

February 2024

Housing Needs Survey Report for West Lothian



Creating Sustainable Futures

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Executive Summary

The Community Council areas of Ardgour, Acharacle, Sunart, Morvern and West Ardnamurchan, referred to as the Highland Council area of Peninsula Lochaber, are situated on the west coast of the Scottish Highlands and have an estimated population of just over 2100 people. Urram, a health and social care charity for West Lochaber, commissioned a feasibility study in 2022 to explore the viability of redeveloping the site of the Dail Mhor care home in Strontian, which is one of the peninsula's most populated centres.

The recommendations that emerged from that study, as well as the results from the community consultations, suggested that the lack of adequate housing on the peninsula was having a direct impact on the provision of care services, mainly due to the inability of attracting and retaining staff in the care sector. A full housing needs analysis was proposed as an appropriate way to determine what effect this was having on the residents across the region. The study acknowledged that each community would have differing housing needs and that support for provision of housing should be comparable across the peninsula.

In 2023, Urram commissioned Communities Housing Trust (CHT) to carry out a bespoke Housing and Business Needs Analysis, with additional focus on the provision of care across the peninsula, whilst also seeking to establish whether people's homes were currently meeting the needs of all the household members.

The survey shows a demand for around eighty homes now and in the next 5 years for affordable housing in total from all five community council areas analysed. Comparing the survey data to the most recent census data available, there are a higher-than-average number of people living in houses that do not meet their needs, as well as respondents who state that they would benefit from downsizing and living in smaller, more adaptable homes. In addition, 5% of survey respondents stated that they are either homeless or at risk of becoming homeless soon.

In questions relating to health and social care provision, there are concerns about people having to provide unpaid care to friends, relatives, or other members of the community. This is cited as being an impact of the reduction of available residential care and changes to the care service delivery after the closure of the Dail Mhor centre, which offered residential care for up to six people and a support service throughout the Peninsula.

The survey established that many residents are supportive of the need for additional affordable housing for local people and key workers and believe that people that live and work locally should be prioritised for new housing. Most strongly agree that all the communities on the peninsula need improved care and health provision.

Resident's survey

240 households responded to this survey, 41 indicating they were considering moving and are wishing to remain in West Lochaber. Additionally, the survey showed that there are 42 potential home leavers who wish to set up new households within the next 5 years.

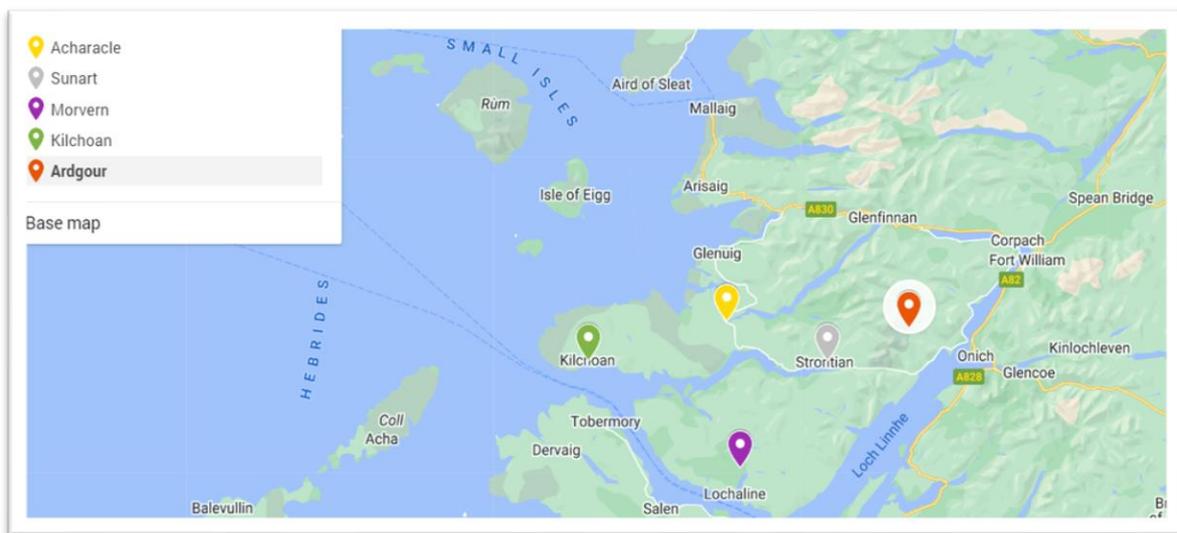
Of the 41 current households considering moving most are interested in an affordable home to either rent or buy (53%) and a quarter wish to undertake a self-build project. The future households had similar preferences for low-cost rent and home ownership, and self-build was the most preferred tenure.

There is also evidence of the need for the provision of smaller, more adaptable homes for people to either downsize or live in a home that meets their needs due to poor health or disability.

Business Survey

The business survey was emailed directly to 63 businesses in the local area. 16 of the businesses responded to the survey, which is a response rate of 25%. Many businesses have had problems recruiting staff due to a lack of staff locally, and it is believed that this is attributed to the lack of housing with 50% of businesses stating that they have had people turn down job offers due to being unable to find somewhere to live in the area. Most businesses believe that if more affordable homes are not provided, it will impact on the operation of their business as it limits the ability to attract and retain employees.

1) Introduction



The peninsula is remote, and difficult to reach by road alone, with the ferry from Corran to Ardour offering increased accessibility for residents and seasonal visitors. This, teamed with three quarters of the land area being surrounded by water, makes the peninsula feel like an island, and removed from the improved services that more populated communities can access.

Ardnamurchan Point, marked by a lighthouse, is commonly referred to the most westerly point of the British mainland, and has become increasingly popular with visitors and has a range of tourist accommodation and attractions. The area is known for its un-spoilt scenic beauty, with beautiful coastlines and dramatic views over mountains and out to sea. The peninsula is sparsely populated with only a few main settlements spread over around fifty square miles: notably Strontian, Ardour, Acharacle, Lochaline, and Kilchoan.

Urram is a SCIO based in West Lochaber that formed in response to the closure of the Dail Mhor care home in Strontian, and to help combat the challenges expected from reduced care facilities and services in the area. Dail Mhor ceased operating as a care home in 2017 and was run as a short-stay respite centre for 5 years after the closure of the home. Since 2022, the building has not been operating in either capacity. The charity has worked with Highland Council and NHS Highland to explore the potential of the site's redevelopment and produced a comprehensive feasibility study in 2022.

The study concluded that it was not financially viable to develop a modern care home on the site of the Dail Mhor care home, but that a new model would work in its place. As well as enhancing care provision locally,

it was suggested that “everything possible should be done to address the housing shortage.” The report cited that the crisis in health care sector recruitment is directly linked to the lack of affordable housing opportunities in the area, causing staff retention issues which results in reduced operating hours and services throughout West Lochaber.

It was recommended that Urram commission a full housing need analysis of the area, and discussions with Highland Council ensured that an allocation was made in the Strategic Housing Investment Plan for housing on the Dail Mhor site. In 2023, Communities Housing Trust was commissioned to undertake a comprehensive housing and business needs survey and a series of local events in each of the five community council areas in Peninsula Lochaber.

An important focus of the survey and consultations is to identify opportunities to retain and attract people, exploring the provision of a range of suitable housing tenure models. Results of the surveys are analysed and reported in this Housing Needs Assessment Report.

Data from the 2011 Census has been used where appropriate, along with the local Census for comparison in the report and to maintain consistency with other similar HNA reports. We are aware that the data from the 2011 Census could be considered outdated, but this is the most accurate data available to us until the 2022 Census results are published. Recent data has been obtained from other sources and relevant reports which have been referenced throughout the report.

Report Objectives

Gauge housing demand from local residents and local business housing needs

Examine the composition of potential new households, which will inform decision-making for the provision of housing and care facilities

Make recommendations on the most suitable types of homes and tenures required in the community



Photo credit: CHT

2) Methodology

Housing Needs Survey

CHT designed the Housing Needs Survey to explore local housing demand but also included questions that would identify specific care needs of local people, and how much unpaid care was currently being provided by respondents. The assessment will provide information on housing need and demand and feed into the proposed and upcoming developments. This consists of two surveys: one for existing residents in the area, and one for local businesses.

All surveys were promoted locally through social media and by CHT. Posters with a QR code link to the surveys were also shared with the community, and A5 flyers were printed and hand-delivered to every home in each of the community council areas by URRAM volunteers. Community members were supported to complete the surveys at each of the community consultation events. In common with most surveys, this report provides a snapshot of the potential housing need at the time of writing. The data represents only the proportion of those that took part in the survey.

Community Consultations

5 consultations took place in December 2023 and January 2024 in all the Community Council areas of Ardgour, Acharacle, West Ardnamurchan, Sunart and Morvern. These were organised in local public halls by members of CHT and Urram. The Lochaber Housing Association was invited to attend each consultation to speak with local people about housing and encouraging those in need to register with the Highland Housing Register (HHR).

The Housing Needs Survey went live at the beginning of December and was open for the duration of all the public consultations, closing on the 31st of January 2024. The events were promoted online through social media channels and local news as well as a direct mailing of fliers to each household throughout the consultation area, of which Urram took responsibility to deliver these in each area. The fliers promoted the local events, and incorporated details of how to access the Housing Needs Surveys online.

There was concern that there was a substantial proportion of the older demographic that would have difficulty in accessing the online survey, and this was mitigated by arranging the events on days that local 'lunch clubs' took place. These events were organised by Urram specifically for elderly local people, and members of CHT and Urram were able to assist with completing the survey online.

Lochaber Housing Association were invited to attend all five community consultation events and reminded local people with a housing need to register on the Highland Housing Register (HHR) to ensure that the local area's housing demand was captured by the housing association.

Numbers of attendees at the consultations varied in each community council area but ranged between 5 and 43 people. Anecdotal feedback from these events has been recorded in subsequent sections of the report.

3) Permanent Resident’s Survey

240 Permanent Residents Replied to the survey



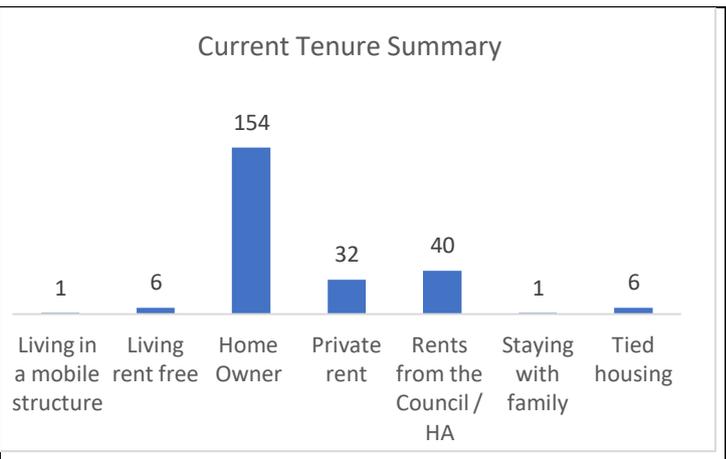
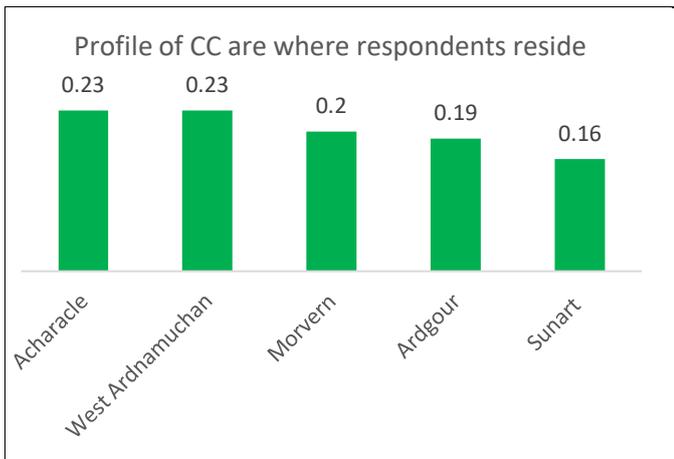
70% of respondents live in a home with other family members



64% are home owners and 33% live in a form of rented accommodation



Over 20% of respondents live in either Acharacle or West Ardnurchan

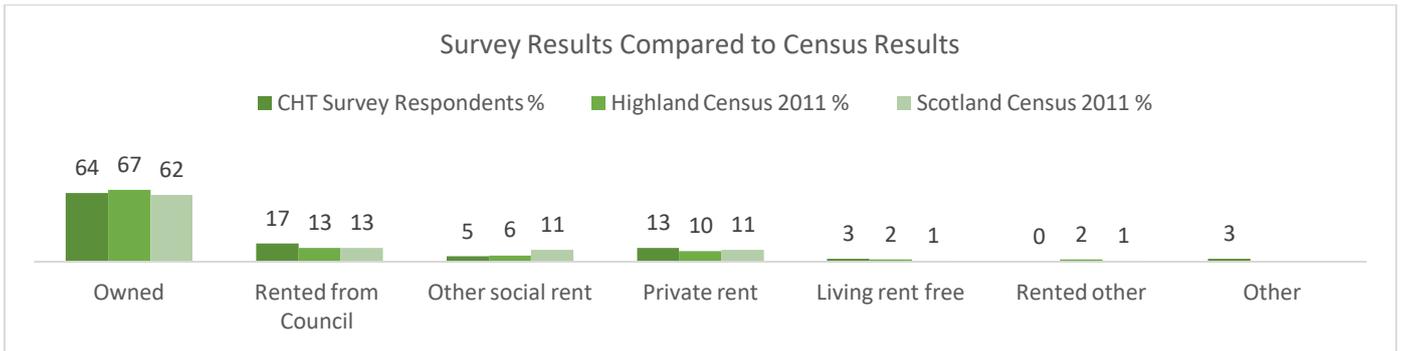


➤ Based on information obtained from Highland Council in 2024, it is estimated that the 5 Community Council areas represented have a population of just over 2100. The survey was completed by 240 households, comprising of 549 individuals, which equates to around a quarter of the population of the surveyed area.

