

**December 2023**

# **Housing Needs Survey**

## **Report for Lochalsh**



**Creating Sustainable Futures**

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Executive Summary .....	2
Resident's survey .....	2
Non-Resident's Survey.....	2
1) Introduction & Methodology.....	3
1) Permanent Resident's Survey.....	4
2.1) Existing Residents in Lochalsh Wishing to Move and Stay in the Area.....	6
<b>Low-Cost Home Ownership Overview.....</b>	9
<b>Open Market Purchase Overview.....</b>	10
<b>Low-Cost Rent Overview.....</b>	11
<b>Self-Build Overview .....</b>	12
2.3) Workspace Provision in New Homes.....	13
2.4) Respondent's that have already tried to find alternative housing.....	14
2.5) Future Potential Households from existing Lochalsh Residents.....	15
2.6) Community Attitudes & Priorities .....	16
2.7 Community Support for KLCT's proposals.....	17
2.8) General Comments from the Community:.....	19
2.9) Resident's Survey Summary.....	19
<b>3) Non-Resident's Survey.....</b>	21
3.1) Non-Residents Survey Respondent Profile.....	21
3.2) Non-Resident Survey Housing Need & Demand Summary .....	22
3.3) Business and Employment Needs .....	24
3.4) Views on Services and Provisions.....	25
3.5) Summary of Non-Residents Survey .....	25
<b>4) Business Needs Survey .....</b>	26
4.1 Profile of Respondents wishing to set up a new business.....	26
4.2 Profile of Respondents with an established business in the area.....	26
4.3 Businesses that have experienced issues recruiting and retaining staff.....	27
4.4 Support for Affordable Housing and Workspace .....	27
4.5 Business views on Housing Provision and Possible Solutions.....	28
4.5 Business Growth and the Future .....	29
<b>5) Final Conclusions.....</b>	30
<b>6) Final Recommendations .....</b>	31
Appendix 1 - Tenure options summary .....	32
Appendix 2a – Full Summary of Householders wishing to Move and Stay in Lochalsh .....	34
Appendix 2b – Full Summary of Non-Residents wishing to permanently move to Lochalsh .....	37

# Executive Summary

Lochalsh consists of seven community councils with a population of approximately 2,600, made up of settlements scattered across a remote coastal and mountainous area in the North West Highlands. The largest of these is the town, Kyle of Lochalsh, which is around 80 miles west of Inverness.

In a recent community survey conducted in 2022 by Kyle & Lochalsh Community Trust (KLCT), an exercise to inform the Community Action Plan, it was established that the lack of available housing and increasing housing costs is having a significant impact on people living and working in the Lochalsh area. KLCT recognised this as a key priority for the area and began to explore the possibility of community-led housing delivery, carrying out a call for sites and land appraisal in the locality.

Land on the south banks of Loch Duich was made available by Forestry and Land Scotland (FLS) for purchase and KLCT were keen to explore the feasibility of the land providing housing solutions for Lochalsh, including the creation of woodland crofts, growing space and workspace or business units. The Communities Housing Trust (CHT) and KLCT ran a well-attended community consultation in the area and invited people from all over Lochalsh to provide opinion on the potential purchase of the two sites to deliver housing solutions for local people.

At the same time, CHT initiated the Housing Needs Assessment, promoting an online survey for Lochalsh's seven community council areas with the aim of assessing Lochalsh's housing needs, as well as gauging local support for a potential land purchase at Ratagan and Saraig. The consultation event and the housing needs survey have evidenced strong support for the purchase of the sites, as well as a clear housing need in all of Lochalsh's community council areas.

The survey attracted responses from people in each of the seven community council areas, and these were looked at in isolation, as well as contributing to the 'bigger picture' for Lochalsh. The evidence from the findings suggests that there is a strong demand for a range of affordable housing options. The greatest housing need was identified in Loch Duich and Dornie, but since the potential sites were located closest to these community council areas this may have been a factor in the high response. To best meet the needs of the area, the survey results would suggest that a range of tenures be explored, as well as consideration of the creation of at least 4 woodland crofts. The most popular housing preferences were low-cost home ownership, sites for self-build and low-cost rent, in a range of sizes but mostly 2- and 3-bed properties. The development of new affordable housing for around 10 – 12 homes could easily be supported by the findings of this research.

## Resident's survey

131 households responded to this survey, 44 indicating they were considering moving and are wishing to remain in Lochalsh. Additionally, the survey indicated that there are 32 potential home leavers who wish to set up new households in Lochalsh within the next 5 years.

Of the 44 households considering moving most are interested in low-cost home ownership as a potential tenure (17), 11 would like a site for self-build, 6 would prefer to buy on the open market, and 2 would like to renovate an existing property.

69 respondents indicated they were aware of family or friends who had left the area as they were unable to find affordable housing. Respondents stated that they believe 66 of these people would return to the area if there was suitable and affordable housing available.

The survey established that most residents that completed the survey (78%) are in favour of the land purchase of the two sites at Ratagan and Saraig.

## Non-Resident's Survey

16 non-residents responded to this survey and would consider relocating to the Lochalsh area on a permanent basis, 7 of which had previously lived in Lochalsh and would like to return. Most of these respondents stated that there are currently no suitable homes in their preferred location in Lochalsh.

The most popular location for potential returners was Kyle (4), followed by Loch Duich (3) and Lochalsh (3). There was a preference for a range of sizes and tenures, with low-cost rent being the most popular (9), Low-cost home ownership (4), buying on the open market (2) and private rent (1).

6 non-residents stated that they would consider setting up a new business in the Lochalsh area if they were able to move there.

## 1) Introduction & Methodology

Lochalsh is a district in the North West Highlands that is dispersed across a broad rural area, from Corran in the south, Stromeferry in the north, Kintail in the east and Erbusaig in the west.

The area of Lochalsh, in common with many rural communities, is experiencing increasing pressure on available housing, which is negatively impacting many small communities and the local economy in the area. In 2022, Kyle and Lochalsh Community Trust (KLCT) published a Community Action Plan based on findings of an extensive community survey, which was delivered to every household in the area. The results helped set an agenda for the Action Plan and identified priorities for meeting the community's needs. These priorities ranged from retaining young people, achieving economic and environmental sustainability, and improving health and wellbeing. Many respondents cited that the lack of affordable housing in Lochalsh is having a detrimental impact on communities, and the capacity to keep young people and families in the area. The results revealed that people felt that housing in the area is failing to meet the needs of the local population, for a range of reasons.

In recent years, KLCT have been exploring the option of a community-led housing project and have conducted land audits of the area and issued a call for sites. Recently, two sites belonging to Forestry and Land Scotland were made available to purchase by the community at Ratagan and Saraig on the south end of Loch Duich. KLCT began to explore purchasing the sites for a potential community-led housing project, including the construction of housing and the creation of woodland crofts.

In conjunction with a community consultation, Communities Housing Trust (CHT) was commissioned to carry out a Housing Needs Survey (HNS) of Lochalsh. This assessment would provide information on housing need and demand and feed into the proposed and upcoming developments. The assessment consists of three surveys: one for existing residents in the area, a non-residents survey for people outwith Lochalsh, and one for local businesses. Results of the surveys are analysed and reported in this Housing Needs Assessment Report.

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. Hard paper copies of the survey were also distributed in and around the community, as well as community members being given assistance to complete the surveys at the community consultation event. In common with most surveys, this report provides a snapshot of the potential housing needs at the time of writing. The data represents only the proportion of those that took part in the survey.

Data from the 2011 Census has been used where appropriate, along with local Lochalsh 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. Other reports have also been used and are referenced throughout the report.

# Report Objectives

Gauge demand from local residents, non-residents and local business housing needs

Examine the the composition of potential new households, which will inform decision-making for the provision of housing, business units and woodland crofts

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



Photo credit: Bundalloch, KLCT.

## 1) Permanent Resident's Survey



131 permanent residents responded to the survey

11% of respondents rent from the council and 5% currently live in a socially rented home

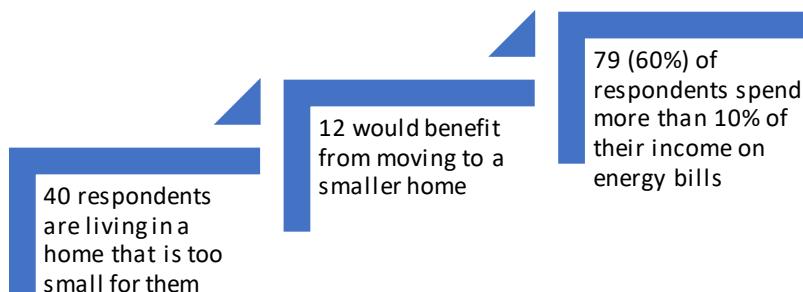
56% of respondents are homeowners and 15% live in privately rented accommodation

50% of households contain at least one child aged 16 or under

- The survey received 131 responses from householders that live permanently in Lochalsh.
- Based on information from the recent Community Action Plan exercise, it is estimated that Lochalsh has a population of 2600. The response rate to this survey was 131 residents, so this represents 5% of the Community.
- Under 60% of survey respondents own their own homes. This is less than the Highland average of 67.2% but more on a par reported for Scotland's overall average (62%).
- The survey results show a high number of people living in privately rented accommodation (15%) compared to the Highland average of 9.9%.
- Both the survey results (5%) and Highland census (5.7%) show a lower number of people living in other socially rented accommodation compared to the Scottish average of 11.1%.
- The table below shows a summary of survey responses compared to regional and national census results:

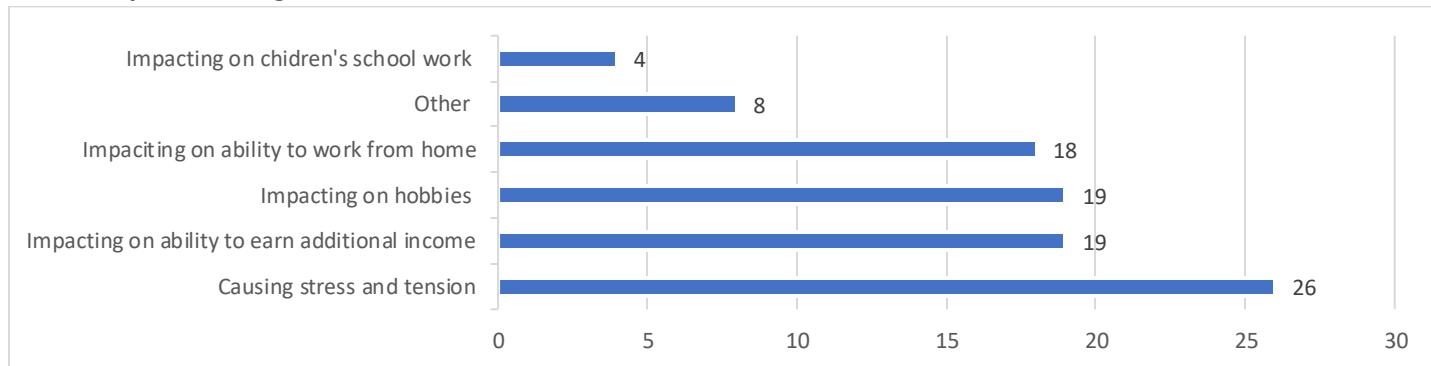
**Table: Tenure Type Comparison**

Tenure	Lochalsh Survey Respondents %	Highland 2011 Census %	Scotland 2011 Census %
<b>Owned</b>	56	67.2	62
<b>Rented from Council</b>	11	13.2	13.2
<b>Other Social Rent</b>	5	5.7	11.1
<b>Private Rent</b>	15	9.9	11.1
<b>Living Rent Free</b>	1	2.3	1.3
<b>Rented Other</b>	1	1.7	1.3



