Glenorchy & Innishail area Community Housing and Business Needs Survey Report

Commissioned by Glenorchy & Innishail Community Action Plan

JANUARY 2023

Communities Housing Trust

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Executive Summary

The Glenorchy and Innishail Community Action Plan was developed in 2020/21 following extensive community and stakeholder engagement. One of the five key themes identified was improved access to services and housing with a main priority of 'affordable housing for people wanting to live and work in the area'. As a first action Communities Housing Trust (CHT) was commissioned to carry out a Housing Needs Assessment (HNA) of the Glenorchy and Innishail Community Council area. This assessment would provide information on housing need and demand and feed into a housing strategy for the local area.

The HNA undertaken consisted of three independent surveys run in parallel: one survey for residents, one for non-residents and one for local businesses.

Key Findings

Resident survey

Seventy-two households responded to this survey of which eleven households indicated that they were considering moving and would prefer to remain in the Glenorchy and Innishail area. Five households expressed a desire for low-cost accommodation, either rented or owned. Four respondents selected buying on the open market as their first choice however 3 out of the 4 had a maximum budget of £200,000. Given the average price in the area is well above this budget some may not be able to compete on the open market. In addition, the survey indicated that there are fourteen potential home leavers who wish to set up new households in the area within the next 5 years.

2 and 3-bedroom homes were the most popular low-cost tenure options for residents looking to move and potential households looking to stay in the area and Dalmally was the preferred location for four of the respondents.

A number of respondents said they had experience of friends / family members having to leave the area and believe that their friends / family would be interested in returning to the area if more housing options were available. This suggests there is pent up demand from out with the area.

Non-resident Survey

Forty-two of the respondents indicated they would be keen to move to the area on a permanent basis. Nearly 50% of respondents live in the UK but out with Scotland and 23% of respondents have previously lived in the Glenorchy and Innishail area. Twenty six of these households indicated their housing tenure preference was low-cost rent and five indicated their preference was low-cost home ownership. There was also interest in buying on the open market (6), and renovation (3). Dalmally was the favoured location selected by 70% of the respondents. Although there was interest in purchasing on the open market, the gap between respondents' budgets and house prices in the area suggested some may not be able to secure a house on the open market.

The most popular house type was 2 bedrooms followed by 3 bedrooms with limited further demand for larger or smaller units.

Business Survey

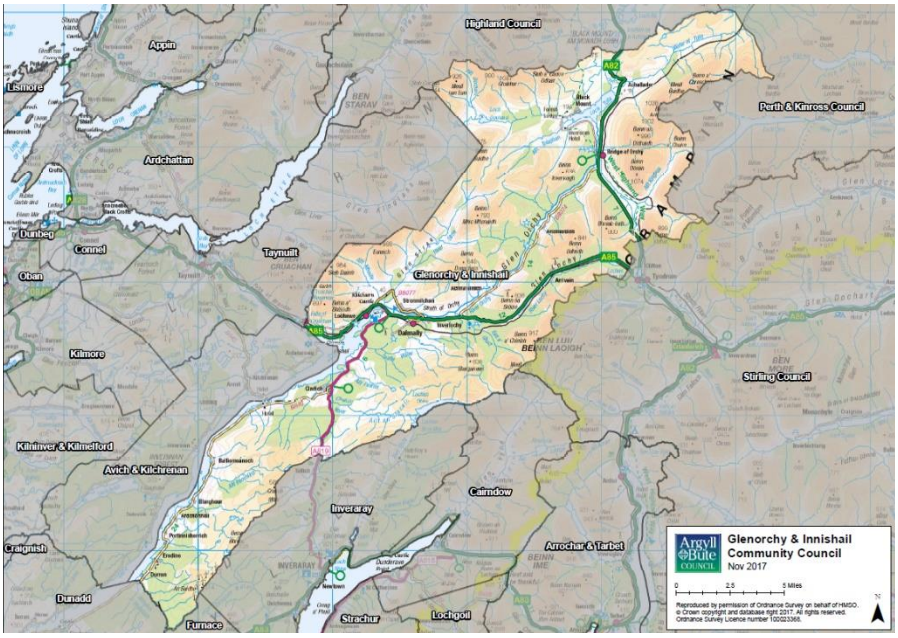
Eleven established businesses responded to the survey. It is clear from the information they provided that the shortage of affordable housing is having a negative impact on their businesses and limiting their ability to grow. Most of the business with employees (7), said "yes" to having difficulty recruiting and / or retaining staff due to a lack of suitable housing locally. Six business advised that they had employees with immediate need for housing in the area, the number of staff members require housing in the local area at present was noted as twenty-two. Low-cost home ownership (9) and low-cost rent (10) were the preferred tenures.