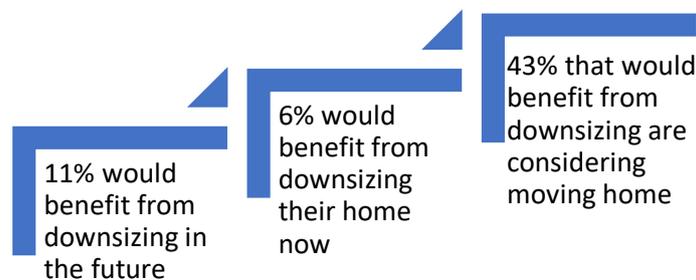
	Living in mobile structure	Living rent free	Home-owner	Private rent	Rents from the Council or Housing Association	Not specified	Tied Housing	Total
Acharacle	1	1	27	7	18	0	1	55
Ardgor	0	2	25	8	9	0	3	46
Morvern	0	1	36	6	2	1	1	47
Sunart	0	1	28	3	5	0	1	38
West Ardnurchan	0	1	38	8	6	0	1	54
Total	1	6	154	32	40	1	4	240

- Looking at tenure type only and comparing the survey results to the Census results from 2011, the survey results are broadly in line with the 2011 census results.
- There are a higher number of survey respondents living in privately rented accommodation (17%) compared to both the Highland and Scotland wide averages (13%).

- Both the survey results (5%) and Highland census (6%) show a lower number of people living in other socially rented accommodation compared to the Scottish average of 11.1.



- 5% of respondents are either currently homeless or at risk of becoming homeless, with nearly 50% of those at risk of becoming homeless currently living in privately rented accommodation.



- Out of the 6% (15) that would benefit from downsizing now, the majority (11) live in a household on their own.
- 82% (9) of households that live alone stay in a property with 3 or more bedrooms.
- Also, 67% (10) that would benefit from downsizing are households that contain at least 1 adult aged 60 or over.
- Age Scotland’s Chief Executive, Brian Sloan, recognises the widespread issue of people wishing to downsize but not being able to: *"Too many older people are already stuck living in unsuitable accommodation and unable to move or downsize if they wish. Scotland must future-proof its housing stock by building more affordable, adaptable homes to allow people to continue living independently in their communities. Ensuring older people are able to stay connected to communities, services and people is also vital in tackling the acute issues of loneliness and social isolation."* [Scotland must rise to meet the needs of an ageing population \(ageuk.org.uk\)](https://ageuk.org.uk)

- 80% (12) that would benefit from downsizing now are considering moving home.

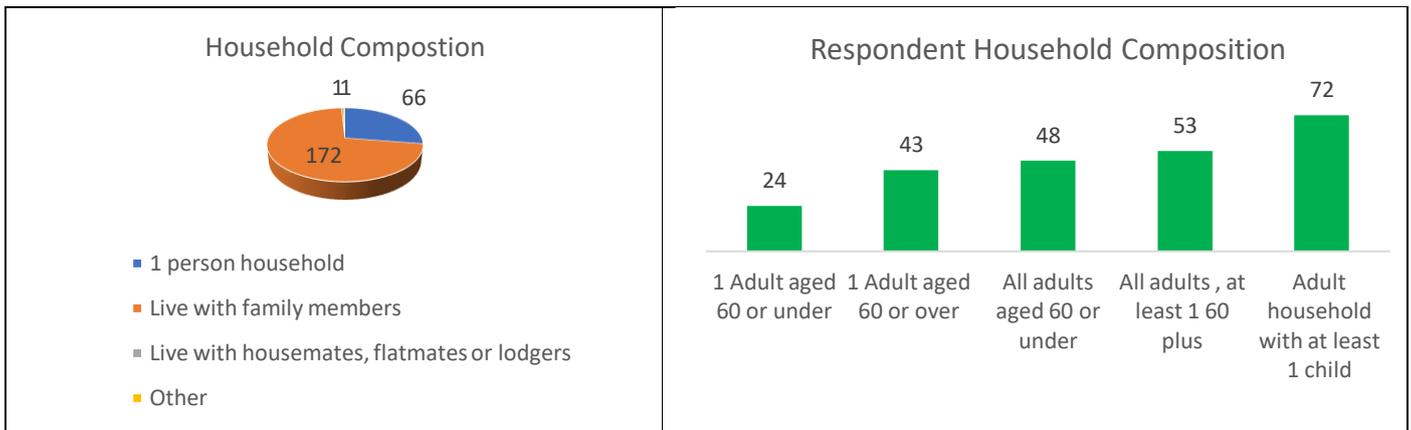
3.1) Respondent Age Profile

The 240 respondent households comprise of 549 individuals.

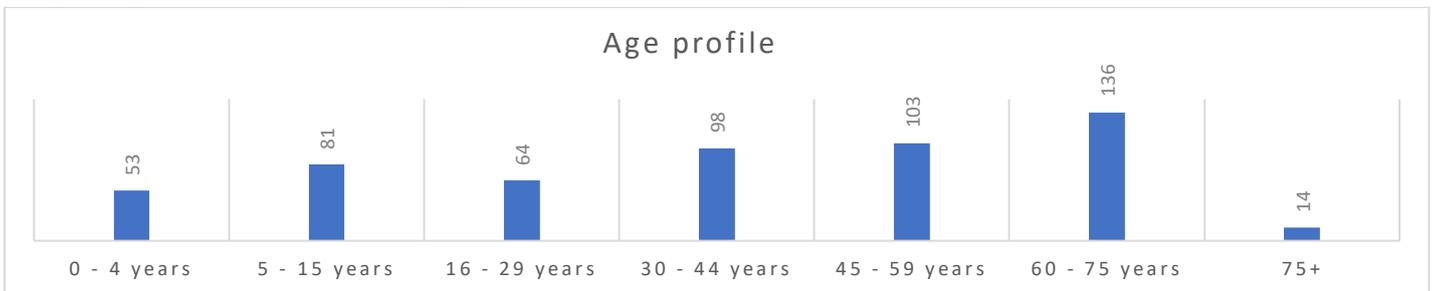
30% of households contain at least one child aged 15 or under

27% of individuals are aged 60 or over

From general comments left, there is a common concern about the future of Lochaline Primary School



Graph: Age Breakdown of All Respondent Households



- Nearly 30% of respondents are aged 60 or over. The Highland Council’s population forecast for the area 2010-2035 predict that the number of retired people will increase by 79% while the percentage of elderly aged 75+ will more than double.
- There are 5 local primary schools on the peninsula with varying school rolls but most of which are under 50% of their used capacity. Lochaline primary is under 25% capacity, which could mean that there is a risk of closure should the roll decrease further.
- The secondary school which is the catchment for all 5 primary schools is Ardnamurchan High School, situated in Strontian. The projections for the catchment area schools for Ardnamurchan High are predicted to decrease from 132 pupils in 2022/23 to 98 in 2037/38, one third of the school’s used capacity.
School Roll Forecast: https://www.highland.gov.uk/downloads/file/26673/ardnamurchan_high_school
- Given the school population projections, there is a need to attract and retain economically active people, and those with children of school age, to sustain the local economy, services, and the school roll.

However, many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people whilst also providing accommodation for the ageing population.

- From general comments left by several respondent’s there is a concern about the future of Lochaline Primary School and affordable housing is seen as key to supporting the school:



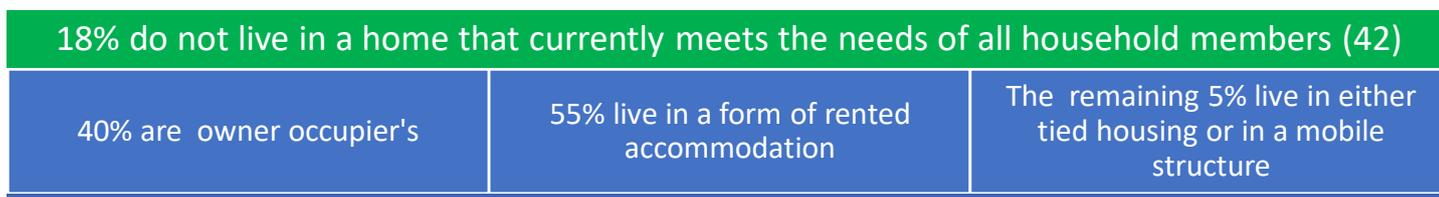
“Lochaline's school roll is currently 10 and is looking to be smaller next year as the kids are moving up to the high school. I think there needs to be more housing to accommodate families to support the primary school.”

“Homes for young families are really needed as our local primary school is dwindling!”

“The primary school at Lochaline is in crisis with its falling school roll. Local affordable housing for young families is critical to sustain our village.”

“Too much focus on tourism locally leads to unbalanced economy & pressure on housing (which is used for holiday homes & letting) Housing pressures mean demographics skewed with younger families under-represented, school roll is low by historical standards.”

3.2) Home Improvements



- Home improvement and repairs grants are available to help people living in owner-occupied or privately rented housing to meet the costs of having their homes improved, repaired, or adapted. Most grants are at the discretion of the Council and almost all are means-tested. [Council Offers Home Improvement Grants | The Highland Council](#)
- 62% (26) that are living in a home that does not meet the needs of all household members are considering moving home.
- The vast majority, nearly 70%, of those living in a home that does currently not meet the needs of all household members (29) said that improvements of adaptations are required to allow them to continue to live in their current home.



- Making homes more energy efficient can not only reduce a household’s energy bill but also help them to manage mortgage or rent payment and general living costs. In 2018, the Scottish Government published its Energy Efficient Scotland ‘route map’ (Scottish Government, 2018e) which stated the vision that ‘By 2040 our homes and buildings are warmer, greener and more efficient’ (p.19).
- As many respondents (59%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight the community help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- Home Energy Scotland provides free impartial advice to householders, community groups and businesses. Energy and Sustainable Team offer energy saving advice across the Highland council local authority area. https://www.highland.gov.uk/info/997/housing_advice/273/energy_advice



3.3) Health & Care

Nearly a quarter of respondent's households have someone whose daily activities are limited due to health or disability



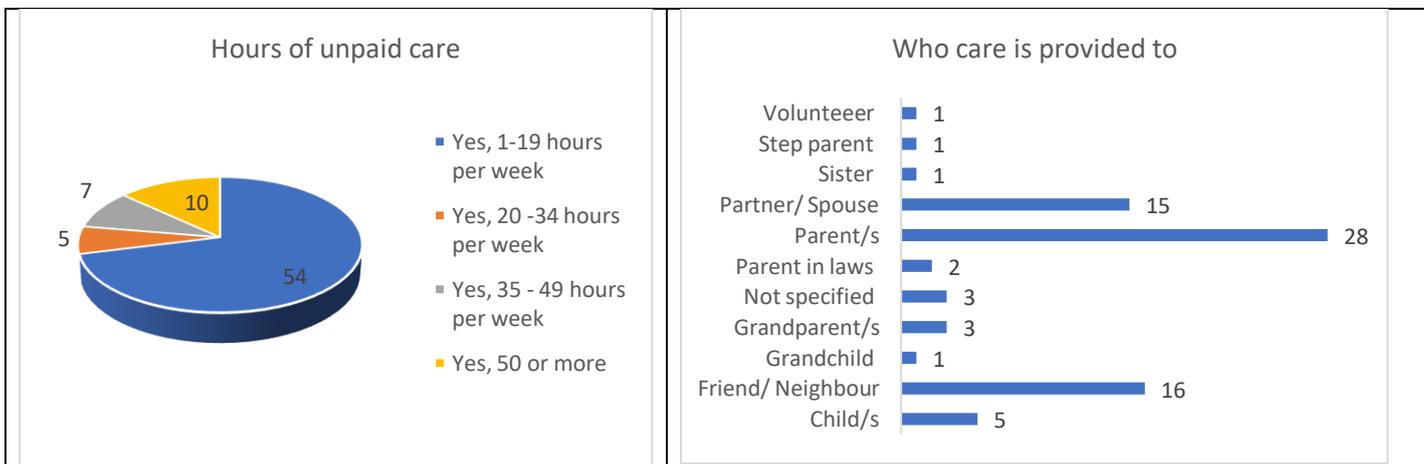
16% answered "yes" to activities being limited a little and 8% answered "yes" to activities being limited a lot



32% of respondent households provide unpaid care
Most provide between 1 - 19 hours of unpaid care a week (23%)



69% provide unpaid or support to just 1 person
38% of those providing unpaid care are providing it to parent/s



➤ From general comments, there is a consensus that the lack of care facilities, both at home and residential care facilities, is a major issue for the community at present. Below is a selection of comments expressing some of the common main concerns:



“Complete lack of permanent residential care facilities.”