- Out of the 40 respondents that stated that they are currently living in a home that is too small for them, 29 are considering moving home. When asked how living in a home that is too small is affecting them, over half (26) said that it was causing stress and tensions. The full breakdown on what impact this is having is as follows:

**Chart: Impact of living in a home that is too small**



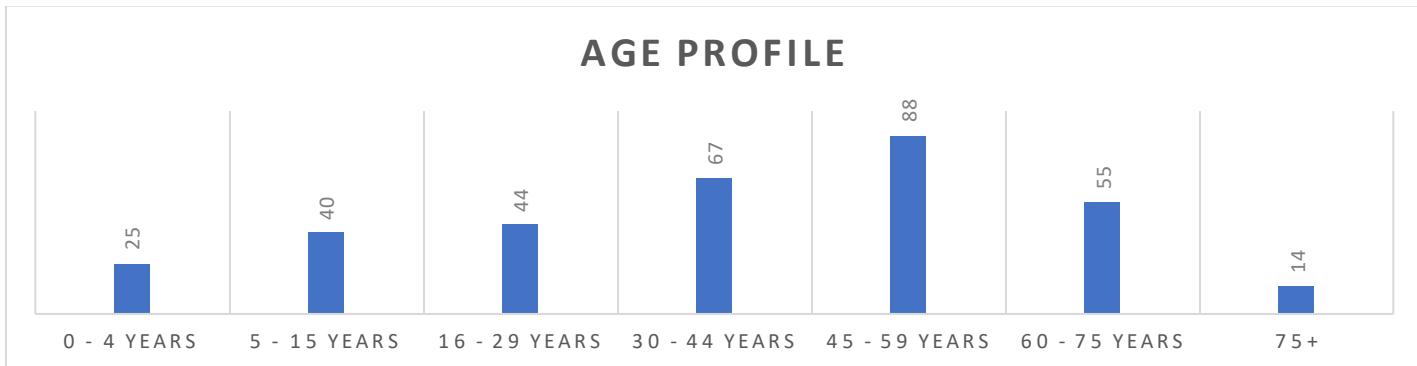
- A small number of respondents said that they would benefit from moving to a smaller home (12). 8 out of the 12 are considering moving home.
- Most respondents (79) said that they are spending over 10% of their income on energy bills. Based on this, 60% of respondents are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:

*A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and number of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income **and** after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living.*

*(Source: Fuel Poverty (Targets, Definition, and Strategy) (Scotland) Act 2019)*

- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. 131 respondent households answered this question, and they are made up of a total of 333 individuals.

#### Graph: Age Breakdown of Households



- Over 20% of respondents are aged 60 or over. The Highland Council population 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.
- Nearly 50% of respondent households comprise of members in the 30 – 59 age group. This group are classed as being economically active.
- Only 20% of households contain a child / children aged 15 or under. There are 6 local primary schools in Lochalsh with varying school rolls, most of which are under 50% of their used capacity. Some are under 25% capacity, which means they may be at risk of closure should the roll decrease much further. The secondary school which is the catchment for all 6 primary schools is Plockton High School.
- The projections for the catchment area schools for Plockton High are predicted to decrease from 2022-2037 from 224 pupils in 2022/23 to 207 pupils in 2037/38.

[School roll forecasts February 2023 | Plockton High School \(highland.gov.uk\)](https://www.hightland.gov.uk/education/school-rolls-and-projections)

- 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 while providing accommodation for the ageing population.

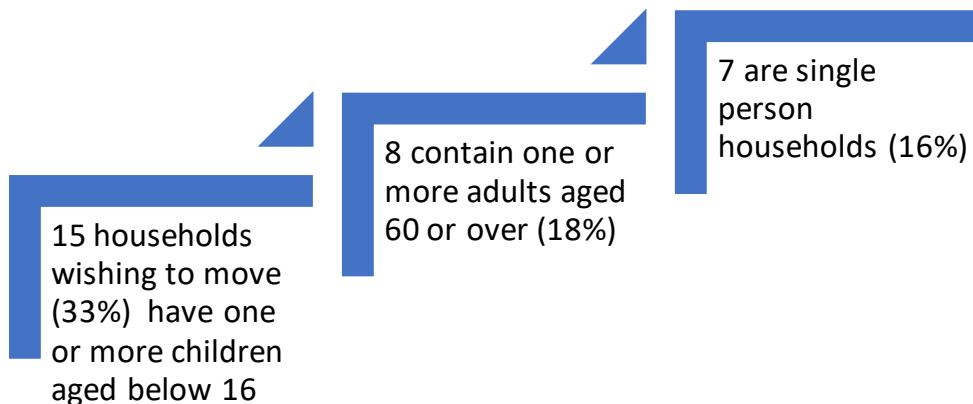
#### 2.1) Existing Residents in Lochalsh Wishing to Move and Stay in the Area



- Overall, 50 answered “yes” to considering moving home. However, 6 of these respondents have stated that they wish to leave the Lochalsh area.
- In total, 44 respondents have indicated that would like to move home and stay in the Lochalsh area.
- Of this 44, most currently live in either the Loch Duich community council area (16) or Kyle community council area (11). The tenure of most wanting to move is that of either homeowner (10) or renting privately (14).
- The survey has identified a high proportion of people who are living in unsuitable accommodation or have insecure tenure that wish to move (25%). 6 people are living in a caravan or temporary structure and 5 people are ‘living with friends/ family or couch surfing’.

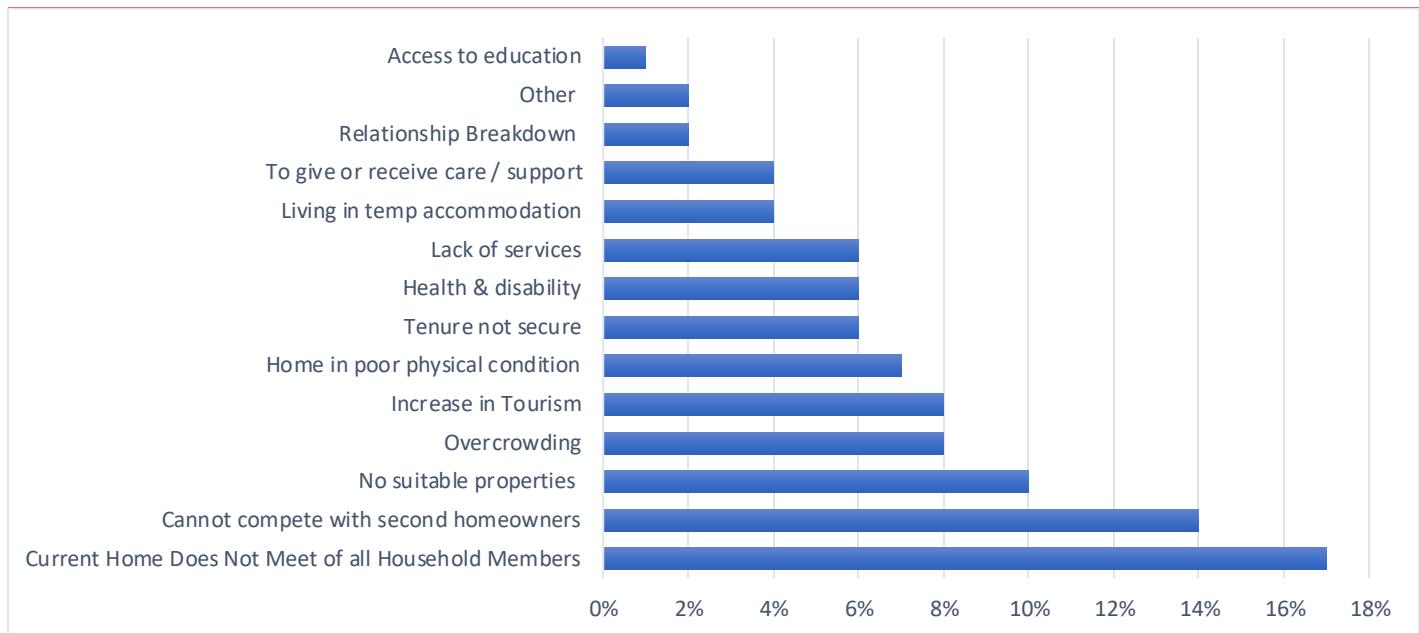
Table: Current Tenure Type & Location

	Caravan or other temporary structure	Living with friends / family or couch surfing	Other Social Rented	Owned	Private Rented	Rented from Council	Tied Housing	Grand Total
<b>Dornie &amp; District</b>	2	2	0	3	0	1	0	8
<b>Glenelg &amp; Arnisdale</b>	0	0	1	0	1	0	0	2
<b>Kyle</b>	0	0	1	3	3	3	1	11
<b>Loch Duich</b>	4	2	0	3	7	0	0	16
<b>Lochalsh</b>	0	1	0	1	2	0	0	4
<b>Plockton &amp; District</b>	0	0	1	1	1	0	0	3
<b>Stromeferry &amp; Achmore</b>	0	0	0	0	0	1	0	1
<b>Grand Total</b>	<b>6</b>	<b>5</b>	<b>3</b>	<b>10</b>	<b>14</b>	<b>5</b>	<b>1</b>	<b>44</b>



- 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, unable to compete with second homeowners and no suitable properties.
- Please see below a detailed graph detailing all reason(s) for moving home.

## Graph: Reasons for moving home



- Most people wanting to move home wish to do so within the next year (21). 19 would like to move in the next 3 years and 4 would prefer to move within 5 years.
- The survey is showing that there is a preference for low-cost home ownership, with 17 out of the 44 selecting this as their first-choice tenure. There was most demand for 2- or 3-bed units.
- 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 Choice Preferences by Community Council areas

Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
Buy on Open Market	2	1	0	0	1	2	6
Low-Cost Rent	2	2	1	3	0	0	8
Low-Cost Home Ownership	2	1	2	10	1	1	17
Renovation	1	0	0	1	0	0	2
Site for Self-Build	1	0	3	7	0	0	11
Grand Total	8	4	6	21	2	3	44

