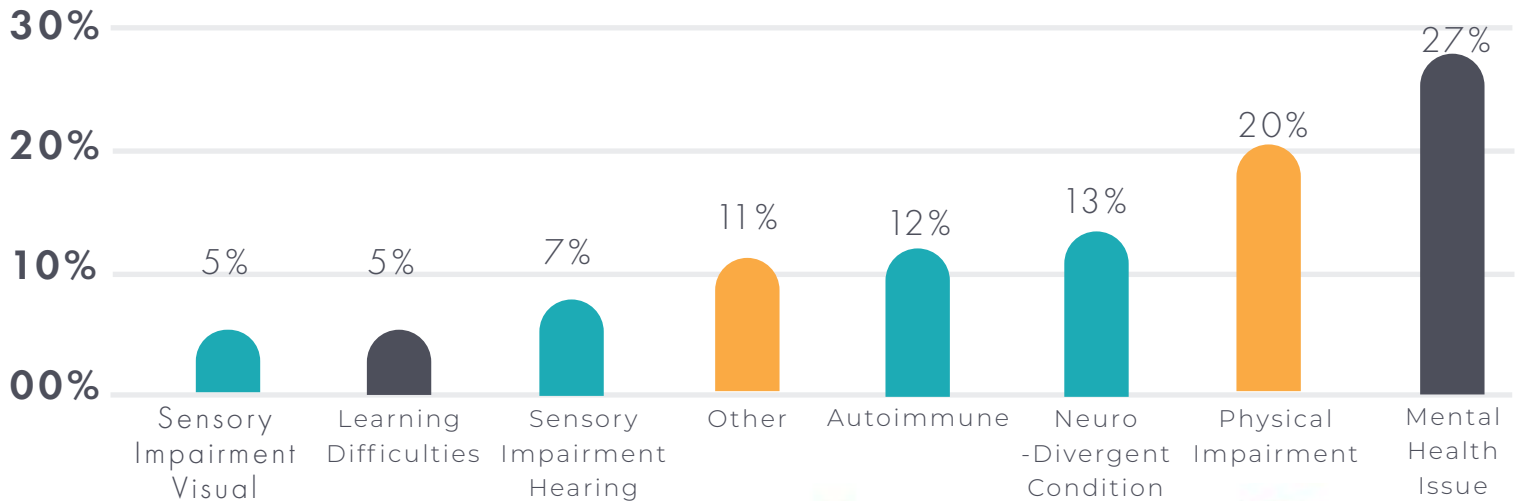


## DISABILITIES

15



## DISABILITY CATEGORY



# Governance

The Albyn Board supports the effective governance of the organisation through strategic oversight of its activities.

2024/25 saw a focus upon building, refreshing, and strengthening the skills and knowledge of the Board, with the adoption of a new Learning & Development Policy and Annual Learning Plan. Members undertook a variety of training which included a programme of eLearning modules, courses, and attendance at conferences.

Meetings have continued to be delivered in a hybrid format which gives Members the flexibility to be an active part of the Albyn Board in a way that is most suitable for them. This has contributed to the continuing excellent levels of attendance achieved at meetings.

The Albyn Board also recognises the importance of all Members coming together in person and the Board Strategy Day, held in November, offered an opportunity for this. The role of Albyn in supporting the Highland Housing Challenge was a key discussion point, with Members hearing from partners at The Highland Council and Scottish Government on this matter.

All Board Members volunteer their time to Albyn freely and the organisation is extremely grateful for their commitment and the important role that they play in providing affordable housing to people in the Highlands.

**84%**  
BOARD MEETING  
ATTENDANCE

**17**  
MEETINGS

**43**  
SHAREHOLDING  
MEMBERS

## Subsidiaries

Albyn has three wholly owned subsidiaries and together we are called the Albyn Group.

- Highland Residential (Inverness) Limited – undertakes factoring and low cost home ownership and rental.
- Albyn Enterprises Limited – undertakes activities of a non-charitable nature that will help Albyn to meet its objectives.
- Sunnd Limited - formed for the potential exploitation of innovation. Currently a dormant company.

As the parent of these subsidiaries, the Albyn Board provides strategic oversight to ensure that they operate in a way that is consistent with and contributes to our values, purpose, and objectives.



# Our Board

The Board at Albyn is elected by our shareholding members.

It is the responsibility of the Board to drive our strategic priorities and overall direction.

Our Board members undertake this work in a voluntary, unpaid capacity.