“More care assistance i.e. Dail Mhor home needed for people being cared for in their own homes, respite for carers.”

“There is currently NO provision for care homes in our area! The provision for home care is appalling.”

“A care home would be better than all the extra houses that are planned in the area.”

“People that don't get the care they need and have to stay in hospital or in care homes as there are no carers, and no homes for carers.”

“Care for elderly/disabled is poor. The individual care workers are fantastic but there are too few of them.”

“Lack of availability of sheltered housing when living at home no longer possible, but care homes are not available on the peninsula.”

“Keen to see Dail Mhor home reopened or repurposed for care facilities and services, with residential facilities.”

“I want to see the return of Dail Mhor as a care home. It's appalling that people must travel so far to see their elderly relatives.”

“There is a desperate lack of forward planning in the general area of social care. There is currently NO provision for care homes in our area! The provision for home care is appalling and those requiring it often wait months before even the bare minimum is put in place...why has Sheltered Housing not been on the planning priority lists and fought for.”

3.4) Existing Residents in West Lochaber Wishing to Move and Stay in the Area

41 respondents wish to move and stay in the West Lochaber area



Nearly 50% wish to move within the next year



Morvern (12) and Ardgour (14) were the preferred locations for most people looking to move home

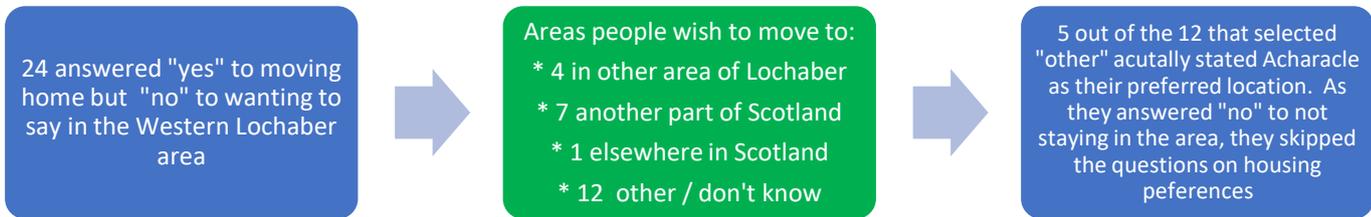


53% would be looking for an affordable home to either rent or buy and 25% would be looking to undertake a self-build



Nearly 50% would be looking for a 2 bed home

- A further 24 respondents said yes to considering moving home but **answered "no"** to staying in the Western Lochaber area.
- The questionnaire was set up with skip facilities to take respondents past questions that were not applicable to them. Therefore, the 5 that answered "no" to not staying in the area, and stated Acharacle as their preferred location, automatically skipped the questions about housing preferences in the area if they were to move.

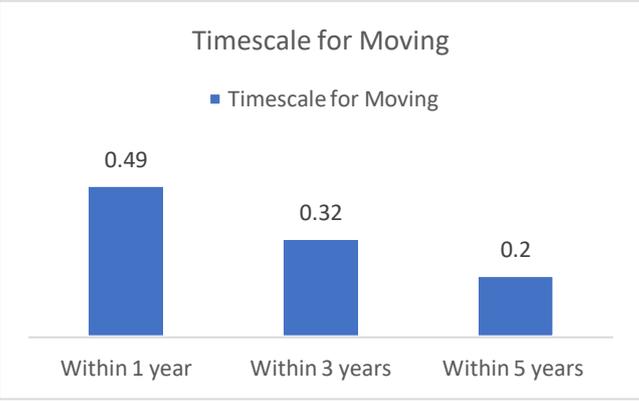
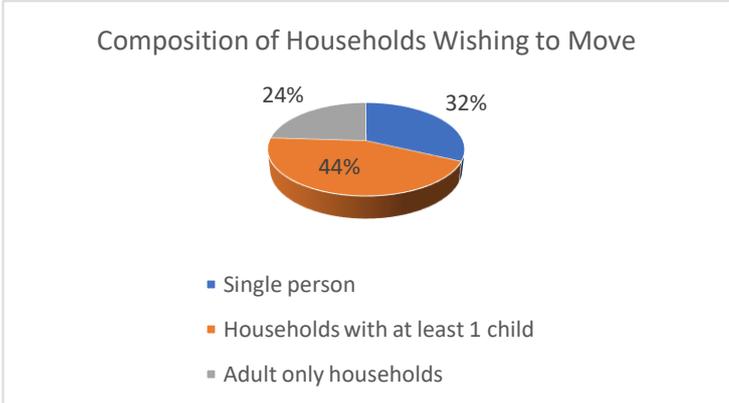


- Of this 41, that answered "yes" to wishing to move and stay in the West Lochaber area, most currently live in either the Ardgour community council area (12) or Morvern community council area (11).
- The tenure of most wanting to move is that of either homeowner (15), renting privately (14) or renting from the council or housing association:

Table: Current Tenure Type & Location of those wishing to move:

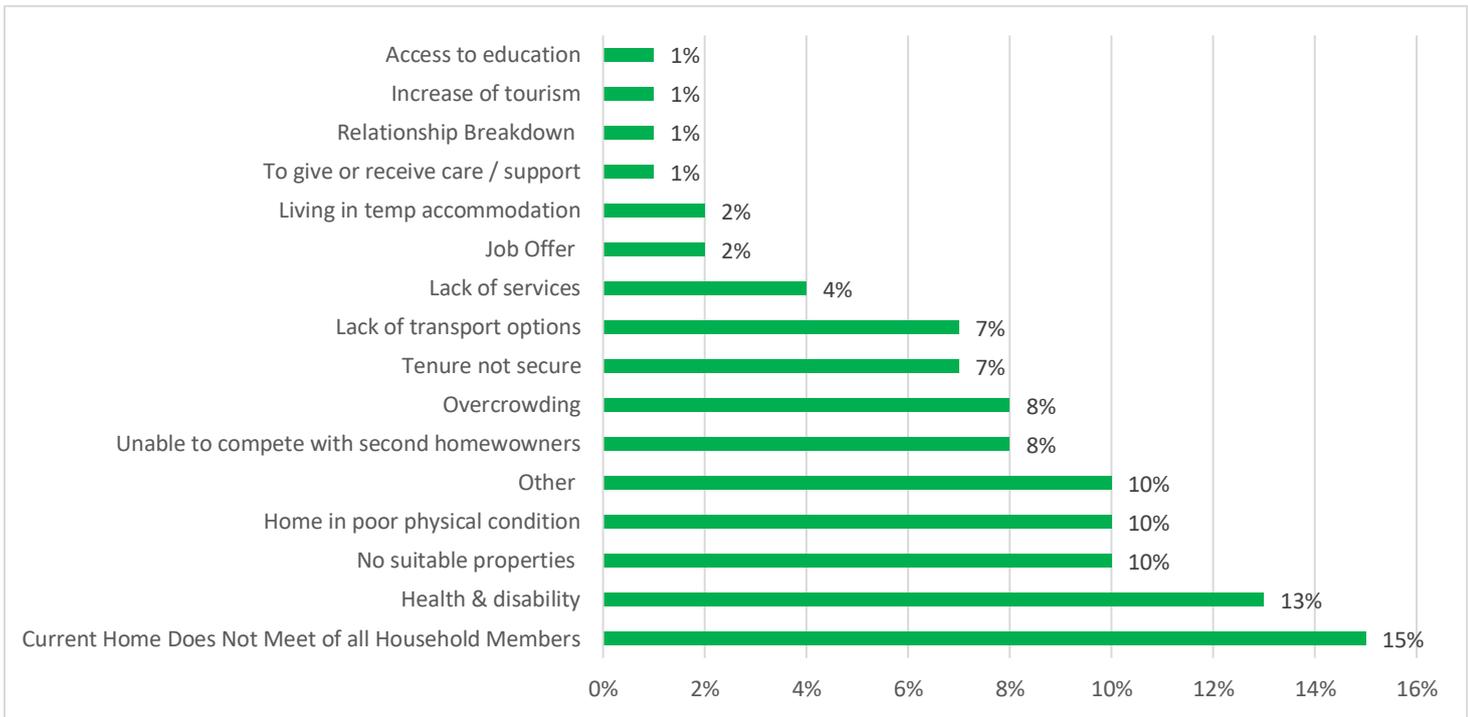
	Living rent free	Not Specified	Owner	Private rent	Rents from the Council or Housing Association	Tied	Grand Total
Acharacle	0	0	1	1	3	0	5
Ardgour	1	0	3	4	3	1	12
Morvern	0	1	4	4	2	0	11
Sunart	0	0	4	2	1	0	7
West Ardnamurchan	0	0	3	3	0	0	6
Grand Total	1	1	15	14	9	1	41

- Out of the 41 households looking to move, 18 (44%) are households with at least 1 child aged 15 or under, 10 are adult only households (24%) and 13 are single person households (32%).
- Of the 13 single person households looking to move, 6 (46%) are single person households containing an adult aged 60 or over. 5 out of the 6 said that they would benefit from downsizing.



- Respondents were asked to select the main reason(s) for wishing to move home and most selected multiple reasons for wishing to move, with the top three reasons being: current home does not meet the needs of all household members, health and disability and no suitable properties:

Graph: Reasons for moving home



3.5) Tenure Choices for those wishing to move home

- The survey is showing that there is a preference for the tenures of low-cost home ownership, self-build, and low-cost rent. There was most demand for 2 bed units and to a lesser degree, 3 and 4 bed units.
- Ardgour was the community council area selected by most for their new home (34%) followed by Morvern community council area 29%.
- The table below shows a summary of the **first-choice preferences** *A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A*

Table: First Tenure & Bed Choice Preferences by Community Council areas

	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms or more	Grand Total
Acharacle		2	3		5
Buy on Open Market		1			1
Low-Cost Rent		1	1		2
Self-Build			2		2
Ardgour	1	6	2	5	14
Adaptable Home (flexi home) to rent	1	1			2
Buy on Open Market		2			2
Lower Cost Home Ownership		2	1	1	4
Self-Build		1	1	4	6
Morvern	2	5	3	2	12
Adaptable Home (flexi home) to rent	1				1
Low-Cost Rent	1	4	2		7

Lower Cost Home Ownership		1	1		2
Private Rent				1	1
Renovation				1	1
Sunart		5			5
Buy on Open Market		1			1
Lower Cost Home Ownership		4			4
West Ardnamurchan		1	2	2	5
Lower Cost Home Ownership		1	2		3
Self-Build				2	2
Grand Total	3	19	10	9	41

Graph: First Tenure & Bed Choice Preferences



Ardgeal, Kinraig

Low-Cost Home Ownership Overview

Low-cost home ownership units are properties sold at a reduced cost to people who wish to purchase a property but cannot afford to buy on the open market.