## Graph: Number of bedrooms per tenure and by Community Council areas

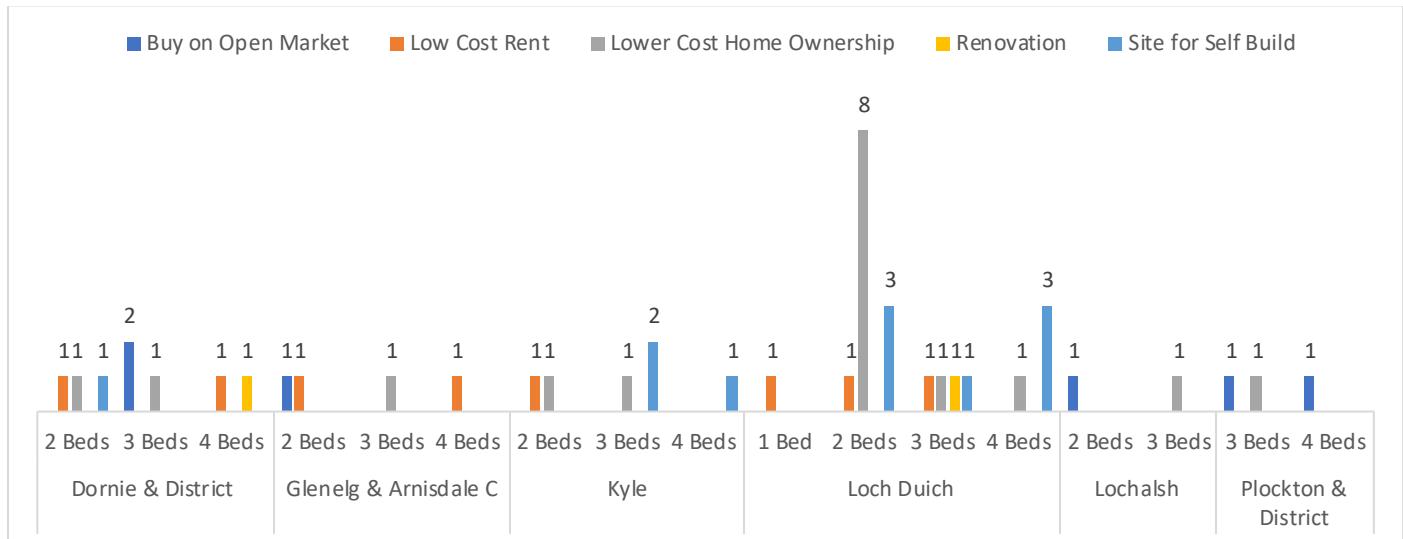


Table: Bedroom and Tenure Summary

	Buy on Open Market	Low-Cost Rent	LCHO	Renovation	Site for Self-Build	Grand Total
1 Bed	0	1	0	0	0	1
2 Bed	2	4	10	0	4	20
3 Bed	3	1	6	1	3	14
4 Bed more	1	2	1	1	4	9
Grand Total	6	8	17	2	11	44

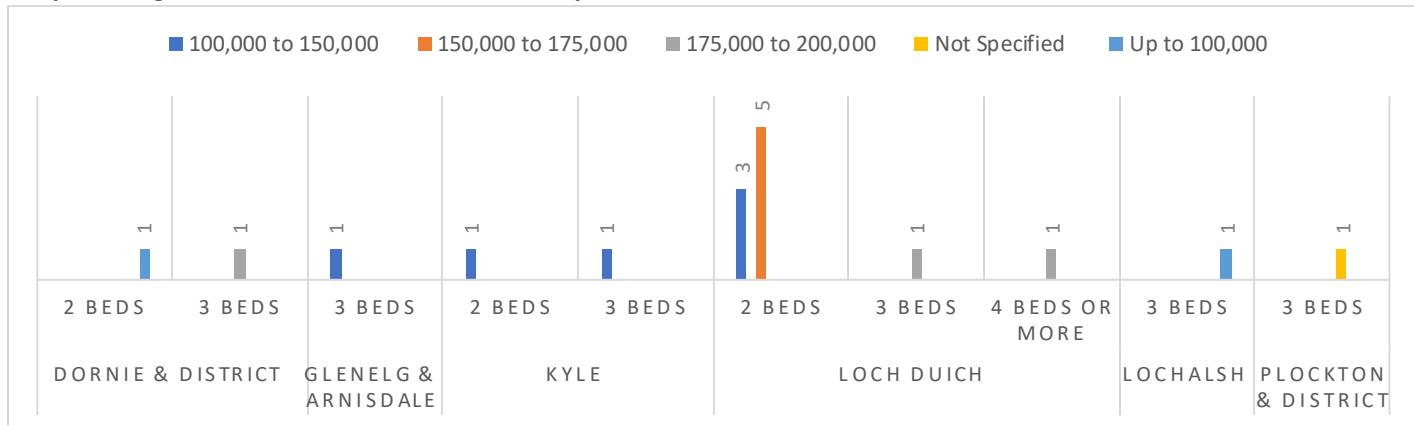
### Low-Cost Home Ownership Overview

- Low-cost home ownership (LCHO) was the option chosen by 17 respondents as their preferred first tenure choice, with demand mainly for both 2 & 3 Bed homes and only 1 respondent looking for a 4-bed home.

Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
Low-Cost Home Ownership	2	1	2	10	1	1	17

- Respondent's budgets varied from £100,000 to £300,000, with most selecting a budget of up to £175,000 or under (13).
- Most respondents are looking for a property in the Loch Duich community council area (10).

### Graph: Budgets for Low-Cost Home Ownership



- 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 Burden.

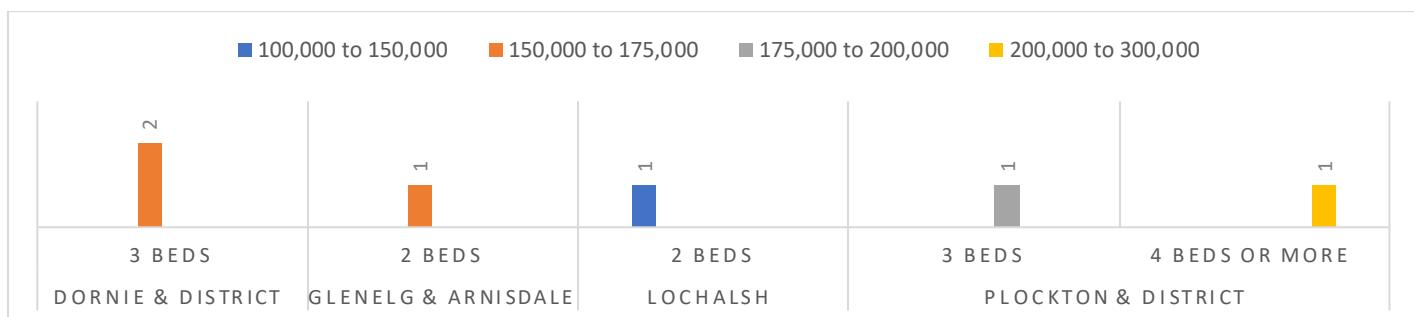
### Open Market Purchase Overview

- 6 respondents selected open market purchase as their first-choice tenure for their new home.

Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total	
Buy on Open Market	2	1	0	0	0	1	2	6

- The majority would be looking to buy a 3-bedroom home, and budgets ranged from £100,000 to £300,000, with 3 out of the 5 opting for a budget of up to £175,000 or under.

### Graph: Budgets for Open Market Purchase



- At the time of writing this report, the average house price in Lochalsh over the last 12 months was £219,430. <https://www.zoopla.co.uk/house-prices/lochalsh/>
- According to the latest data available, the average salary in **XXXXXX HIGHLAND COUNCIL TO CONFIRM**

- 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? \(mortgagecalculator.uk\)](#)
- 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.

## Low-Cost Rent Overview

- 8 respondents selected the first-choice tenure of low-cost rent. 4 out of the 8 would be looking for a 2-bed home.
- There was demand in 4 community council area for this tenure if respondents were to move home

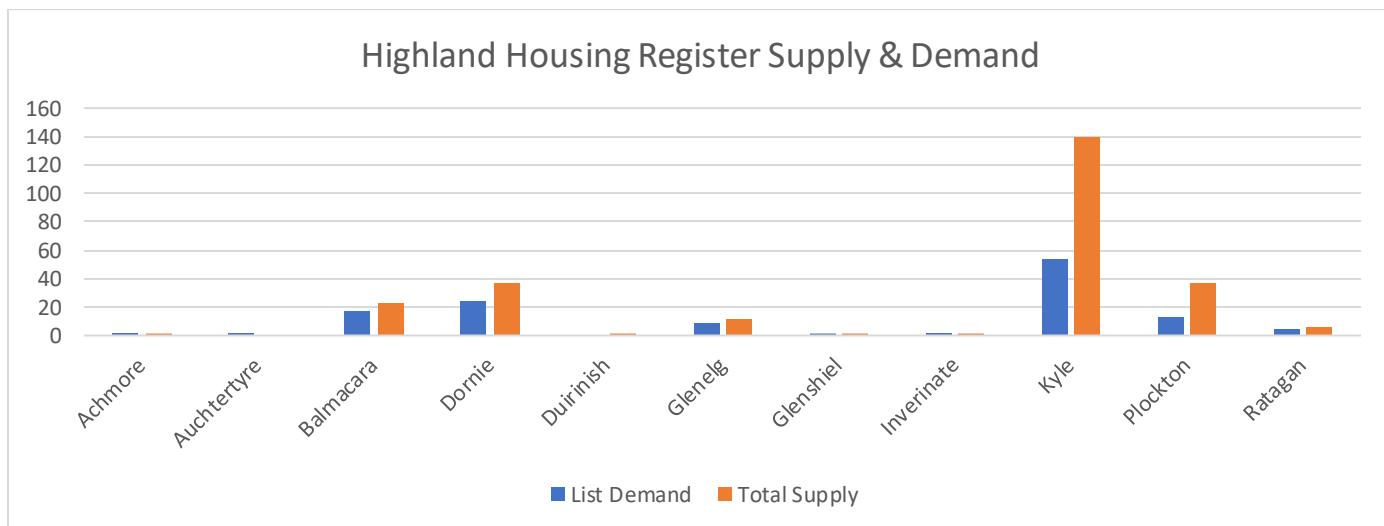
Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
Low-Cost Rent	2	2	1	3	0	0	8

### Graph: Budgets for Private Rent



- At the time of drafting this report, there were 49 applicants on the common housing register for Lochalsh, 11 of whom have selected this area as their first choice. [Housing availability \(prospects\) | Highland Housing Register Prospects](#)

## Graph: Highland Housing Register – Total Supply



- The table above outlines the Highland Housing Register's 'Lettings Area' supply and demand figures. This would suggest that supply outweighs demand, but the survey results suggest the opposite. The reason for this could be that people have not registered their details on the HHR.
- The above table shows in April 2023, there were 367 socially rented houses in Lochalsh, the majority of which are 2 or 3 -bed units. Only 31 re-lets have occurred in the last 12 months. This is a low turnover of stock and suggests that those on the common waiting list would have a substantial wait for socially rented housing from the local authority.
- 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.
- Of the 8 respondents that selected low-cost rent as their first-choice tenure preference, 4 selected a budget of £0 - £400 and the 4 selected a budget of £400 - £800 per month. Dependent on the exact budget, these budgets may not be adequate if rents are set at the Local Housing Allowance Rates for Highland.

**Table: Local Housing Allowance Rates** [Local Housing Allowance Rates: 2022-2023 - gov.scot \(www.gov.scot\)](https://www.gov.scot)

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent	74.79	97.81	126.58	146.14	184.11

- 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.

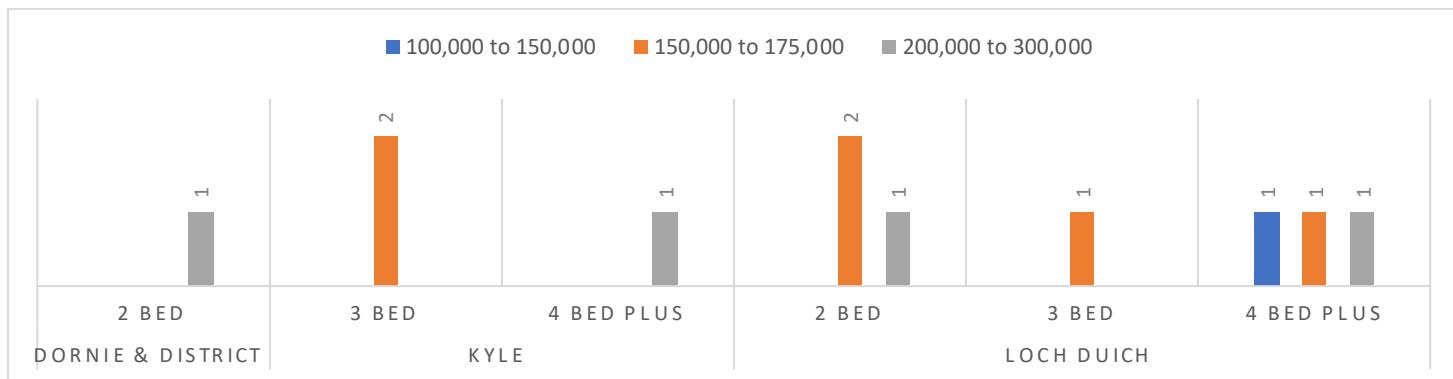
### Self-Build Overview

- 11 respondents selected self-build as their first tenure choice, the second most popular preference.
- There was demand for self-build plots in 3 community council areas, with Loch Duich being the most popular (7).

Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
Site for Self-Build	1	0	3	7	0	0	11

- Budgets for self-build projects ranged from £100,000 to £300,000, with 6 out of the 11 selecting a budget of up to £175,000.
- An initial search showed that there were 3 plots for sale at a guide price of between £90,000 and £195,000. [Properties For Sale in Kyle of Lochalsh | Rightmove](https://www.rightmove.co.uk/property-for-sale/kyle-of-lochalsh-rightmove).
- 10 of the respondents that chose self-build as their preferred tenure also indicated that they would be interested in a Woodland Croft or small holding as an option, and this may be a more affordable route for self-builders.

## Graph: Budgets for Self-Build



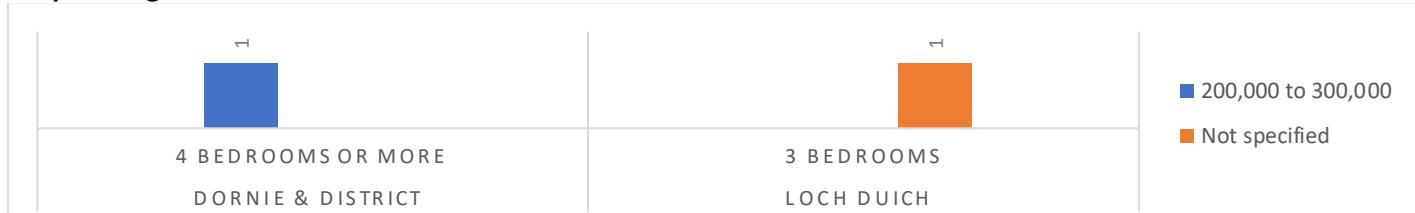
## Renovation Overview

- Renovation was chosen as the preferred tenure choice by 2 respondents.
- There was demand in only 2 community council areas

Tenure	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
Renovation	1	0	0	1	0	0	2

- Only one provided their budget for renovating an existing house, and this was between £200,000 and £300,000 for a house with 4 bedrooms or more.
- 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](#)

## Graph: Budgets for Renovation



## 2.3) Workspace Provision in New Homes

28 respondents would like a form of workspace in their new home

Most would like space on the site to build a workshop/shed/ studio or office

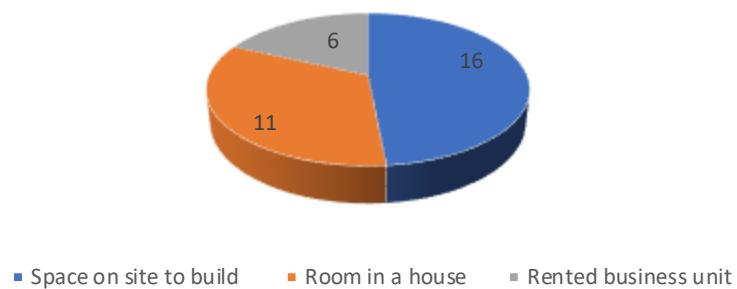
The majority of people looking for workspace provision chose Low Cost Home Ownership as their preferred tenure

- Out of 44 respondents that answered this question, 28 respondents indicated that they would like a form of workspace, either within their new home, land to build a business premises beside their home or a business unit to rent within the site of any new housing.
- The table below shows the preferred area tenure of those looking for workspace and preferred location for their new home:

**Table: Workspace location and tenure**

	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Grand Total
<b>Buy on Open Market</b>	0	0	0	0	1	2	3
<b>Low-Cost Rent</b>	1	1	0	1	0	0	3
<b>Lower Cost Home Ownership</b>	2	1	2	7	1	1	14
<b>Renovation</b>	1	0	0	1	0	0	2
<b>Site for Self-Build</b>		0	3	3	0	0	6
<b>Grand Total</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>12</b>	<b>2</b>	<b>3</b>	<b>28</b>

- When asked to specify what type of workspace was required, most opted for either space on the site to build their own workshop/office/studio/shed or a room in a house. The chart below provides a breakdown of responses.

**Graph: Workspace preference**

- When looking at workspace by location, some respondents selected more than one option for workspace and the below table shows the results based on these two factors.

**Table: Workspace Type and Location**

	Dornie	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton	Grand Total
<b>A rented business unit within the site</b>	1	2	0	2	0	1	6
<b>A room in a house</b>	2	1	1	4	1	2	11
<b>Space on the site to build your own workshop/office/studio/shed</b>	1	2	3	8	1	1	16
<b>Not specified</b>			1				
<b>Grand Total</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>14</b>	<b>2</b>	<b>4</b>	<b>33</b>

## 2.4) Respondent's that have already tried to find alternative housing

- 31 people have already tried to find alternative housing in the Lochalsh area – this is nearly 70% of those wishing to move home.
- A third indicated that they would stay in the area until something becomes available.

- 20% of respondents said they would look outwith the area if they cannot find suitable alternative housing. This is a concerning indication that people may move away from the area due to the lack of housing options.

## 2.5) Future Potential Households from existing Lochalsh Residents



The survey identified 32 potential new households in the future

Most of these future households would be looking for a 2 bed home

Low cost home ownership was the top choice for 9 out of the 32

Only 2 household leavers are registered on the Highland Housing Register

- 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 Lochalsh area in the next 5 years. Overall, the survey identified 32 potential new future households.
- Respondents were presented again with 5 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**

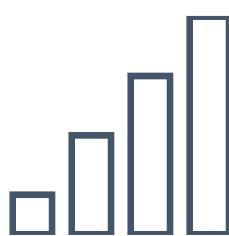
	Buy on the Open Market	Low-Cost Rent	Lower Cost Home Ownership	Private Rent	Renovation	Self-Build	Small Starter Flat/ Unit	Grand Total
1 Bed	0	2	3	0	0	0	4	9
2 Bed	0	3	6	4	1	2	0	16
3 Bed or more	2	2	0			3	0	7
Grand Total	2	7	9	4	1	5	4	32

- The survey identified that most potential future households would prefer an affordable housing option: 9 opting for low-cost home ownership, and 7 opting for low-cost rent. There was also interest in a range of other tenures both to rent and buy.
- Only 2 respondents interested in low-cost rent are 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 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. 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.

## 2.6) Community Attitudes & Priorities



The majority of respondents support the need for more affordable housing with priority given to local people



Most agreed that there are too many second homes in the community



The majority of respondents agreed that any new homes built should be built with high energy efficiency standards



78% of respondents agree with the proposal of KLCT buying the land in Ratagan/Saraig to create affordable housing solutions

- All survey respondents were asked for their views on 10 statements relating to housing in the whole Lochalsh area, and the extent to what they agreed / 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 be given to local people.
- Most respondents have shown support for the proposal that KLCT should purchase the land in Ratagan and Saraig to provide affordable housing solutions to people living in the Lochalsh area.
- There was also support for the statement that people have had to leave the area because they have not been able to find suitable housing. This is further evidenced by 56% of respondents (69) having direct experience of friends/ family members having to leave the area because they could not find suitable housing.
- 97% of respondents believe that their friends/ family would be interested in returning to the area if more housing options were available.
- The following table provides a full outline of respondents' opinions relating to all 10 statements on housing in the area:

**Table: Resident's Views on Needs Housing in Lochalsh:**

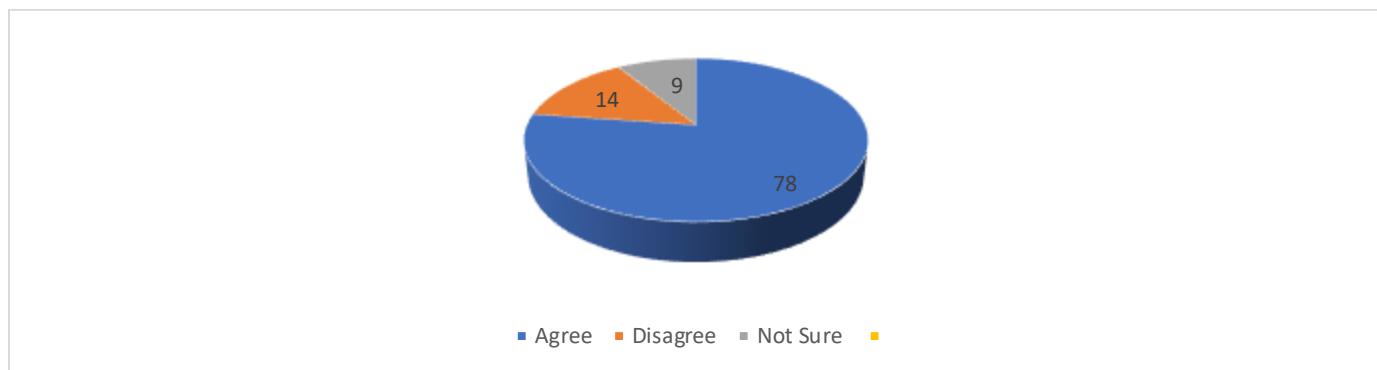
	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
<b>Our community needs more affordable housing for rent</b>	86	19	5	5	2
<b>Local people have had to leave the area because they could not find suitable housing</b>	74	20	10	9	4
<b>Most people who live in our area want to stay permanently</b>	47	47	18	5	0
<b>People who live and work in the immediate surrounding area should get priority for new affordable homes</b>	82	28	5	2	0
<b>People who have a family connection should get priority for new affordable homes</b>	44	45	13	15	0
<b>People from outside our community area should get priority for any new affordable housing</b>	2	5	18	50	41
<b>The people of our community welcome newcomers from other communities to live here permanently</b>	16	49	34	13	4
<b>Our community needs more smaller accessible homes to meet changing needs</b>	41	31	23	15	6

<b>It is important that new housing is built with high energy efficient standards</b>	<b>77</b>	31	8	1	0
<b>There are too many second homes in our community</b>	<b>74</b>	18	11	9	5
<b>Local people will have to leave the area because they cannot find suitable housing</b>	<b>69</b>	24	15	6	3
<b>Our community needs more housing for families</b>	<b>64</b>	28	18	6	1
<b>It is important that new housing built has provision for live workspace/ units</b>	<b>25</b>	<b>49</b>	28	8	5