**LESLEY MCINNES**  
CHAIR



**CLEA WARNER**  
VICE CHAIR



**IAN FOSBROOKE**  
COMPANY  
SECRETARY



**CARL PATCHING**  
BOARD MEMBER



**FIONA MUSTARDE**  
BOARD MEMBER



**SCOTT MACLEOD**  
BOARD MEMBER



**LYNNE HOLBURN**  
BOARD MEMBER



**JACKIE BUGDEN**  
BOARD MEMBER



**NIALL OWEN**  
BOARD MEMBER



**CRAIG LEVY**  
BOARD MEMBER



**CRAIG RUSSELL**  
BOARD MEMBER



# Our Leadership Team

The leadership team is responsible for day to day management of Albyn. It works closely with the board to set the strategic direction of Albyn and with our Heads of Service, and Operational Managers to ensure the effective delivery of services to our customers.



**KIRSTY MORRISON**  
**CHIEF EXECUTIVE**



**MAUREEN KNIGHT**  
**DEPUTY CEO & EXEC DIRECTOR**  
**OF OPERATIONS**



**ANDREW MARTIN**  
**EXEC DIRECTOR OF GROUP**  
**SERVICES**



**LAURIE MACLEOD**  
**HEAD OF HR &**  
**ORGANISATIONAL**  
**DEVELOPMENT**



**ROBERT BUCHANAN**  
**DIRECTOR OF IT & BUSINESS**  
**SERVICES**

# Highland Residential Ltd

## Overview

Highland Residential continues to deliver a wide range of affordable housing solutions across the Highlands, tailored to meet the needs of individuals and families who are not eligible for social housing but require accessible, secure housing options.

Our **Mid-Market Rent (MMR)** service offers high-quality, energy-efficient homes at rents below private market levels, providing a stable and affordable option for working households. With a growing portfolio of over 240 homes, we are expanding into new communities, ensuring more people benefit from secure, well-managed tenancies.

Through our low-cost home ownership service, including the LIFT and NSSE schemes, we support aspiring homeowners to take their first step onto the property ladder. Our dedicated team provides personalised guidance throughout the buying process, making home ownership more accessible and achievable.

Our **Factoring Services** ensure that shared spaces in our developments are well-maintained, safe, and attractive for all residents. This year, the HRIL Factoring team focused on enhancing service quality, resulting in a comprehensive review of our landscape maintenance and communal stair cleaning specifications. Preparation for this work was completed in 2024/25 with contracts tendered in early 2025 and due to commence in the 2025/26 financial year.

Together, these services reflect Albyn Group's commitment to delivering affordable, high-quality housing options that support thriving communities and a diverse range of housing needs.

## Reflection on 2024/25

2024/25 has been a transformative year for Highland Residential, marked by growth, alignment to Group practices and a renewed focus on customer satisfaction. We have seen an increase in our housing stock and strong performance in affordable home sales through low-cost ownership schemes, helping more people onto the property ladder.

A key development of the year was the appointment of a Lettings and Sales Manager, strengthening operational delivery and aligning services more closely with Albyn. This role enhances the MMR customer experience and supports consistency across our operations.

Tenant satisfaction remains a central focus, with new feedback mechanisms and service improvements introduced to ensure that residents feel heard, valued, and supported. This aligns with our commitment to continuous improvement and delivering housing services that meet the needs of our communities.

An extensive policy review has been carried out to align with the parent company's governance and compliance frameworks, ensuring consistency, efficiency, and readiness for future growth. This work is supported by the integration of new IT systems that will streamline operations and further improve the customer journey.

Our services are increasingly supported by specialist teams within the Group, bringing additional expertise in repairs, compliance, tenancy sustainment and digital transformation. This collaborative approach strengthens our capacity to deliver services effectively and sustainably.

The Board of Highland Residential continues to play a vital role in overseeing the work and performance of the business, providing strategic direction and ensuring accountability as we grow and evolve.

**"Every affordable home we provide, every family we support into ownership, and every shared space we manage is a meaningful step toward addressing the pressing housing need in the area. I'm incredibly proud to be part of a team that's not only growing but doing it with purpose. HRIL is offering real choice in where and how people live and making sure they have a range of tenure options and opportunities to achieve a good housing outcome."**  
**Maureen Knight, Deputy Chief Executive and Executive Director of Operations.**



Leadership team at our subsidiary, Highland Residential, Mid Market Rentals on Skye.



albyn  
Housing Society



Scottish Housing  
Regulator

OSCR

Scottish Charity Regulator  
[www.oscr.org.uk](http://www.oscr.org.uk)

Registered Charity  
SC027123

sfha

Scottish Federation of  
Housing Associations

We are housing Scotland



Scotland's  
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