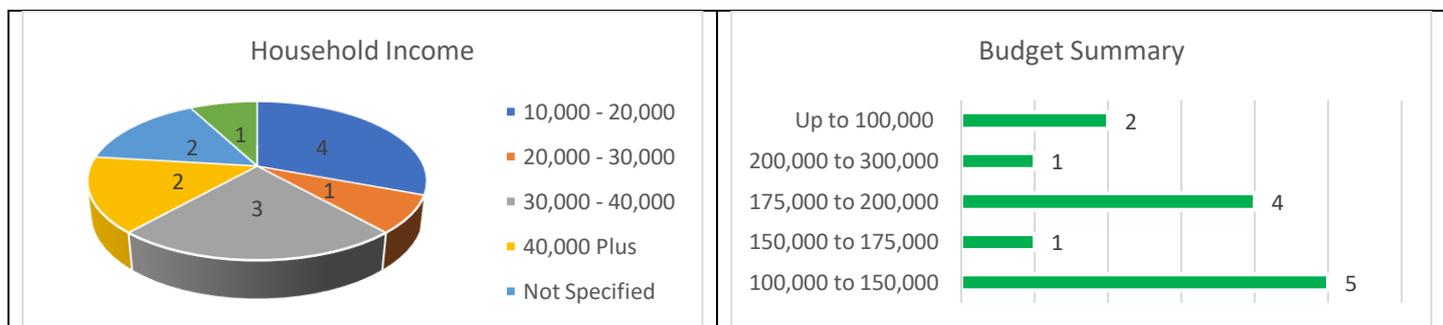
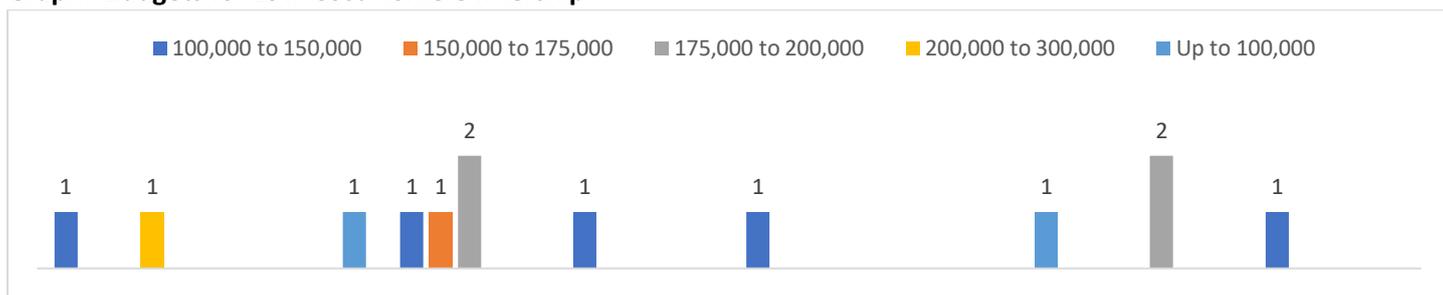
There are various options on how low-cost homeownership can be delivered and these are outlined fully in Appendix 1. One option of delivering LCHO homes is through community-led housing with CHT, and other rural housing bodies, securing a discount on the sale prices of homes through the Rural Housing

- Low-cost home ownership (LCHO) was the option chosen by 13 respondents as their preferred first tenure choice, with demand for 2 bed homes (8) and 3 bed homes (4).

	Acharacle	Ardgour	Morvern	Sunart	Western Ardnamurchan	Grand Total
Low-Cost Home Ownership	0	4	2	4	3	13

- Respondent's budgets varied from up to £100,000 to £300,000, with most selecting a budget of up to £175,000 or under (8).

Graph: Budgets for Low-Cost Home Ownership



- 4 that expressed an interest in this tenure have a combined household income of £10,000 to £20,000 and a tenure option of low cost may be a more realistic tenure option based on their income.



House in Mull constructed under SBLF.

Self-Build Overview

Plots are mostly available through open market sale through a range of sellers and discounted self-build plots that are offered for sale at less than market prices.

Schemes such as the Self Build Loan Fund (SBLF) and Croft House Grant Scheme are available to help those interested in a self-build project.

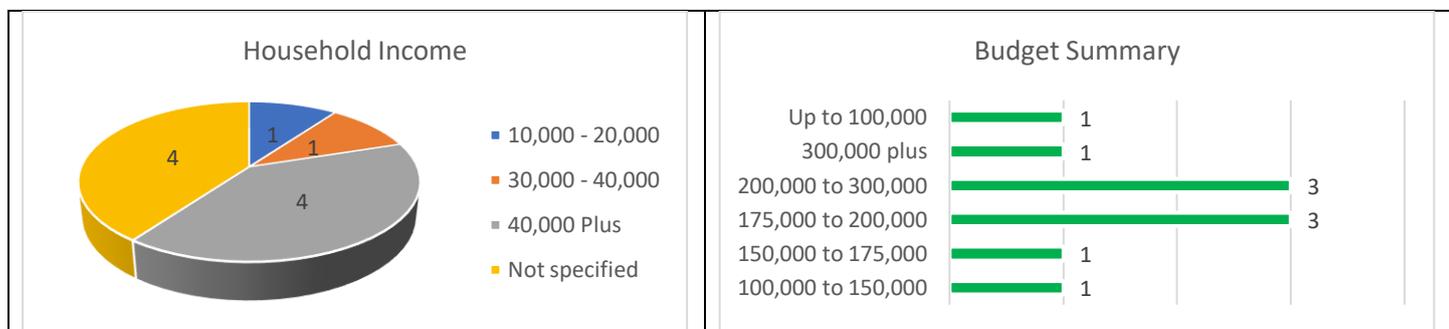
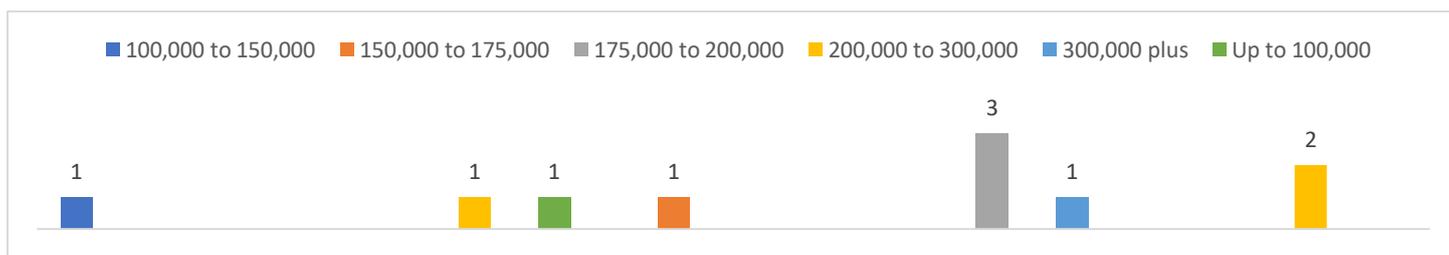
[Scotland's Self Build Loan Fund - Communities Housing Trust \(chtrust.co.uk\)](http://chtrust.co.uk)

- 10 respondents selected self-build as their first tenure choice, and overall, this was the second most popular tenure preference.
- There was demand for self-build plots in 3 community council areas, with Ardgour being the most popular (6).

	Acharacle	Ardgour	Morvern	Sunart	Western Ardnamurchan	Grand Total
Self-Build	2	6	0	0	2	10

- Budgets for self-build projects ranged widely depending on the specification.
- 4 out of the 10 selected a budget of up to £175,000. Based solely on this information and current construction costs, it is unlikely that a self-build project will fall within this budget due to recent increases in labour and material costs.

Graph: Budgets for Self-Build



- An initial search showed that there were 2 plots for sale at a guide price of between £72,000 and £85,000. [Fort William & Oban Property Sales, Guest Houses, B&B, Plot, Land | MacPhee Solicitors & Estate Agents - Property For Sale](#)
- Whilst it is not clear from the results of this survey if those wishing to do a self-build already have a plot or not, for those wishing to purchase a plot given the lack of plots current available and the high plot prices in the area, discounted self-build plots may be a preferable option and should be considered as part of any future development.
- Whilst self-build is traditional in the Highlands, it is no longer deemed as an affordable option for many.



CHT home in Balmacara, rented under RTB scheme.

Low-Cost Rent Overview

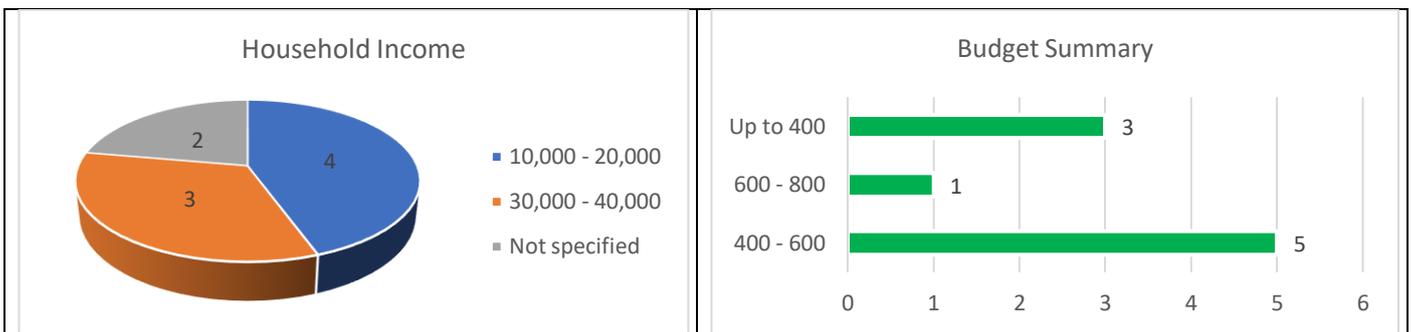
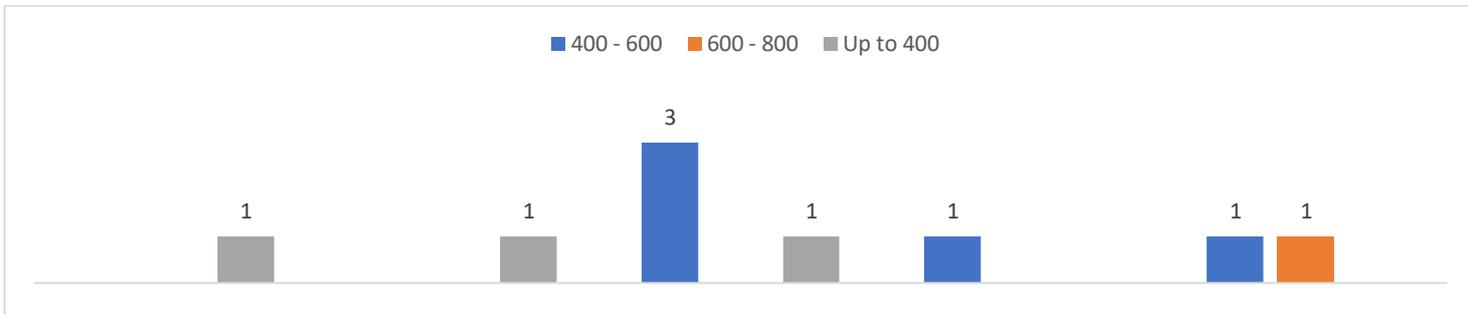
Low-cost rent levels are significantly lower than a tenant would pay in the normal market, with social rented housing, being provided by the local authority or by housing associations, being the most affordable rented housing option, along with offering secure tenancies.

Community Owned Rented Housing is another method of providing low cost rented homes in a community, where the community owns the home and it is rented out, usually at social rented housing levels.

- 9 respondents selected the first-choice tenure of low-cost rent. 5 out of the 9 would be looking for a 2-bed home.
- 3 out of the 9 that selected this option would consider shared accommodation in a house or flat. All 3 selected Morvern as the preferred area.

	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Low-Cost Rent	2	0	7	0	0	9

Graph: Budgets for Low-Cost Rent



- Of the 9 respondents that selected low-cost rent as their first-choice tenure preference, 3 selected a budget of up to £400 per month. Dependent on the exact budgets, a budget of less than £400 may not be adequate if rents are set at the Local Housing Allowance Rates or private rent levels for Highland.

Table: Local Housing Allowance Rates [Local Housing Allowance Rates: 2022-2023 - gov.scot \(www.gov.scot\)](http://www.gov.scot) [Local Housing Allowance Rates: 2024-2025 - gov.scot \(www.gov.scot\)](http://www.gov.scot)

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent to 31/03/24	74.79	97.81	126.58	146.14	184.11
Week Rent wef 01/04/24	87.45	109.32	136.93	159.95	195.62

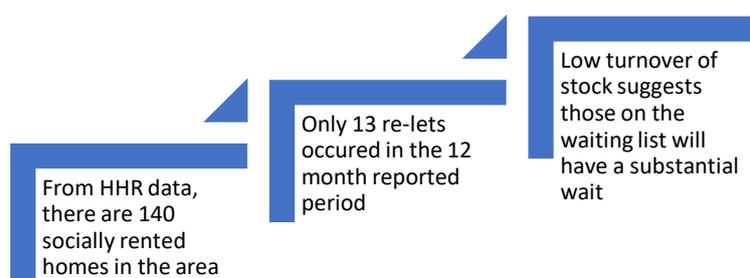
- Community groups, that own community housing, have flexibility and discretion at the rent levels set and they can devise their own allocations policies and is an option that is worth consideration.