## 2.7 Community Support for KLCT's proposals

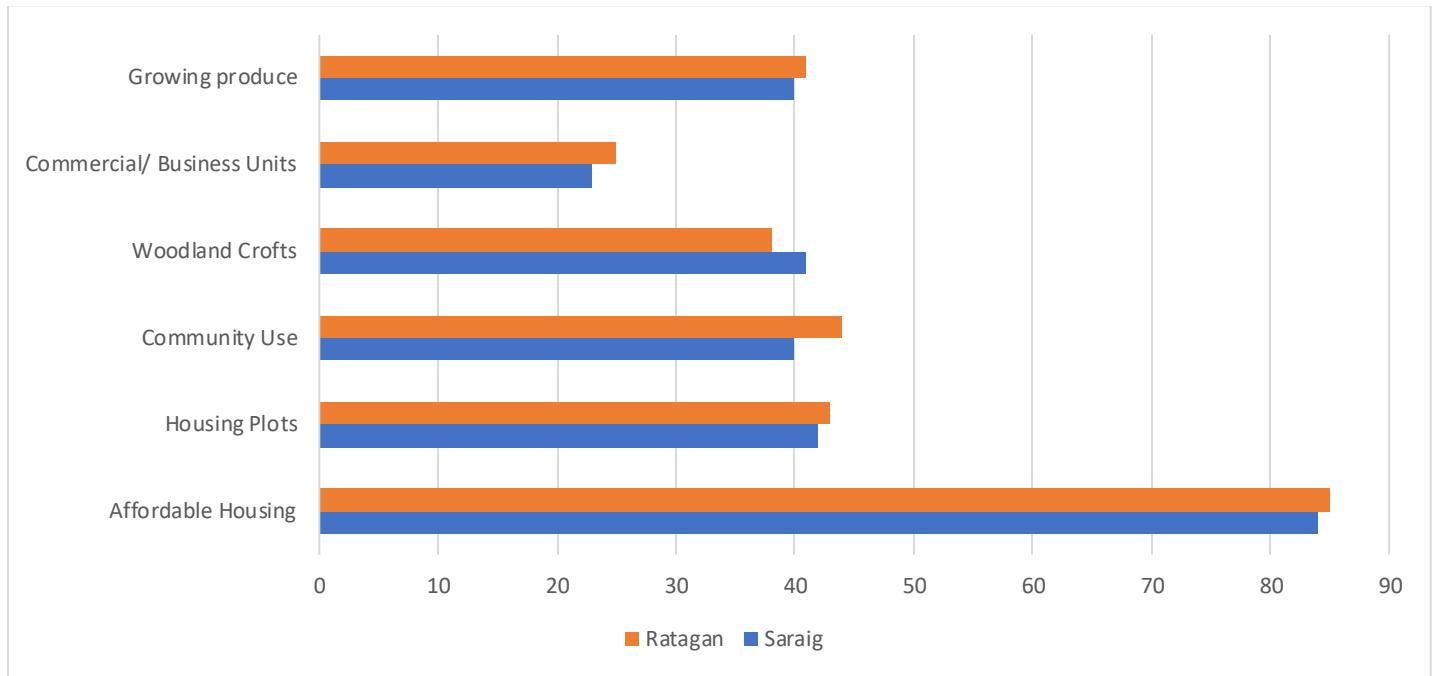
- The survey has established that most residents that completed the survey are in favour of the land purchase at Ratagan and Saraig (78%).

**Chart: Community Support for the KLCT's proposal of land purchase:**



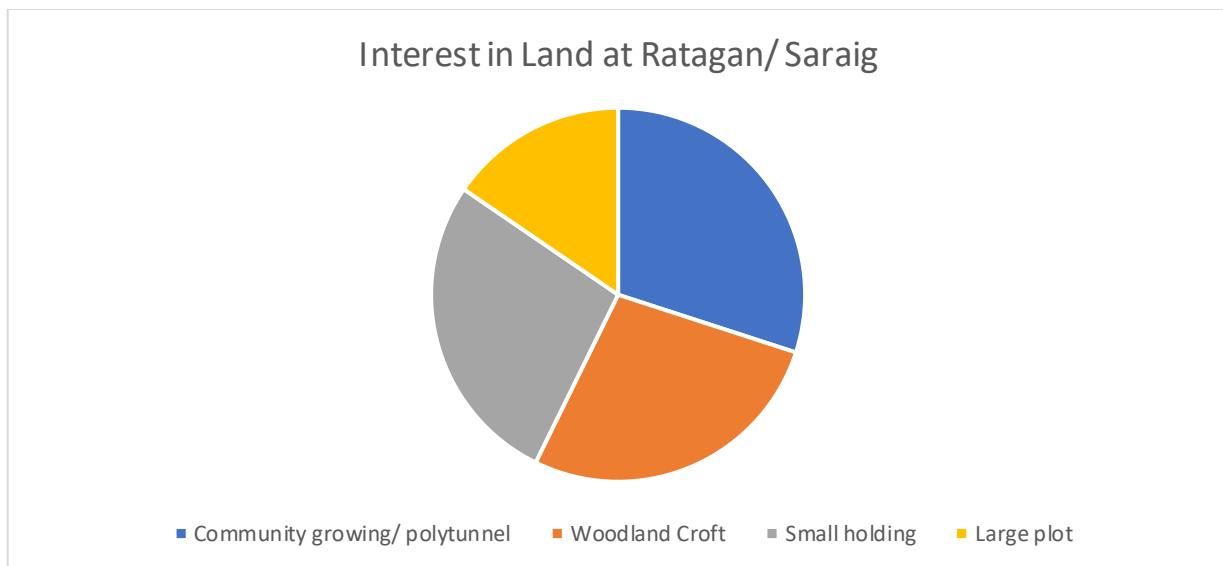
- Following on from this, all respondents were asked how they would like to see the land developed on the Saraig or Ratagan sites if KLCT were to purchase it. Overall, the community appears to think that both sites should be developed similarly, with affordable housing prioritised, but all other options seem to also have been considered an effective use of the land.

### Graph: Community Views on Uses of Land at Ratagan and Saraig:



- In trying to establish respondents' views on services and provisions in the whole of the Lochalsh area, respondents were asked to rate a list of services.
- Overall, 6 services were rated as good/ excellent and 4 as adequate or poor. This is likely to differ in each community council area, and these are the ratings for the area as a whole.
- Respondents were asked whether they would be interested in any of the suggested uses of the two sites, and 88 people stated that they would. Respondents were able to pick more than one option, and these are portrayed in the pie chart below.

### Chart: Interest in various land uses of sites:



- The most popular choice was an area for community growing/ orchard/ poly tunnel chose by 29 people, very closely followed by Woodland Crofts (27) and a small holding (27). 15 people would like a large plot on the land.
- 10 people that are interested in a Woodland Croft or small holding also selected Self-Build as their first tenure choice, and this could be a more affordable route for self-builders who have skills in the trades.

### Good Provision

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

### Poor Provision

- Locally based employment opportunities
- Public transport
- Practical support for older residents at home
- Childcare services
- Local Post Office
- A local shop

## 2.8) General Comments from the Community:

➤ Many of the general comments left was positive support related specifically to the proposal that has been put forward by Kyle and Lochalsh development Trust to buy the land at Ratagan and Saraig to provide affordable housing solutions.

Below is a short selection of comments:

*"I hope the Community Housing Trust will continue with this project as we urgently need housing for local people, employment, and more life in the community! "*

*"The field at Ratagan should be available for locals to put allotments/poly tunnels on and grow fruit/veg, even a small community shop"*

## 2.9) Resident's Survey Summary

The survey shows a clear demand for affordable housing across the Lochalsh area, but with particular need in the Loch Duich and Dornie community council areas. This may be because land has been identified for potential purchase from Forestry and Land Scotland in Ratagan and Saraig, and these communities are situated within a closer proximity to the sites than other communities.

The residents that are interested in moving and staying in the area appear to have a preference for Low-Cost Home Ownership as a tenure, followed by the option of self-build. Ten of the people that were interested in self-build were also interested in a woodland croft or small holding, and as this is a key proposal for the site at Ratagan and Saraig, there is certainly an indication that this option may satisfy a good percentage of those in need.

With the clear demand for housing in the area, along with the issue of people having to leave due to not being able to find housing, it is evident that new housing for the area is required if the area is going to a) retain existing families and the economically active, b) enable those with family links to the area to return, and c) attract new people to the area who will make a significant, positive contribution to the area's economy and demographic profile.

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

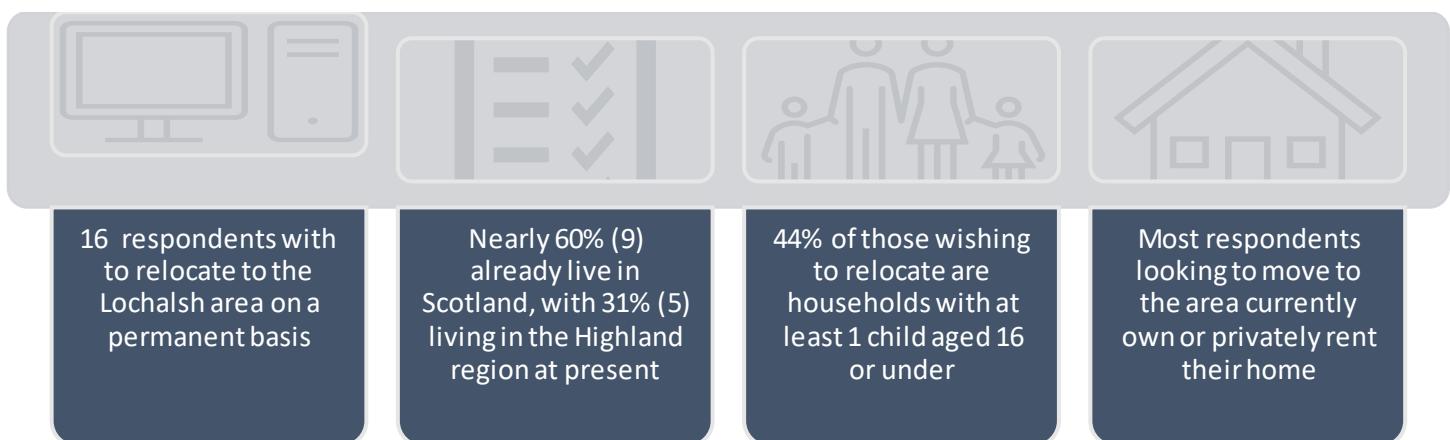
	Private Rent	Small Starter Flat	Buy on Open Market	Low-Cost Rent	LCHO	Renovation	Site for Self- Build	Grand Total
<b>1 Bed</b>	0	4	0	3	3	0	0	10
<b>2 Bed</b>	4	0	2	7	16	1	6	36
<b>3 Bed or more</b>	0	0	6	5	7	2	10	30
<b>Grand Total</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>15</b>	<b>26</b>	<b>3</b>	<b>16</b>	<b>76</b>

The solutions to meeting the housing needs of the community involve a combination of community-led mixed tenure development alongside exploring opportunities to encourage other affordable housing developers to build new homes. Finding ways to release more land for affordable housing plots – whether self-build or croft housing – could also make an important contribution to meeting the high level of housing demand in the area. Community Development Trusts, constituted to deliver housing, can tailor their allocations policies to meet local needs, i.e., that local people are prioritised for new housing.

Subject to funding conditions they could also have the 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.