- Based on data at the time of writing this report, there were **147** applicants on the common housing register for the communities surveyed, **39** of whom have selected this area as their first choice. [Housing availability \(prospects\) | Highland Housing Register Prospects.](#)

Graph: Highland Housing Register – Demand and Supply

Lettings Area Description	Demand using 1st choice 17.04.2023			Demand using all choices 17.04.2023			Total Supply 01.04.2023	Re-Lets 01.04.2022 to 31.03.2023		
	Housing List	Transfer List	Total	Housing List	Transfer List	Total	Total	Housing List	Transfer List	Total
ACHARACLE	0	0	0	30	7	37	33	2	1	3
ARDGOUR	11	1	12	30	4	34	18	3	0	3
KILCHOAN	7	1	8	20	1	21	18	1	0	1
LOCHALINE	3	2	5	17	2	19	26	1	0	1
STRONTIAN	9	5	14	27	9	36	45	3	2	5



- Anecdotal evidence from CHT’s work in other communities, suggest that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route and find other temporary housing solutions, move somewhere else or privately rent instead.
- Representatives from Lochaber Housing Association were available at the events to answer questions and encourage people to register on the Highland Housing Register.



Simpsons Park, Beaulieu

Open Market Purchase Overview

Properties in Lochaber had an overall average price of £258,581 over the last year. Overall, sold prices in Lochaber over the last year were 2% up on the previous year and 9% up on the 2021 peak of £238,091. [House Prices in Lochaber \(rightmove.co.uk\)](#)

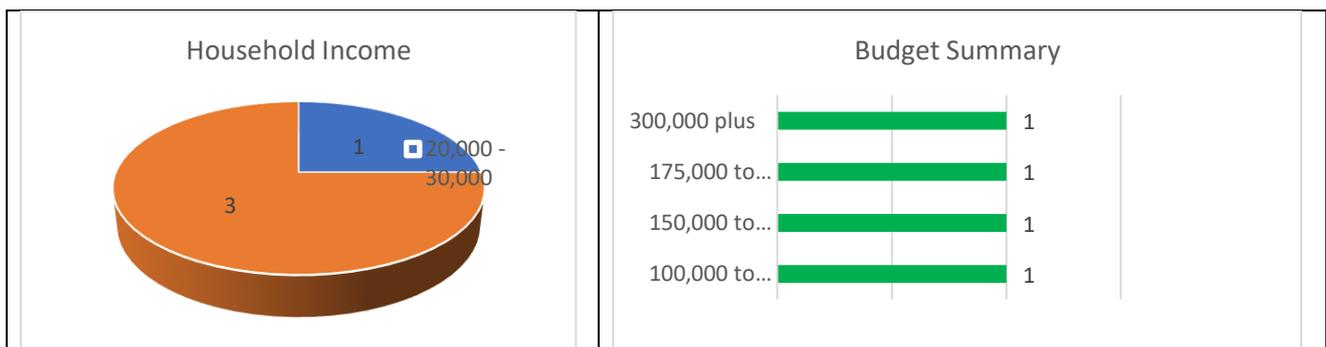
136 properties sold in Lochaber in the 12-month period prior to drafting this report [House prices | Lochaber | ESPC](#)

- 4 respondents selected open market purchase as their first-choice tenure for their new home. All 4 would be looking for a 2-bed home.

	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Buy on Open Market	1	2	0	1	0	4

- Purchasing budgets widely ranged from up to £150,000 to £300,000 plus.
- 1 out of 4 has a household income of £20,000 to £30,000 and based on current average property prices in the area, this may not be sufficient to compete on the open market based on income alone.
- According to the latest data available, the average salary of individuals for the region of Lochaber is £22,200 (ONS: <https://www.ons.gov.uk/visualisations/dvc1859/fig8/index.html>).
- Given that banks typically lend around 3 to 4.5 times the borrowers income as a mortgage, making the homes in the area out of the reach of most average local households to purchase. [UK Mortgage Affordability Calculator: How Much Can I Borrow? \(mortgagecalculator.uk\)](https://www.mortgagecalculator.uk/).
- The average house price in Scotland is around £190,000 and appear to be higher in West Lochaber. <https://www.gov.uk/government/statistics/uk-house-price-index-for-december-2023/uk-house-price-index-scotland-december-2023>

Graph: Budgets for Open Market Purchase



- In general, housing for open market purchase, and housing developed as part of a mixed tenure development and sold on the open market, may provide cross-subsidy to help finance low-cost tenures and is an option worth consideration.



Renovated Home, Acharacle

Renovation Overview

The Highland Council offers discretionary home improvement grants for improvements to existing houses to bring them up to tolerable standards [Council Offers Home Improvement Grants | The Highland Council](#).

The council also have an Empty Homes Officer, who aims to find the best way to bring empty properties back into use. [Empty Homes | Empty Homes | The Highland Council](#).

- Renovation was chosen as the preferred tenure choice by 1 respondent, and they would be looking for a 4 bed or more property in Morvern.

	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Renovation	0	0	1	0	0	1

Graphs: Budgets for Renovation and Household Income



Private Rent Overview

The basic Private Rented Sector definition is property owned by a landlord and leased to a tenant. The landlord could be an individual, a property company, or an institutional investor.

Since December 2017, almost all new private sector tenancies where someone moves into accommodation that is to be their main residence will be a **private residential tenancy**; normally abbreviated to “PRT”.

- Only 1 respondent selected the option of private rent and would be looking for a property in Morvern.

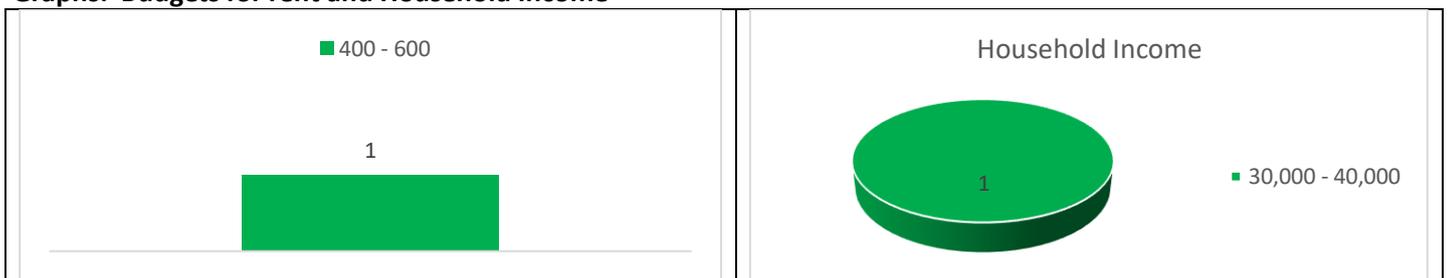
	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Private Rent	0	0	1	0	0	1

- At the time of drafting this report, an initial search found 3 properties available for rent in the West Lochaber area, between £700 and £3500 per calendar month. Only one property is in range of the budget of the person who selected this tenure, two properties are more than three times over budget.

<https://housesforsaletorent.co.uk/houses/to-rent/highland-council/acharacle.html>

- Given rising rent prices, private rent is no longer an option for many: “Average rents for 2 bedroom properties, the most common size of property in the private rented sector, increased at a Scotland level by 14.3% in the year to end September 2023, to reach an average of £841 per month, up £105 per month compared with the previous year”. Private Sector Rent Statistics, Scotland, 2010 to 2023 - gov.scot (www.gov.scot).

Graphs: Budgets for rent and Household Income





CHT Adapted Built home, Invergarry.

Adaptable / Flexi Home for Rent Overview

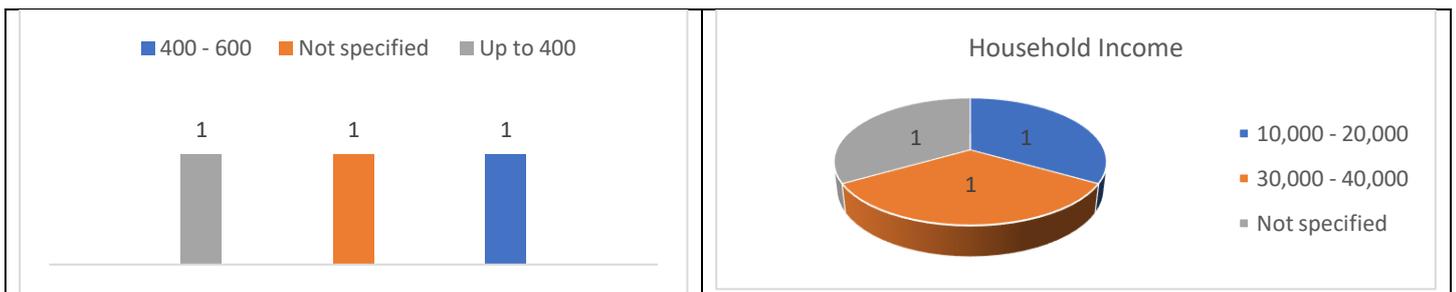
These are homes built to be flexible and adaptable, incorporating elements to support the changing needs of individuals and families at various stages of life. As part of the Scottish Government’s new Housing 2040 strategy, it has published a new accessibility standard as part of a new housing strategy that will mean for the first time, homes in Scotland will have to meet a certain level of accessibility.

- 3 respondents selected the option of an adaptable flex-home to rent.

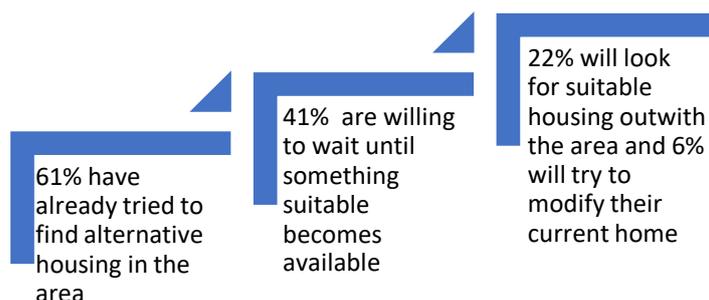
	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Adaptable Flexi Home	0	2	1	0	0	3

- 2 out of the 3 would be looking for a flexi-home in Ardgour and 1 in Morvern.
- All 3 that selected this option as their preferred tenure selected health and disability as a reason for wishing to move home. All 3 would also require adaptations or improvements to allow themselves or another household member to carry on living in their current home.
- Only 2 left rental budget information, with 1 having a rental budget of up to £400 and the other £400 to £600 per month.
- Further details in the Accessible standard can be found in The Scottish Government guidance: [Housing 2040: Scottish Government Accessible Housing standard - Disability Equality Scotland Access Panel Network](#)

Graphs: Budgets for rent and Household Income



3.6) Respondents that have already tried to find alternative housing



- Several respondents (25) have already tried to find alternative housing in the area but have been unable to find suitable accommodation.
- Respondents have already tried to find alternative accommodation in all 5 community council areas, with a mix of tenure options:

Row Labels	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Adaptable Home to rent	0	1	0	0	0	1
Buy on Open Market	1	2	0	0	0	3
Low-Cost Rent	2		5	0	0	7
Lower Cost Home Ownership	0	3	1	1	2	7
Private Rent	0	0	1	0	0	1
Self-Build	2	3		0	1	6
Grand Total	5	9	7	1	3	25

4) Future Potential Households from existing West Lochaber

There are 42 potential future households

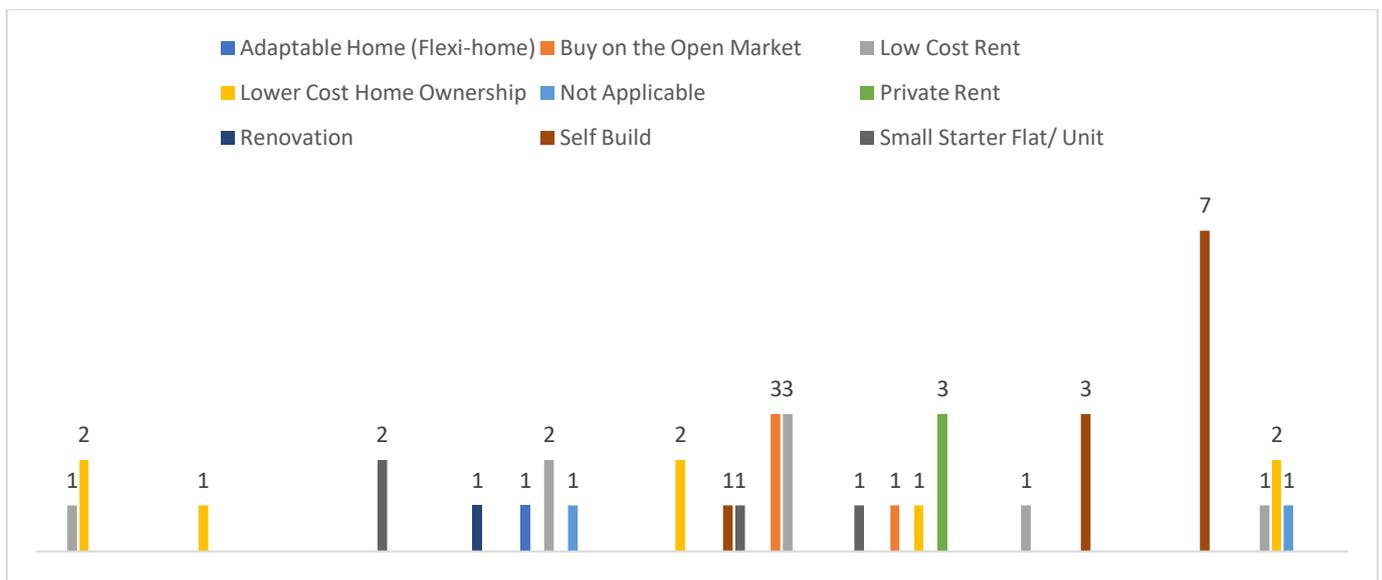
Low cost options, both to rent and buy, were the top tenure choices along with self-build	There was interest in all 5 community council areas for future households	Most people would be looking for a 2 bed home
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- In trying to assess potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in the West Lochaber area in the next 5 years. Overall, the survey identified 42 potential new future households.
- Respondents were presented again with tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:

Table: Household Leaver's Preferred Tenures

	Acharacle	Ardgour	Morven	Sunart	West Ardnamurchan	Grand Total
--	-----------	---------	--------	--------	-------------------	-------------

Adaptable Home (Flexi-home)	1	0	0	0	0	1
Renovation	0	0	0	0	1	1
Not Applicable	1	0	0	1	0	2
Private Rent	0	0	0	3	0	3
Buy on the Open Market	0	0	3	1	0	4
Small Starter Flat/ Unit	0	1	1	2	0	4
Low-Cost Rent	2	1	3	1	1	8
Lower Cost Home Ownership	0	4	1	3	0	8
Self-Build	7	1	0	0	3	11
Grand Total	11	7	8	11	5	42



- The survey identified that there was support for a range of tenures for potential future households, with the majority preferring the option of self-build (11) or an affordable housing option: 8 opting for low-cost home ownership, and 8 opting for low-cost rent.
- Only 1 respondent interested in low-cost rent is known to be currently registered on the HHR common housing register.
- It is encouraging from the results of this survey that people wish to remain in the area and providing a range of affordable housing options may be key to ensuring that younger people do not have to leave the area.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing or employment, or to access further education. The Scottish Government have recognised this in their plans to reinvigorate Scotland’s rural communities. The Scottish Government’s ‘Housing to 2040’ policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

5) Community Attitudes & Priorities

Nearly 90% of respondents support the need for more affordable housing



93% support applicants, who live and work in the immediate surrounding area, getting priority for new affordable homes



94% agree that It is important that new housing is built with high energy efficient standards



82% believe that the community needs an improved health and care provision

- All survey respondents were asked for their views on 13 statements relating to housing and community needs in area, and to what extent they agreed or disagreed with the statements.
- The results showed that overall, respondents were supportive of the need for additional affordable housing in the area, most people who live in the area want to stay permanently and that priority for any new housing should being given to local people.
- Many respondents (81%) were also of the view that local people have had to leave the area because they could not find suitable housing locally.
- The following table provides a full outline of respondents' opinions relating to all 13 statements on housing in the area:

Table: Resident's Views on Needs Housing in Western Lochaber:

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	153	37	11	11	2
Local people have had to leave the area because they could not find suitable housing	121	50	27	12	3
Most people who live in our area want to stay permanently	73	87	47	4	1
Applicants who live and work in the immediate surrounding area should get priority for new affordable homes	148	50	10	3	2
Applicants who have a family connection should get priority for new affordable homes	67	92	34	18	1
Applicants from outside our community area should get priority for any new affordable housing	3	23	57	80	48
The people of our community welcome newcomers from other communities to live here permanently	58	118	24	10	3
Our community needs more smaller accessible homes to meet changing needs	90	72	32	16	3
It is important that new housing is built with high energy efficient standards	154	46	9	3	1
There are too many second homes in our community	109	53	32	19	0

Local people will have to leave the area because they cannot find suitable housing	69	24	15	6	3
Our community needs improved health and care provision	107	69	21	18	0
Local people have had to leave the area due to a lack of care services, including childcare	79	45	78	9	3

- Respondents were then asked to rate the provision of 10 services in the area.
- Whilst some services overall were judged to be good, many services, including support for older residents at home were deemed to be poor. This again ties in with the general comments in 3.3 above.

Good Provision



- Local Primary School
- Local Medical Facilities
- Local Post Office
- Active Community Council
- Good Broadband Connection

Poor Provision



- Locally based employment opportunities
- Public transport
- Practical support for older residents at home
- Childcare services

- Finally, respondents were asked to rate the 3 best things about living in the area:



General Comments from the Community:

- As highlighted above in section 3.3 from the general comments left, there is a concern about the lack of care facilities in the area and lack of residential and care at home options.
- From the other comments left, again there seemed to be a consensus about other issues and below is sample of comments that represent many of the general comments left:



“We need more housing for young people so that employers have the ability to offer jobs and grow their businesses on the peninsula.”

“Love living here but there is a lack of affordable housing, childcare and job opportunities.”

“Need affordable family housing and single occupancy units. Particularly the latter because that could free up some family sized houses currently occupied by one person. Policies which discourage second homes (those unused for most of the year) should be implemented.”

“I love living in Ardgour but it’s a challenge for people to stay with limited accommodation, no doctors, pharmacy or shop”

“We need affordable housing for young families to prevent the area becoming full of ghost villages.”

“A full-time nursery provision would be a good start. But there is nothing to support parents who want to work “

“A number of people in the community are in housing that does not fit their needs. Numerous residents live in properties that are too big for them.”

“The biggest threat to the community at the moment is the lack of a reliable ferry at Corran. This year's fiasco has impacted businesses, added to an already high cost of living and, if not addressed by the Highland Council (HC), will lead to depopulation of the area in future years. “

6) Resident’s Survey Summary

The survey identifies a demand now and in the next five years for affordable housing in all the five community council areas across the Peninsula. The residents that are interested in moving and staying in the area have a preference for Low-cost rent and Low-Cost Home Ownership as a tenure for new homes if provided, followed by the option of self-build. When the current and future demand is combined, the survey has established the need for 83 homes across all five communities.

The survey has shown a demand for potential future households, where a person living in the home may require independent households in the next 5 years. It is likely that this group of people are young school leavers, who may wish to live and work in the area that they grew up in. This should be considered in any plans for housing in the future to ensure that fewer young people move away to urban centres, and in turn ensures economic sustainability of the area. As the business needs survey identified, there is a necessity to retain young, economically active people to meet the needs of local employers, but young people need adequate and affordable housing for this to happen.

The results show that there needs to be consideration of people already living on the peninsula that could benefit from downsizing to smaller, adaptable homes. 11% of respondents stated that their current homes are too large for them. Much of this group of people are living alone, over 60, and have at least 3 bedrooms in their current home. Three people have chosen an adaptable home (flexi home) as their

preferred tenure, and each of these respondents cited that their health or disability was the reason for considering moving.

If smaller, more appropriate housing were available, this would not only free up larger housing for local families in the area, but it would allow people over 60 to continue living independently in their communities in warm, adaptable homes.

Five percent of respondents stated in the survey that they were either homeless, or at risk of being homeless. This is an indication that there is a severe lack of housing in some areas.

There are clear concerns emerging from the questions relating to health and social care. 32% of the survey respondents state that they provide unpaid care to a member of their family, friends, or another member of the community, with 10% of this group providing more than 50 hours of unpaid care per week. It is unclear whether this is an impact of the recent reduction of care facilities on the peninsula. The comments provided in this section of the survey would suggest that there are major concerns about the lack of carers, the lack of housing for carers and key workers, and adequate housing for the elderly. There is a common concern about the lack of care services and facilities in each of the surveyed communities which has, in part, shown to be a direct cause of the lack of housing available.

The attraction of a younger, working age demographic would contribute to increasing economic viability and long-term sustainability of vital services. The school rolls across the peninsula are lower than average, with one school reaching less than a quarter of its used capacity. If more affordable housing was provided in these communities, economically active people with school age children might be attracted to the area to live and thereby sustain services and increase school rolls.

Table: Combined total of Households Looking to Move and Potential Future Householders:

	Acharacle	Ardgour	Morvern	Sunart	West Ardnamurchan	Grand Total
Renovation	0	0	1	0	1	2
Not specified	1	0	0	1	0	2
Adaptable Home (flexi home) to rent	1	2	1	0	0	4
Private Rent	0	0	1	3	0	4
Small starter flat	0	1	1	2	0	4
Buy on Open Market	1	2	3	2	0	8
Low-Cost Rent	4	1	10	1	1	17
Lower Cost Home Ownership	0	8	3	7	3	21
Self-Build	9	7	0	0	5	21
Grand Total	16	21	20	16	10	83

7) Business Needs Survey

- A separate survey was aimed at established businesses and service providers to try and find out how housing provision in the area has impacted on their business.

7.1 Profile of Respondents with an established business in the area

16 responses of the business survey were recieved



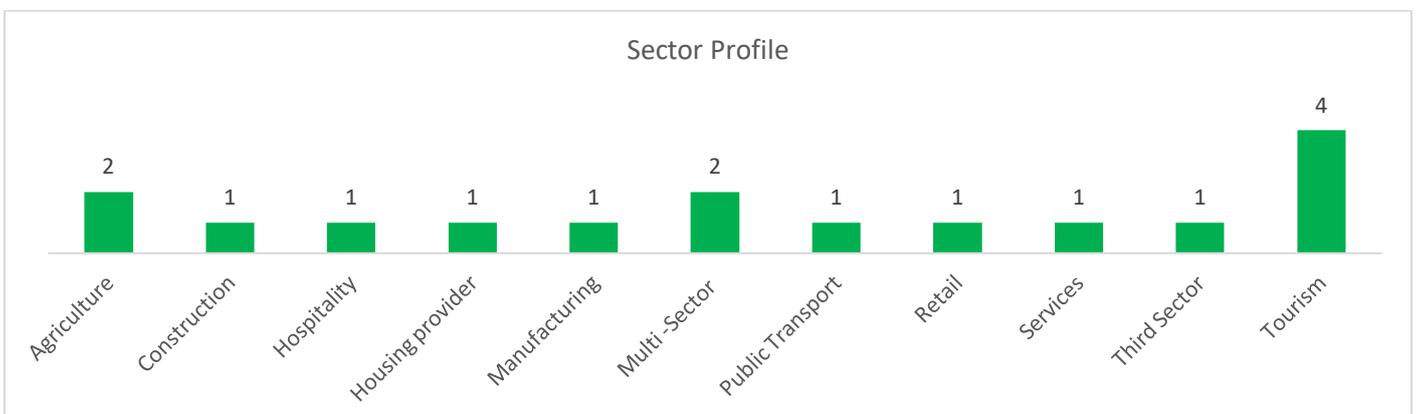
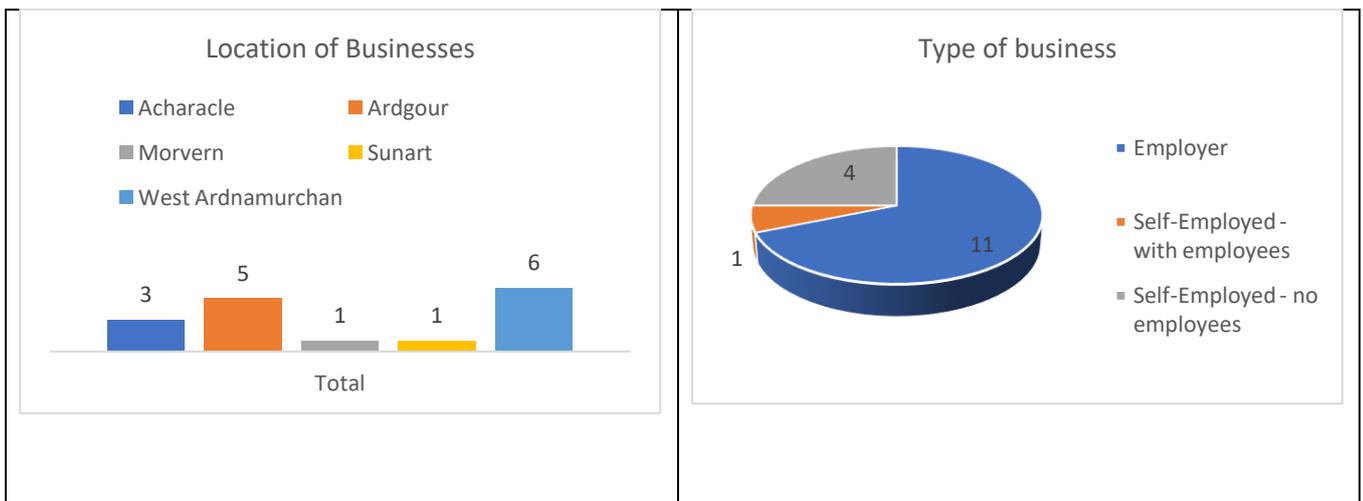
12 out of the 16 employ additional staff