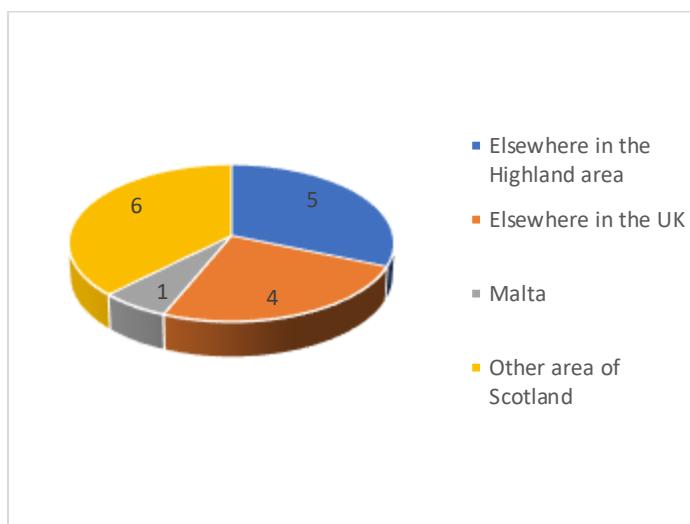
### 3) Non-Resident's Survey

#### 3.1) Non-Residents Survey Respondent Profile

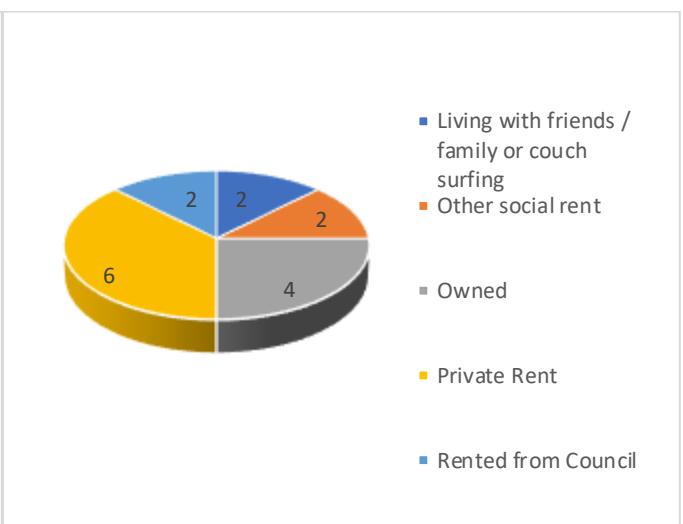


- A survey for non-residents was running at the same time as the resident's survey. The main aim of this survey was to identify the demand of those interested in re-locating to the Lochalsh area. This is useful for communities that would like to explore repopulation of rural communities.
- The non-resident survey received 16 responses from people not already living in the area but have shown interest in relocating to live in the Lochalsh area on a permanent basis.

**Chart: Profile of where respondents currently reside**



**Chart: Household Composition**



- Out of 16 households looking to relocate, 7 contain at least one child aged 16 or under (44%) and 6 contain at least one adult aged 60 or above (38%).
- Most respondents selected multiple reasons for considering moving to Lochalsh, with the most popular reason being to live in the area.

### Graph: Reasons for Moving to Lochalsh

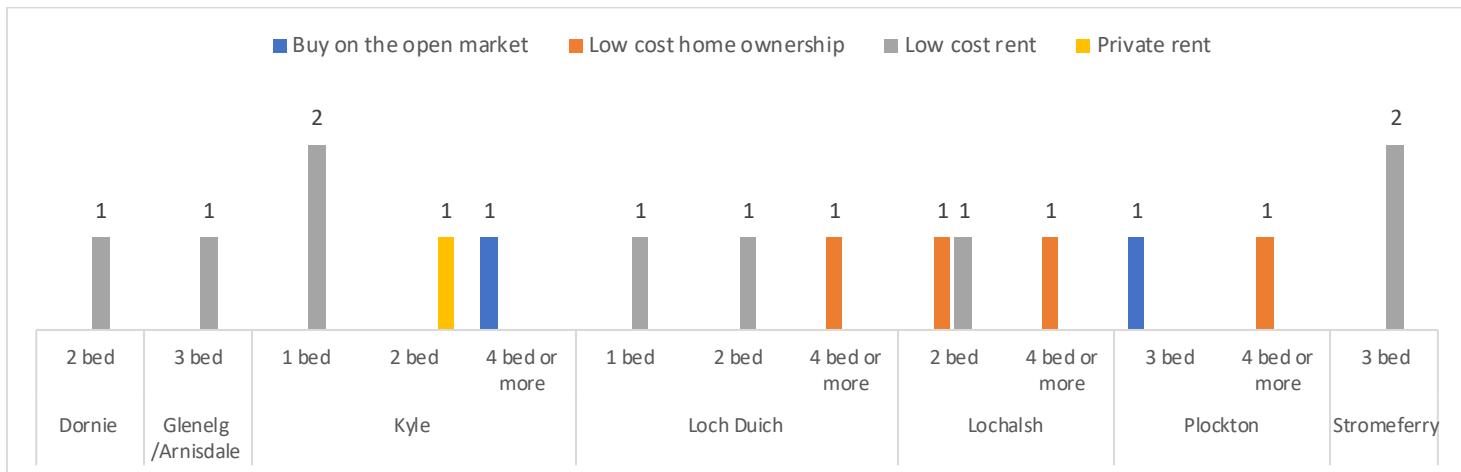


- 10 respondents looking to move have already tried to find alternative housing in the area.
- When asked the main reason(s) which have prevented them finding suitable housing in the area, no suitable properties (5), nothing in preferred location (5), and nothing within budget (3).

### 3.2) Non-Resident Survey Housing Need & Demand Summary



	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Stromeferry & Achmore	Grand Total
<b>Open market</b>	0	0	1		0	1	0	2
<b>LCHO</b>	0	0	0	1	2	1	0	4
<b>Low-cost rent</b>	1	1	2	2	1	0	2	9
<b>Private rent</b>	0	0	1	0	0	0	0	1
<b>Grand Total</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>16</b>



Row Labels	Buy on the open market	Low-cost home ownership	Low-cost rent	Private rent	Grand Total
<b>1 bedroom</b>	0	0	3	0	3
<b>2 bedrooms</b>	0	1	3	1	5
<b>3 bedrooms</b>	1	0	3	0	4
<b>4 bedrooms or more</b>	1	3	0	0	4
<b>Grand Total</b>	<b>2</b>	<b>4</b>	<b>9</b>	<b>1</b>	<b>16</b>

#### Low-cost rent profile

	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Stromeferry & Achmore	Grand Total
<b>Low-cost rent</b>	1	1	2	2	1	0	2	9



#### Low-cost home ownership profile

	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Stromeferry & Achmore	Grand Total
<b>LCHO</b>	0	0	0	1	2	1	0	4



#### Buy on the open market profile

	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Stromeferry & Achmore	Grand Total
Private rent	0	0	1	0	0	0	0	1



#### Private Rent profile

	Dornie & District	Glenelg & Arnisdale	Kyle	Loch Duich	Lochalsh	Plockton & District	Stromeferry & Achmore	Grand Total
Private rent	0	0	1	0	0	0	0	1

### 3.3) Business and Employment Needs

- 6 respondents (38%) said that they would be interested in setting up a new business in the area if they were to relocate.
- These 6 respondents were asked to indicate what type of workspace they would be interested in if they were to set up a business and 4 out of the 6 opted for space on site to build their own workshop / office / studio.
- The table below shows the preferred tenure type, location, and workspace for all 6:

	LCHO	Low-cost rent	Grand Total
<b>Loch Duich</b>			
Yes - a rented business unit within the site	1	1	2
Yes - a room in a house	1	1	1
<b>Lochalsh</b>	2		2
Yes - space on site to build your own workshop / office / studio	2		2
<b>Plockton &amp; District</b>	1		1
Yes - space on site to build your own workshop / office / studio	1		1
<b>Stromeferry &amp; Achmore</b>		1	1
Yes - space on site to build your own workshop / office / studio		1	1
<b>Grand Total</b>	4	2	6

- When asked if any members of their household would be seeking local employment if they were to relocate, 14 households answered this question and in total, 15 people would be looking for employment in the area if they were to relocate.
- Out of 15, 11 would be looking for full time employment and 4 part time employment.
- In addition to this, 5 people would be able to continue their existing line of work from home.

### 3.4) Views on Services and Provisions

- The non-residents survey asked the respondent to rate the same list of services as the residents but were asked what services would encourage them, or must be in place, before they re-located.
- Important/essential to relocating were a local shop, medical facilities, and access to the countryside/ greenspace. The below table shows how all services were rated:

**Table: Importance of services/ provisions in area and impact on decision to relocate**

Provisions/ Services	Essential to relocating	Important to relocating	Not important to relocating	Don't know / Not sure
<b>A local school</b>	5	1	7	0
<b>Local post office / banking facilities</b>	4	4	5	1
<b>Local medical facilities</b>	8	5	1	0
<b>Practical support at home for older residents</b>	0	0	11	1
<b>Locally based employment opportunities</b>	5	5	4	0
<b>Local clubs and activities</b>	0	7	7	0
<b>Attractive tourist accommodation / facilities</b>	0	1	13	0
<b>Local places of worship</b>	0	1	12	1
<b>Good transport links</b>	3	5	6	0
<b>Local shop</b>	8	3	3	0
<b>Access to countryside / greenspace</b>	9	3	2	0
<b>Local pub</b>	0	5	8	1
<b>Practical support for residents with special needs</b>	0	4	7	3

### 3.5) Summary of Non-Residents Survey

The non-resident's survey showed that there are potentially 16 people that would like to move to the Lochalsh area, with most interest in Kyle, Lochalsh and Loch Duich community council areas.

The non-residents survey showed the biggest demand for a low-cost rent (9) and low-cost home ownership options in a range of sizes.

## 4) Business Needs Survey

- The business survey was open to both those wishing to set up a business in the area and those already with an established business.
- In total, 10 responses were received, 8 from those with an existing business and 2 from those wishing to set up a new business in the area.

### 4.1 Profile of Respondents wishing to set up a new business

- Out of the 2 respondents wishing to set up a new business, only 1 currently resides in the area.
- Both potential new businesses would operate in different sectors and locations but would require additional employees. The profile of the potential new businesses is as follows:

Business Sector	Location	Additional employees?	Would any of these positions be seasonal?	Business space required?
Fishing and Aquaculture	Plockton & District area	Yes – 2 to 5	Yes - some	No
Agritourism	Lochalsh CC area	Yes – 5 to 10	Yes - some	Yes – space to rent within the affordable housing site

- When asked if more affordable housing is not provided in the area would this impact on the decision to start up a new business, only 1 of the respondents stated “yes”.
- Only 1 respondent would be interested in new affordable housing with dedicated space for their new business or work. This respondent does not currently live in the area.