The business operate in a wide range of sectors



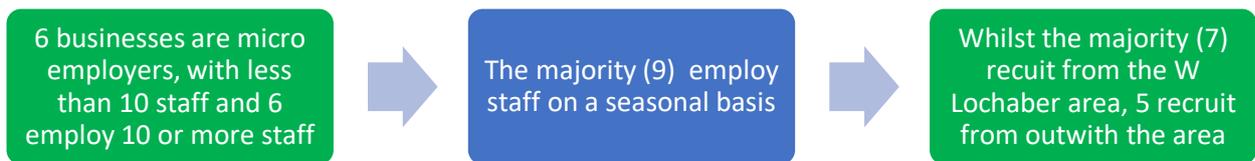
Most business are based in W Ardnamuchan (6) or Ardgour (5)



- The businesses operate in a wide range of sectors and locations and the full profile of all respondent business is as follows:

Table: Sectors and Locations of businesses

Sector	CC	Category	Number of employees
Manufacturing	Ardgour	Employer	5 to 10
Hospitality	Ardgour	Employer	2 to 5
Multi -Sector	Ardgour	Employer	10 or more
Tourism	West Ardnamurchan	Employer	2 to 5
Retail	West Ardnamurchan	Employer	10 or more
Multi -Sector	West Ardnamurchan	Employer	10 or more
Construction	Acharacle	Employer	10 or more
Tourism	West Ardnamurchan	Employer	2 to 5
Agriculture	West Ardnamurchan	Employer	10 or more
Third Sector	Morvern	Employer	2 to 5
Public Transport	Acharacle	Employer	10 or more
Housing provider	Sunart	Self-Employed - with employees	2 to 5
Agriculture	Ardgour	Self-Employed - no employees	0
Tourism	West Ardnamurchan	Self-Employed - no employees	0
Tourism	Ardgour	Self-Employed - no employees	0
Services	Acharacle	Self-Employed - no employees	0



7.2 Businesses that have experienced issues recruiting and retaining staff

7 businesses have experienced problems recruiting or retaining staff due to the lack of affordable housing locally		
10 said yes to having problems recruiting staff due to a lack of workers locally	8 respondents have had people turn down job offers in the last 3 years due to not being able to find a suitable home	5 businesses estimate that they have lost less than 5 staff members due to not being able to find a home locally and 2 estimate they have lost 6 to 8

- 10 businesses (57%) said “yes” to having difficulty recruiting and/ or retaining staff due to a lack of suitable/ skilled workers locally.
- When asked more specifically if they have ever had difficulty recruiting and/ or retaining staff because of a lack of suitable housing, 7 respondents answered this question, with 5 out of the 7 experiencing this issue on a frequent basis and 2 occasionally.
- 7 have employees in the area that currently require housing and 5 out of the 7 believe that they may leave the area if they cannot find suitable housing and 2 are not sure.

7.3 Views on Housing Provision and Workspace Requirements

The majority (9) do not think there is adequate housing provision locally and within commuting distance of their business

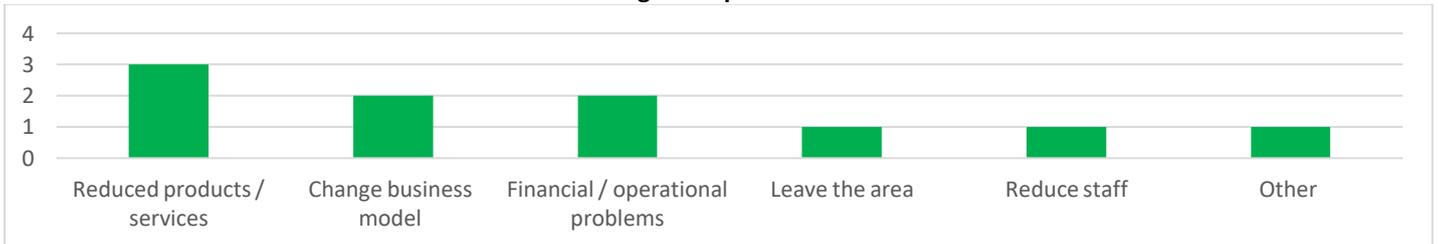
 8 are concerned that if more affordable housing is not provided, it will impact on the future operation of their business

 7 believe that more affordable housing in West Lochaber would help them retain staff for their business

 No respondent businesses require new / additional workspace

- 6 respondents believe that the shortage of housing in the area has already impacted on the operation of their business, with 3 out of the 6 experiencing this problem on a frequent basis.
- Looking to the future, 8 believe that if more affordable housing is not provided then this will impact on the operation of their business. When asked what the anticipated outcome could be for their business, most selected reduced products, or services (3). Other reasons selected were as follow:

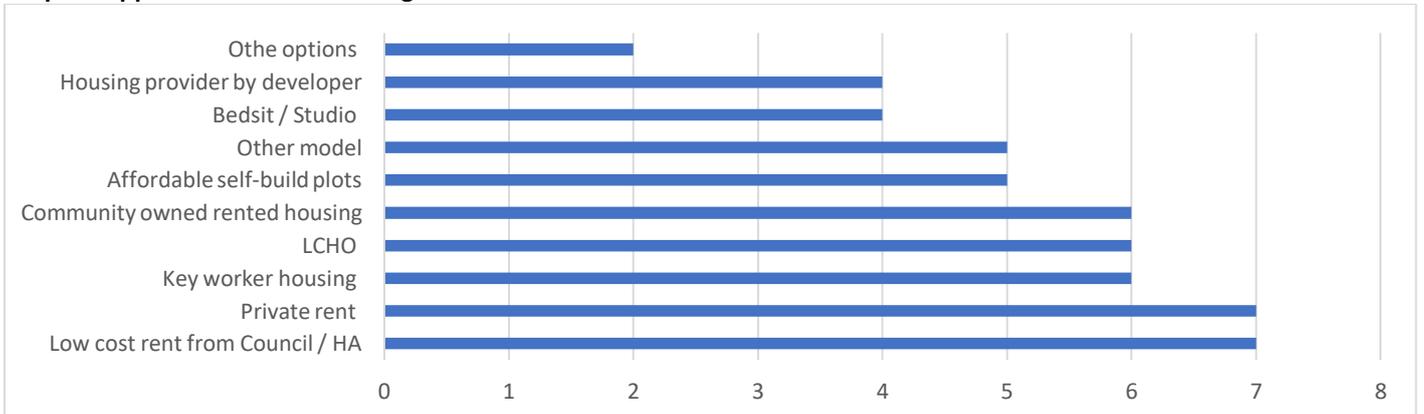
Chart: Outcome on businesses if more affordable housing is not provided



7.4 Business views on Housing Provision and Possible Solutions

- In trying to identify the best solution to meet the housing shortage in the area, respondents were asked to select the tenure options that they see as the best option.
- Multiple options were selected, with no clear tenure option coming through in the results:

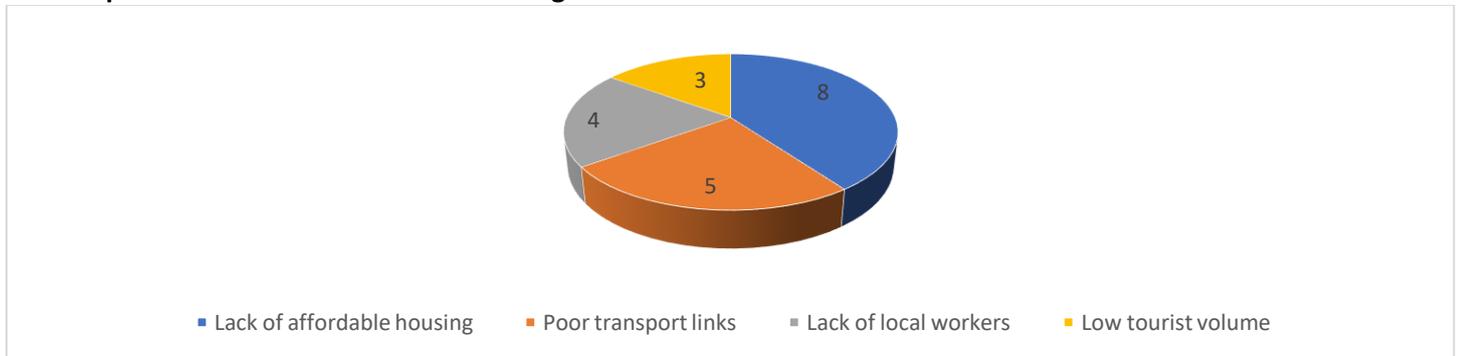
Graph: Support for Possible Housing Solutions



7.5 Business Growth and the Future

- 3 businesses stated that they would consider a joint venture to provide additional housing in the area. Contact should be made with all 3 respondents to discuss potential partnership working.
- When looking to the future, most consider lack of affordable housing (8) to be the most limiting factor to growing their business. All reasons that may limit growth are as follows:

Graph: Factors that could limit business growth



- When asked about what the most significant opportunities were to grow their business, the main suggestions were:



“Affordable housing in rural areas, such as Kilchoan, Lochaline and Acharacle. Housing in these areas would provide valuable links, far less carbon emissions and business costs if rural drivers live where their service beings. We find it near impossible to recruit in these areas as there is no available housing...”

“There is high demand for my services, but the lack of housing restricts what services I can offer”

“Work opportunities to housing availability balance is wrong.”

“Community ownership has opened up funding opportunities.”

“Lack of services in the area, restaurants and bars closing impacts the self-catering sector.”

“Creation of more affordable housing to attract economically active people with child to the area. Having a long-term, sustainable plan providing longer term solution and hopefully retain more apprentices.”

“More reliable ferry service to increase numbers of tourists which have reduced significantly in past couple of years and increase more permanent residents.”



➤ Finally, some respondents left general comments as follows:



“We believe in offering local people employment, but, equally important, encouraging families to rural communities which will provide valuable contributions to local amenities and schools etc.”

“I currently have a 4-hour commute to provide services, which is crazy. The lack of housing has a huge impact. There’s literally nowhere local to live.”

“I believe in W Ardnamurchan there is adequate housing...re affordable housing – people who are not from this area, only stay for a short period due to remoteness. I do not believe they would stay longer if offered a house.”

“Affordable housing or subsidised housing is not the problem in Ardgour. People want to build their own houses, so grants for plots are helpful and making the planning approval system faster...would be the best way to improve housing supply in this rural location.”

“We do not believe more affordable housing (for rent or to buy) is needed in the area...the business we work for has staff accommodation on site”

8) Final Conclusions

The survey results offer a snapshot of housing need at a particular point in time, and across a large area made up of several Community Council areas. The results have shown that there is a clear need for affordable, or more appropriate housing across the peninsula, driven from the existing residents and potential home leavers. Local businesses have also cited the lack of housing as having an adverse effect on their ability to grow and sustain their business.

The findings evidence the need for new affordable housing solutions, as well as real concern for the lack of vital care facilities and services, which have in part been caused by the lack of available housing for potential care providers. There is a clear need for smaller, more adaptable homes for the older people who are currently in homes that do not meet their needs. A previous feasibility study has shown that 6 units of housing could be developed at the North end of the Dail Mhor site in Strontian, and this should be explored as an option for providing newly built flexible or adaptive homes for those in most need of care. Partnerships with other strategic partners such as the NHS and Highland Council must therefore be explored to ensure that a viable financial model can be proposed.

Based on the evidence provided by respondents with a need currently and within years, local people in the 5 community council areas are most interested in Low-Cost Home Ownership, Low-Cost rental homes, and sites for

self-build. This would suggest that this range of tenure options should be explored, with a mix of new build homes offering different options and affordable self-build plots.

Subject to funding conditions there may also be an option, where open market housing can be provided, of reinvesting the surplus from these sales as a cross-subsidy to help finance affordable housing developments – either as part of the same project or elsewhere. These options should be fully explored along with funding possibilities for community-led housing from both the Rural & Islands Housing Fund and The Scottish Land Fund.

There is a need to link multiple sectors together in West Lochaber, all of which are facing the same challenges due to a lack of affordable housing. This will provide an opportunity to grow the rural economy and repopulate areas with people who can work in sectors that have found attracting employees a challenge, such as the care sector, hospitality, and construction.

This report, in conjunction with previous feasibility studies, has determined both a need for more housing in the five communities involved in the engagement exercise, and the need for improved housing and care service accessibility for the elderly since the closure of the Dail Mhor centre. Finding solutions to meeting the demand throughout the peninsula, as well as the provision of homes for the elderly residents, may require a phased approach with support from strategic partners and funders.

9) Next Steps

- Use survey findings to guide the planning process.
- Based on the survey findings, create a housing strategy to establish a clear way forward for delivering new homes and housing options, including flexible and adaptable homes in partnership with strategic partners such as the NHS.
- Maintain open dialogue within the wider Lochaber area in relation to the future housing strategy and to identify suitable locations for development.
- Review Scottish Government funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be drawn from the results of this research. This can be done by determining the most appropriate initiatives, tenure, and size to fit the specification of each community. In West Lochaber, there are a high number of elderly homeowners in unsuitable housing that would benefit from downsizing. CHT are developing initiatives such as Legacy Housing which should be explored.
- Explore the options for partnership working with key stakeholders such as the NHS, Highland Council, local businesses, local landowners, or housing associations. This can broaden the scope of any future project and can provide further project viability, expertise, funding streams and support.
- Secure support from Highland Council to ensure that any development aligns with and compliments their Affordable Housing Supply Programme.
- Consider the local housing needs derived from businesses and the skill shortages locally to evidence the requirement to provide affordable housing options to businesses. Discuss opportunities key local businesses and social enterprises to develop the most flexible solutions.
- Identify empty properties that could be renovated or converted into affordable housing. Consider the best route for delivery including community-led, local authority, Registered Social Landlord, CHT or the private sector.
- Share report findings with the five community council areas involved in the project.

- Future proof new developments as much as possible by exploring the use of renewable energies on or off site to help provide power supplies / energy storage to new homes. Explore funding routes at an early stage.
- Explore complementary uses for sites which would sit alongside new housing such as seasonal accommodation, office accommodation, community shop, community campsite or private housing. These can reduce risk, attract additional funding options, and provide benefits to the community.
- Explore a multi-sectoral approach in the area where local businesses, the care sector and larger private businesses that are operating in the area work together to increase investment in housing for their employees and contribute to a circular economy. Costs of materials, attracting tradespeople, and improving infrastructure could be reduced and shared if there is a multi-partner, cross- portfolio approach, and CHT can provide assistance with this.

Appendix 1 - Tenure options summary

There are a wide range of housing models available which can offer secure homes for those in housing need. Below is a very summary of some of tenure options available and suitable for small scale rural development:

Low-Cost Rent

Social Rented Housing – Is provided by the local authority or by housing associations. This is the most affordable rented housing option, offering secure tenancies. Households wishing to make an application need to register with local authorities or Registered Social Landlords (RSL's)

Mid-Market Rented Housing – is provided by several organisations to provide rented housing at a lower cost than market rent.

Community Owned Rented Housing – where the community owns the home and it is rented out, usually at social rented housing levels.

Market / Private Rent - provided by Private Landlords. Rents are set at the discretion of landlords and are dependent on market forces in the area.

Low-Cost Home Ownership

There are various options under this model, but popular options include:

Discounted Homes for Sale – This is where the selling price of the home is discounted by at least 20% and the discount is secured by a mechanism called the Rural Housing Burden. An affordability assessment is done to ensure purchasers cannot afford to purchase a similar home at full open market prices.

LIFT – New Supply/ Open Market Shared Equity – are schemes usually provided by Housing Associations, which usually form part of mixed developments including social housing and other tenures. Purchasers can buy a share in the property of between 60% and 80%, depending on affordability.

Rent to Buy Scheme –It offers a home to rent for typically 5 years, cash-back on select projects and the option to purchase the home with a discount of at least 20%. Communities can adapt this scheme.

Self-Build

Discounted Self-build Plots – are offered for sale at less than market prices. CHT offers a range of self-build plots with discounts protected with a Rural Housing Burden. <http://www.chtrust.co.uk/rural-housing-burden>

Market Plots – are for sale at the open market valuation through a range of sellers.

Self-Build Loan Fund – The Self-build Loan Fund offers bridging finance to those finding it difficult to secure through high street lenders. [html https://www.chtrust.co.uk/scotland-self-build-loan-fund.html](https://www.chtrust.co.uk/scotland-self-build-loan-fund.html)

Crofter's Housing Grant Scheme – is available to registered crofters to build a new home or to renovate an existing property. It is means tested and can be used with the Self-build Loan Fund, so long as the plot for the house has been de-crofted. <https://www.ruralpayments.org/publicsite/futures/topics/all-schemes/croft-house-grant/>

Community self-build plots – many community landowners can provide discounted self-build plots for sale. Contact CHT to discuss the options.

Woodland Crofts – can offer a valuable supplementary income resource and look after the environment. For information on getting a croft or developing crofts on your land, refer to: <http://woodlandcrofts.org.cp-27.webhostbox.net>

Appendix 2a – Full Summary of Householders wishing to Move and Stay in W Lochaber

Current CC area	Current Tenure	Household Composition	Reasons for moving	CC wishing to move to	Timescale	Preferred Tenure for new home	Bedrooms required
Ardgour	Owner	I live alone	Health & Disability, Current home does not meet the needs of all household members	Ardgour	Within 3 years	Adaptable Home (flexi home) to rent	1 Bedroom
Morvern	Owner	I live alone	Health & Disability, Home in poor physical condition, Lack of transport options	Morvern	Within 5 years	Adaptable Home (flexi home) to rent	1 Bedroom
W Ardnamurchan	Owner	Live with family members	Health & Disability, The increase of tourism, Unable to compete with second homeowners, Lack of transport options	Ardgour	Within 3 years	Adaptable Home (flexi home) to rent	2 Bedrooms
Sunart	Owner	Live with family members	Bungalow too large. Relatives needing support live too far away.	Acharacle	Within 1 year	Buy on Open Market	2 Bedrooms
Ardgour	Private rent	I live alone	No suitable properties in the area	Ardgour	Within 3 years	Buy on Open Market	2 Bedrooms
Ardgour	Rents from Council / HA	Live with family members	To buy own house	Ardgour	Within 3 years	Buy on Open Market	2 Bedrooms
Sunart	Rents from Council / HA	Live with family members	Overcrowding	Sunart	Within 3 years	Buy on Open Market	2 Bedrooms
Morvern		Live with family members	Job offer, Current home does not meet the needs of all household members, Relationship breakdown	Morvern	Within 1 year	Low-Cost Rent	2 Bedrooms
Morvern	Owner	I live alone	Health & Disability	Morvern	Within 1 year	Low-Cost Rent	1 Bedroom
Morvern	Owner	I live alone	Health & Disability	Morvern	Within 3 years	Low-Cost Rent	2 Bedrooms
Morvern	Private rent	Live with family members	No suitable properties in the area, Current home does not meet the needs of all household members, Lack of facilities and services	Morvern	Within 1 year	Low-Cost Rent	3 Bedrooms
Acharacle	Private rent	Live with family members	Overcrowding, Home in poor physical condition, Current home does not meet the needs of all household members	Acharacle	Within 1 year	Low-Cost Rent	3 Bedrooms
Sunart	Private rent	Live with family members	Job offer, Living in temporary accommodation	Morvern	Within 1 year	Low-Cost Rent	3 Bedrooms
Morvern	Private rent	Live with family members	Health & Disability, no suitable properties in the area, Home in poor physical condition, Unable to compete with second homeowners	Morvern	Within 3 years	Low-Cost Rent	2 Bedrooms
Acharacle	Rents from Council / HA	I live alone	Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members	Acharacle	Within 1 year	Low-Cost Rent	2 Bedrooms
Morvern	Rents from Council / HA	I live alone	Health & Disability, No suitable properties in the area, Home in poor physical condition, Unable to compete with second homeowners, Lack of transport options	Morvern	Within 1 year	Low-Cost Rent	2 Bedrooms
Ardgour	Owner	Live with family members	Health & Disability, No suitable properties in the area, Current home does not meet the needs of all household members, to give or receive informal family care / support, Lack of transport options	Ardgour	Within 1 year	Lower Cost Home Ownership	2 Bedrooms

Sunart	Owner	I live alone	Home in poor physical condition	Sunart	Within 1 year	Lower Cost Home Ownership	2 Bedrooms
Sunart	Owner	Live with family members	Need to downsize	Sunart	Within 5 years	Lower Cost Home Ownership	2 Bedrooms
Sunart	Owner	I live alone	Health & Disability, Lack of transport options	Sunart	Within 1 year	Lower Cost Home Ownership	2 Bedrooms
W Ardnamurchan	Private rent	Live with family members	Would like own home	Western Ardnamurchan	Within 3 years	Lower Cost Home Ownership	3 Bedrooms
W Ardnamurchan	Private rent	Live with family members	Tenure is not secure	Western Ardnamurchan	Within 5 years	Lower Cost Home Ownership	3 Bedrooms
W Ardnamurchan	Private rent	I live alone	Home in poor physical condition, Tenure is not secure	Western Ardnamurchan	Within 1 year	Lower Cost Home Ownership	2 Bedrooms
Morvern	Private rent	I live alone	No suitable properties in the area, Tenure is not secure, Lack of facilities and services, Unable to compete with second homeowners, Lack of transport options	Morvern	Within 3 years	Lower Cost Home Ownership	2 Bedrooms
Sunart	Private rent	Live with family members	No suitable properties in the area, Tenure is not secure, Living in temporary accommodation, Current home does not meet the needs of all household members	Sunart	Within 3 years	Lower Cost Home Ownership	2 Bedrooms
Acharacle	Rents from Council / HA	Live with family members	Health & Disability, No suitable properties in the area, Home in poor physical condition, Current home does not meet the needs of all household members, Unable to compete with second homeowners, Lack of childcare services	Ardgour	Within 1 year	Lower Cost Home Ownership	2 Bedrooms
Morvern	Rents from Council / HA	Live with family members	Wish to buy	Morvern	Within 3 years	Lower Cost Home Ownership	3 Bedrooms
Ardgour	Rents from Council / HA	Live with family members	Need a bigger house	Ardgour	Within 5 years	Lower Cost Home Ownership	4 Bedrooms or more
Ardgour	Rents from Council / HA	Live with family members	Health & Disability, wish to purchase a home	Ardgour	Within 5 years	Lower Cost Home Ownership	3 Bedrooms
Morvern	Private rent	Live with family members	Health & Disability, No suitable properties in the area, Tenure is not secure, Current home does not meet the needs of all household members, Access to education, Lack of facilities and services, Unable to compete with second homeowners, Lack of transport options	Morvern	Within 1 year	Private Rent	4 Bedrooms or more
Morvern	Owner	Live with family members	Overcrowding, Current home does not meet the needs of all household members	Morvern	Within 5 years	Renovation	4 Bedrooms or more
Ardgour		I live alone	To be more secure than in tied accommodation	Ardgour	Within 1 year	Self-Build	2 Bedrooms
Ardgour	Living rent free	Live with family members	Current home does not meet the needs of all household members	Ardgour	Within 5 years	Self-Build	4 Bedrooms or more
Ardgour	Owner	Live with family members	Health & Disability, Current home does not meet the needs of all household members	Ardgour	Within 1 year	Self-Build	3 Bedrooms
W Ardnamurchan	Owner	Live with family members	Overcrowding, Current home does not meet the needs of all household members, To give or receive informal	Western Ardnamurchan	Within 1 year	Self-Build	4 Bedrooms or more

			family care / support, Unable to compete with second homeowners				
W Ardnamurchan	Owner	Live with family members	Selling	Western Ardnamurchan	Within 3 years	Self-Build	4 Bedrooms or more
Acharacle	Owner	Live with family members	Overcrowding, Current home does not meet the needs of all household members	Acharacle	Within 1 year	Self-Build	3 Bedrooms
Ardgour	Private rent	Live with family members	No suitable properties in the area, Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members, Unable to compete with second homeowners	Ardgour	Within 1 year	Self-Build	4 Bedrooms or more
Ardgour	Private rent	Live with family members	Overcrowding	Ardgour	Within 5 years	Self-Build	4 Bedrooms or more
Ardgour	Private rent	Live with family members	Overcrowding	Ardgour	Within 3 years	Self-Build	4 Bedrooms or more
Acharacle	Rents from Council / HA	Live with family members	Home in poor physical condition	Acharacle	Within 1 year	Self-Build	3 Bedrooms