### 4.2 Profile of Respondents with an established business in the area

- The survey attracted 8 responses from those already with an established business in the area.
- Out of the established businesses 4 are employers, 3 self-employed with employees, and 1 self-employed with no employees.
- The businesses operate in a range of sectors and locations and the profile of all respondent business is as follows:

**Table: Sectors and Locations of businesses**

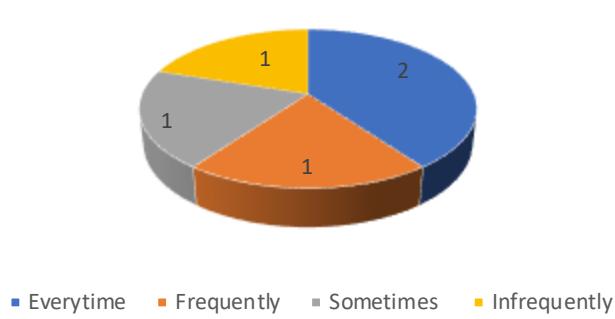
	Agriculture	Construction	Hospitality	Retail	Third Sector	Tourism	Grand Total
<b>Employer</b>	<b>1</b>				<b>2</b>	<b>1</b>	<b>4</b>
<b>Kyle</b>					1	1	2
<b>Lochalsh</b>					1		1
<b>Stromeferry &amp; Achmore</b>	<b>1</b>						<b>1</b>
<b>Self-Employed - with employees</b>		<b>1</b>	<b>2</b>				<b>3</b>
<b>Dornie</b>			1				1
<b>Kyle</b>			1				1
<b>Lochalsh)</b>		<b>1</b>					1
<b>Self-Employed - no employees</b>				<b>1</b>			<b>1</b>
<b>Kyle</b>				1			1
<b>Grand Total</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>8</b>



#### 4.3 Businesses that have experienced issues recruiting and retaining staff

- 4 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, 6 respondents answered this question, with 5 out of the 6 answering yes. There was varying degrees how often the 5 have experienced this issue:

**Chart: Frequency of problem recruiting/retaining staff due to a lack of suitable housing**



2 businesses estimate they have lost staff due to them not being able to find a suitable home locally

Out of the 2 that have lost staff, 1 estimated they have lost 1 to 2 members and the other estimated between 3 to 5 members

In the past 3 years, 4 businesses have had people turn down job offers due to them not being able to find suitable housing locally

Out of the 4 that have had staff turn down job offers, 1 business estimated this has happened on 6 to 8 occasions and another 1 business estimated this has happened on 9 to 10 occasions

4 businesses have existing employees that require housing in the area and they believe that they may leave their jobs if they cannot find suitable housing

#### 4.4 Support for Affordable Housing and Workspace

- 4 respondents believe that more affordable housing on the Ratagan or Saraig site would help them retain staff.
- However, 6 respondents said “yes” to supporting Kyle and Lochalsh Community Trust purchasing the land for future potential workspace. 2 further respondents answered, “don’t know”.

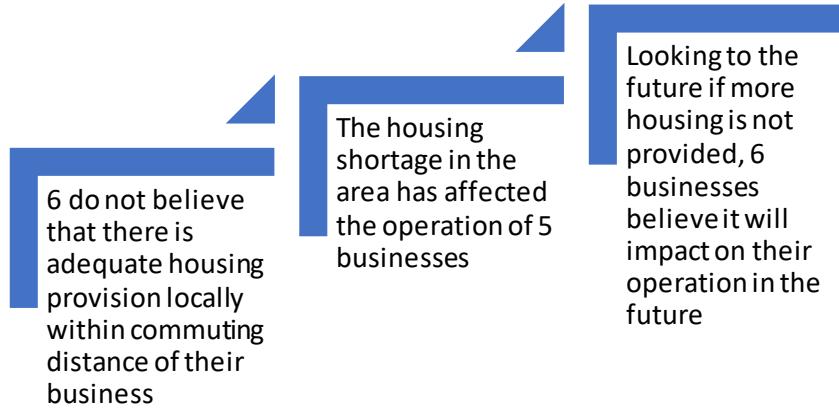
- 4 respondents have a need for new/ additional workspace and the profile of these respondents requiring workspace is as follows:

Sector	Area	Space Required
Construction	Lochalsh	Space somewhere for a workshop and yard.
Third Sector	Kyle	A rented business unit within the site
Agriculture	Stromeferry & Achmore	Space on the site to build your own workshop/office/studio/shed
Tourism	Kyle	Workspace in your home

- When asked what the impact would be of having access to space for business development within/ beside or near their new home, 2 said that it would allow business expansion or diversification, 1 thought it would improve energy efficiency and 1 that it would increase profit/ turnover.

#### 4.5 Business views on Housing Provision and Possible Solutions

- All Respondents were asked on their views about current housing provision and practical solutions.



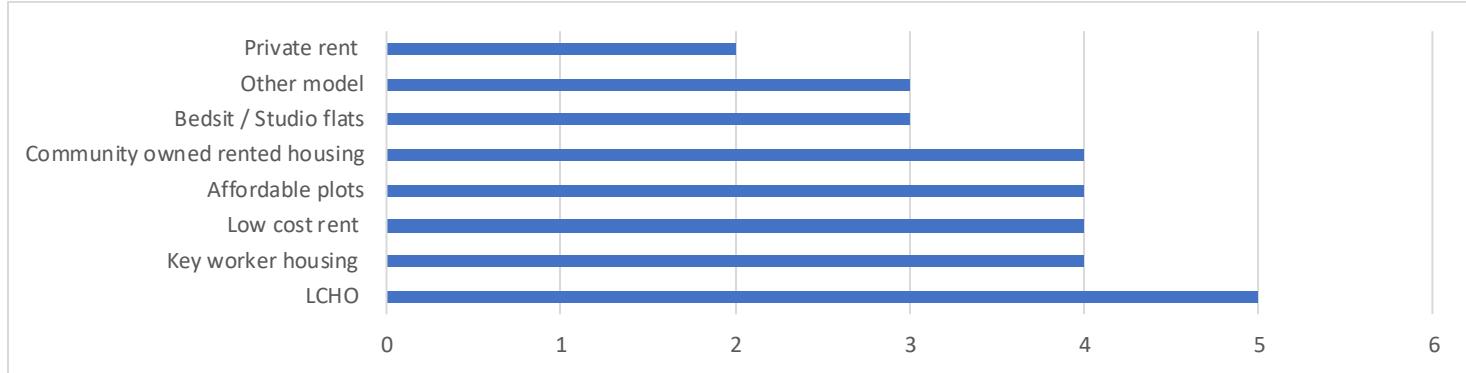
- The 6 respondents that believe that the operation of their business will be impacted in the future if more affordable housing is not provided were asked what they anticipated the outcome could be on their business. Most selected either reduced products or services (3) or reduced staff (3). Other reasons selected were as follows:

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



- 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 but overall, the most popular tenure option was that of low-cost home ownership. The diagram below outlines the degree of support for all tenures selected.

**Graph: Support for Possible Housing Solutions**



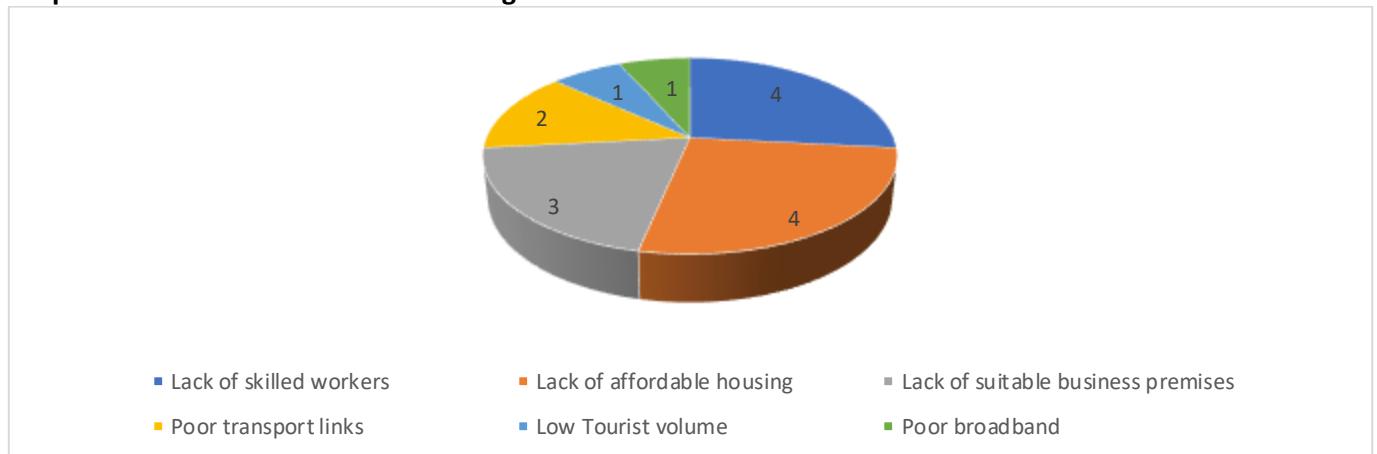
## 4.5 Business Growth and the Future

- 3 businesses said “yes” to considering a joint venture to provide additional housing in the area. Contact should be made all 3 respondents to discuss potential joint ventures.
- When looking to the future:



- From the 5 businesses that anticipate that they will grow within the next 5 years, several factors were identified that would limit business growth, with the top two factors being identified as lack of skilled workers locally (4) and lack of affordable housing (4). All reasons that may limit growth are summarised in the chart below:

**Graph: Factors that could limit business growth**



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

*"No opportunities. Make sure homes are affordable for local people to buy. Stop second homeowners from buying properties."*

*"The interest and volume of visitors - including visitors who are prepared to spend well, who are looking for a luxury or high-end experience."*

*"A clear vision to build on existing partnerships with other organisations, businesses and communities to secure a more sustainable future based on good land management, especially croft land, local produce and enhanced activities, facilities, and experiences for the large number of tourists visiting the area."*

#### *"Coordination between staff"*

- 5 respondent businesses anticipate that they will grow within the next 5 year and all 5 anticipate that they will require housing in the area for additional staff.
- When asked what tenure they anticipate would be the best solution for future employees and the community in general, 3 respondents selected the tenure of low-cost rent and 1 a mix of homes to rent and buy.
- Finally, some respondents left general comments as follows:

*"Thank you, good luck with the projects at Ratagan and Saraig. Hopefully Balmacara former campsite will also be utilised for affordable housing, please get in touch if/when further sites are required"*

*"Affordable rental of 1- or 2-bedroom properties as this demographic would provide the biggest boost of employees."*

*"With good transport links Lochalsh could still be an area that we could draw employees from if housing was available there"*

*"Housing need is complex and should not just be aimed at provision for low-income individuals and households. Many well-paid individuals are still excluded from the ownership market and there is virtually no private rented market, and this is putting pressure on local services...a mix of affordable rents, private rents, shared-equity, sites for private development etc are needed"*

## 5) 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 housing across the Lochalsh area, driven from the existing residents of Lochalsh, potential home leavers, returners, and newcomers. Local businesses have also cited the lack of housing as having an adverse effect on their ability to grow and sustain their business. The non-resident's supports this by showing that there is potential to attract people to the Lochalsh area also if there were suitable housing options available.

We are confident that the findings evidence the need for new affordable housing solutions, as well as strong support for the proposals put forward by KLCT to purchase the land from Forestry Land Scotland for community ownership.

Based on the evidence provided by respondents to the resident's survey, Local people are most interested in Low -Cost Home Ownership, sites for self-build and Low-Cost rental homes. This would suggest that this range of tenure options should be explored for the site, with a mix of new build homes offering different options and affordable self-build plots or woodland crofts. There is a clear desire for a variety of workspace options for residents too, so it is important to consider this within the project design.

From the results, it is possible to see that many of the respondents that picked self-build as an option also expressed an interest in a woodland croft, so this could be a way of providing that option. Depending on the tenant lease/purchase options offered for Woodland Crofts, there could be an opportunity to build a croft house on the land.

## 6) Final Recommendations

- 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 woodland crofts and workspace options.
- Maintain open dialogue within the wider Lochalsh 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. For example, determining the most appropriate initiatives, tenure, and size to fit the specification of the community.
- Explore the options for partnership working with key stakeholders such as local businesses, the local authority, the Woodland Croft Partnership, 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 complements 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.
- Future proof new developments 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.

An important focus of the work is to identify opportunities to retain and attract people, exploring the provision of a range of suitable housing tenure models, including social housing, community-owned housing for rent, and discounted housing to buy, self-build plots and work at home options. A broad range of housing tenures will help to encourage more collaborative partnership working and inward investment opportunities. This in turn will help to support the existing local economies, services, infrastructure, and businesses to be more sustainable, thereby enhancing the opportunities for growth in the Lochalsh area.

## 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. <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 Lochalsh

Current Tenure	Current CC area reside in	Beds in current home	Reasons for moving	Timescale	CC area wish to move to	Tenure for new home	Beds required
Owned	Dornie & District Community Council area	3 Bedrooms	Current home does not meet the needs of all household members, to give or receive informal family care / support	Within 3 years	Dornie & District Community Council area	Renovation	4 Bedrooms or more
Owned	Dornie & District Community Council area	3 Bedrooms	Health & Disability, no suitable properties in the area, Current home does not meet the needs of all household members	Within 3 years	Dornie & District Community Council area	Buy on Open Market	3 Bedrooms
Owned	Dornie & District Community Council area	2 Bedrooms	Health & Disability	Within 3 years	Dornie & District Community Council area	Site for Self-Build	2 Bedrooms
Owned	Kyle Community Council Area	2 Bedrooms	No suitable properties in the area	Within 3 years	Dornie & District Community Council area	Buy on Open Market	3 Bedrooms
Living with friends / family or couch surfing	Dornie & District Community Council area	2 Bedrooms	Health & Disability, Current home does not meet the needs of all household members, to give or receive informal family care / support, Lack of facilities and services	Within 1 year	Dornie & District Community Council area	Lower Cost Home Ownership	2 Bedrooms
Caravan or other temporary structure	Loch Duich Community Council area (Saraig or Ratagan sites)	2 Bedrooms	Overcrowding, Current home does not meet the needs of all household members	Within 3 years	Dornie & District Community Council area	Lower Cost Home Ownership	3 Bedrooms
Other Social Rented	Plockton & District Community Council area	3 Bedrooms	Overcrowding, no suitable properties in the area, Current home does not meet the needs of all household members	Within 1 year	Dornie & District Community Council area	Low-Cost Rent	4 Bedrooms or more
Caravan or other temporary structure	Dornie & District Community Council area	1 Bedroom	Living in temporary accommodation, Current home does not meet the needs of all household members, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Dornie & District Community Council area	Low-Cost Rent	2 Bedrooms
Private Rented	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc)	1 Bedroom	Current home does not meet the needs of all household members, Unable to compete with second homeowners	Within 3 years	Glenelg & Arnisdale Community Council area	Lower Cost Home Ownership	3 Bedrooms
Other Social Rented	Glenelg & Arnisdale Community Council area	2 Bedrooms	Overcrowding, Current home does not meet the needs of all household members, Unable to compete with second homeowners	Within 1 year	Glenelg & Arnisdale Community Council area	Low-Cost Rent	4 Bedrooms or more
Private Rented	Glenelg & Arnisdale Community Council area	2 Bedrooms	Tenure is not secure, Unable to compete with second homeowners	Within 1 year	Glenelg & Arnisdale Community Council area	Low-Cost Rent	2 Bedrooms
Owned	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Health & Disability, to give or receive informal family care / support, The increase of tourism	Within 1 year	Glenelg & Arnisdale Community Council area	Buy on Open Market	2 Bedrooms
Rented from Council	Kyle Community Council Area	2 Bedrooms	Overcrowding, no suitable properties in the area, Current home does not meet the needs of all household members, Relationship breakdown, Lack of facilities and services, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Kyle Community Council Area	Lower Cost Home Ownership	2 Bedrooms

<b>Private Rented</b>	Plockton & District Community Council area	4 Bedrooms or more	Home in poor physical condition	Within 3 years	Kyle Community Council Area	Site for Self-Build	3 Bedrooms
<b>Private Rented</b>	Kyle Community Council Area	3 Bedrooms	Home in poor physical condition, Tenure is not secure, Access to education	Within 3 years	Kyle Community Council Area	Site for Self-Build	3 Bedrooms
<b>Private Rented</b>	Kyle Community Council Area	1 Bedroom	Current home does not meet the needs of all household members, Unable to compete with second homeowners	Within 3 years	Kyle Community Council Area	Site for Self-Build	4 Bedrooms or more
<b>Owned</b>	Kyle Community Council Area	2 Bedrooms	Current home does not meet the needs of all household members	Within 5 years	Kyle Community Council Area	Lower Cost Home Ownership	3 Bedrooms
<b>Rented from Council</b>	Kyle Community Council Area	3 Bedrooms	Health & Disability, Current home does not meet the needs of all household members	Within 5 years	Kyle Community Council Area	Low-Cost Rent	2 Bedrooms
<b>Other Social Rented</b>	Kyle Community Council Area	3 Bedrooms	Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	4 Bedrooms or more
<b>Caravan or other temporary structure</b>	Dornie & District Community Council area	2 Bedrooms	Overcrowding, no suitable properties in the area, living in temporary accommodation, Current home does not meet the needs of all household members, Lack of facilities and services, Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	3 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Overcrowding, Current home does not meet the needs of all household members	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	4 Bedrooms or more
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	No suitable properties in the area, Current home does not meet the needs of all household members, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	4 Bedrooms or more
<b>Private Rented</b>	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc)	2 Bedrooms	Health & Disability, no suitable properties in the area, Job offer, Home in poor physical condition, Tenure is not secure, Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Living with friends / family or couch surfing</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Home in poor physical condition	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Caravan or other temporary structure</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	1 Bedroom	No suitable properties in the area, living in temporary accommodation, Current home does not meet the needs of all household members, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Low-Cost Rent	2 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	2 Bedrooms	Health & Disability, no suitable properties in the area, Job offer, 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	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	1 Bedroom	Overcrowding, to give or receive informal family care / support	Within 5 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	3 Bedrooms
<b>Living with friends / family or couch surfing</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Overcrowding, No suitable properties in the area, Lack of facilities and services	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	4 Bedrooms or more

<b>Caravan or other temporary structure</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	1 Bedroom	Overcrowding, No suitable properties in the area, Home in poor physical condition, Living in temporary accommodation, Current home does not meet the needs of all household members, Lack of facilities and services, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	2 Bedrooms
<b>Rented from Council</b>	Stromeferry & Achmore Community Council area	3 Bedrooms	Current home does not meet the needs of all household members	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Low-Cost Rent	3 Bedrooms
<b>Owned</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	2 Bedrooms	Current home does not meet the needs of all household members	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Renovation	3 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	2 Bedrooms	Health & Disability, Job offer, Home in poor physical condition, Tenure is not secure, The increase of tourism, Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Home in poor physical condition, Tenure is not secure, The increase of tourism, Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Caravan or other temporary structure</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	1 Bedroom	Overcrowding, No suitable properties in the area, Home in poor physical condition, Tenure is not secure, Living in temporary accommodation, Current home does not meet the needs of all household members, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Living with friends / family or couch surfing</b>	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc)	2 Bedrooms	Overcrowding, Tenure is not secure, living in temporary accommodation, Relationship breakdown, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Rented from Council</b>	Dornie & District Community Council area	2 Bedrooms	Relationship breakdown, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	2 Bedrooms
<b>Private Rented</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	2 Bedrooms	Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members, The increase of tourism, Unable to compete with second homeowners	Within 3 years	Loch Duich Community Council area (Saraig or Ratagan sites)	Lower Cost Home Ownership	2 Bedrooms
<b>Living with friends / family or couch surfing</b>	Dornie & District Community Council area	2 Bedrooms	Overcrowding, Tenure is not secure, Living in temporary accommodation, Current home does not meet the needs of all household members, The increase of tourism, Unable to compete with second homeowners	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Site for Self-Build	2 Bedrooms
<b>Owned</b>	Loch Duich Community Council area (Saraig or Ratagan sites)	3 Bedrooms	Overcrowding	Within 1 year	Loch Duich Community Council area (Saraig or Ratagan sites)	Low-Cost Rent	1 Bedroom
<b>Owned</b>	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc)	2 Bedrooms	Health & Disability, To give or receive informal family care / support, Lack of facilities and services	Within 1 year	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc)	Buy on Open Market	2 Bedrooms

<b>Rented from Council</b>	Kyle Community Council Area	2 Bedrooms	Health & Disability, No suitable properties in the area, Home in poor physical condition, To give or receive informal family care / support, Access to education	Within 1 year	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie) etc	Lower Cost Home Ownership	3 Bedrooms
<b>Private Rented</b>	Kyle Community Council Area	2 Bedrooms	Current home does not meet the needs of all household members	Within 1 year	Plockton & District Community Council area	Lower Cost Home Ownership	3 Bedrooms
<b>Tied Housing</b>	Kyle Community Council Area	4 Bedrooms or more	Tenure is not secure	Within 5 years	Plockton & District Community Council area	Buy on Open Market	4 Bedrooms or more
<b>Owned</b>	Plockton & District Community Council area	3 Bedrooms	No suitable properties in the area, Current home does not meet the needs of all household members, Lack of facilities and services, The increase of tourism, Unable to compete with second homeowners	Within 3 years	Plockton & District Community Council area	Buy on Open Market	3 Bedrooms

#### Appendix 2b – Full Summary of Non-Residents wishing to permanently move to Lochalsh

Current Tenure	Area currently residing in	Main reason(s) for wishing to move to the area	Tenure choice for new home	CC area wish to move to	Bedrooms required
Other social rent	Other area of Scotland	To live in the area, Retirement, Change of lifestyle	Low-cost rent	Dornie & District Community Council area	2 bedrooms
Owned	Other area of Scotland	Change of lifestyle	Low-cost rent	Glenelg & Arnisdale Community Council area	3 bedrooms
Private Rent	Elsewhere in the UK	Offer of employment	Private rent	Kyle Community Council area	2 bedrooms
Other social rent	Other area of Scotland	To live in the area, Family support / connections, Retirement, Change of lifestyle	Low-cost rent	Kyle Community Council area	1 bedroom
Owned	Elsewhere in the Highland area	Offer of employment, To live in the area, Family support / connections	Buy on the open market	Kyle Community Council area	4 bedrooms or more
Living with friends / family or couch surfing	Elsewhere in the UK	Offer of employment, To live in the area, Change of lifestyle	Low-cost rent	Kyle Community Council area	1 bedroom
Rented from Council	Elsewhere in the Highland area	To live in the area, Family support / connections	Low-cost home ownership	Loch Duich Community Council area	4 bedrooms or more
Private Rent	Not specified	To live in the area	Low-cost rent	Loch Duich Community Council area	2 bedrooms
Living with friends / family or couch surfing	Elsewhere in the Highland area	Offer of employment	Low-cost rent	Loch Duich Community Council area	1 bedroom
Private Rent	Other area of Scotland	To live in the area, Family support / connections, Change of lifestyle	Low-cost home ownership	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie etc)	2 bedrooms
Rented from Council	Elsewhere in the UK	Family support / connections, Retirement, Change of lifestyle	Low-cost rent	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie etc)	2 bedrooms
Owned	Other area of Scotland	New business venture, to live in the area, Change of lifestyle	Low-cost home ownership	Lochalsh Community Council area (Balmacara, Auchtertyre, Nostie etc)	4 bedrooms or more
Owned	Elsewhere in the UK	To live in the area, Family support / connections	Buy on the open market	Plockton & District Community Council area	3 bedrooms
Private Rent	Other area of Scotland	New business venture, Offer of employment, Change of lifestyle	Low-cost home ownership	Plockton & District Community Council area	4 bedrooms or more
Private Rent	Elsewhere in the Highland area	To live in the area, Family support / connections	Low-cost rent	StromeFerry & Achmore Community Council area	3 bedrooms
Private Rent	Elsewhere in the Highland area	Offer of employment, Family support / connections	Low-cost rent	StromeFerry & Achmore Community Council area	3 bedrooms