Eight businesses believe that the shortage of housing in the area has previously impacted on the operation of their business and will continue to do so if more affordable housing is not provided. When asked what the anticipated outcomes on the business could be if more affordable housing is not provided, most anticipate several outcomes including; a reduction of products and services, financial / operational difficulties and reducing staff. Three businesses indicated that they would be keen to support the development of affordable housing in the area. Eight businesses anticipate they will grow in the next 5 years with all eight of them indicating that additional housing will be required for staff. Local businesses depend on attracting and retaining good quality staff and are a bedrock to the economic wellbeing of the community, as such their needs should be seriously considered as part of any planned development.

The survey results offer a snapshot of housing need at a particular point in time. They have shown that there is a clear need for affordable housing driven from the existing residents of Glenorchy and Innishail, potential home leavers, returners, new-comers and the business sector. We are confident that the findings evidence the need for new affordable housing locally.

1) Introduction & Methodology

Glenorchy and Innishail is a Community Council Area in Argyll and Bute which is bounded by Highland Council, Stirling Council and Perth and Kinross Council. It is a relatively sparsely populated rural community spread over a significant geographical area with some 522 occupied household spaces. The area includes Bridge of Orchy in the Northeast, Glenorchy, Dalmally and Lochawe village, as well as the South side of Loch Awe as far South as Eredine. The local area has a mixed economy including hospitality, tourism, forestry and agriculture.



In common with many rural communities in Argyll, Dalmally and the surrounding settlements are experiencing increasing pressure on available housing. It was recognised that the lack of available affordable housing, increasing housing costs together with the growth of holiday accommodation and second homes was having a major impact on the community and local businesses. The Glenorchy & Innishail Community Action Group (GICAG) commissioned CHT to carry out a Housing Needs Assessment as part of their work on the implementation of the Community Action Plan for the area.. The assessment would be the first step in developing a plan to address local housing needs and support local community led housing projects.

The Housing Needs Assessment focused specifically on Dalmally, Lochawe, Bridge of Orchy and the remaining areas of Glenorchy and Innishail and provide a snapshot of housing needs. The assessment consists of three surveys one for existing residents in the area, one for those looking to relocate to the area (non-residents) and one for local businesses. Results of the surveys would be analysed and reported in a Housing Needs Assessment Report.

All three surveys were promoted locally through social media by GICAG and by CHT. Posters with QR code links to the surveys were also shared with the community. In common with most surveys, this report provides a snapshot of the potential housing and business 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 for comparison in the report and to maintain consistency with other similar HNA reports. It is acknowledged that the data could be considered outdated, but this is the most accurate data available until the 2022 Census results are published. Other reports have also been used and are referenced throughout the report.

Report Objectives

- Gauge demand from both residents in the area wishing to move, from non-residents wishing to move to the area and local business housing needs
- Examine the the composition of potential new households, which will inform decision-making for the provision of housing
- Make recommendations on the most suitable types of homes and tenures required in the community

2) Resident Survey - Respondent Profile & Response Rate

72 permanent residents resondended to the survey

Only 3% of respondents currenlty live in a socially rented home

76% of respondents are homeowners and 11% live in privately rented accommodation

19% of households contain at least one child aged 16 or under

- The survey received 72 responses, all of whom are permanent residents in the Glenorchy and Innishail area
- The 2011 census for Glenorchy and Innishail reported 522 occupied household spaces. Based on 72 households responding to this survey, survey returns represent 14% of the community. This is a lower response rate than hoped, as a return rate of 20% or above is a more common result for this type of survey.
- Respondents were asked to indicate which area the currently reside in, either Bridge of Orchy, Dalmally, Lochawe or elsewhere in Glenorchy or Innishail. As per the table below, most survey respondents currently reside in Dalmally (70%) or elsewhere in Glenorchy and Innishail (20%).

Table 1: Area and Tenure Summary for all Respondents

	Bridge of Orchy	Dalmally	Elsewhere Glenorchy and Innishail	Lochawe	Grand Total
Living Rent Free	0	2	0	0	2
Other Social Rented		2		0	2
Owned	1	37	12	5	55
Private Rented	1	4	2	1	8
Rented from Council	0	4	0	0	4
Tied Housing	1	0	0	0	1
Grand Total	**3**	**49**	**14**	**6**	**72**

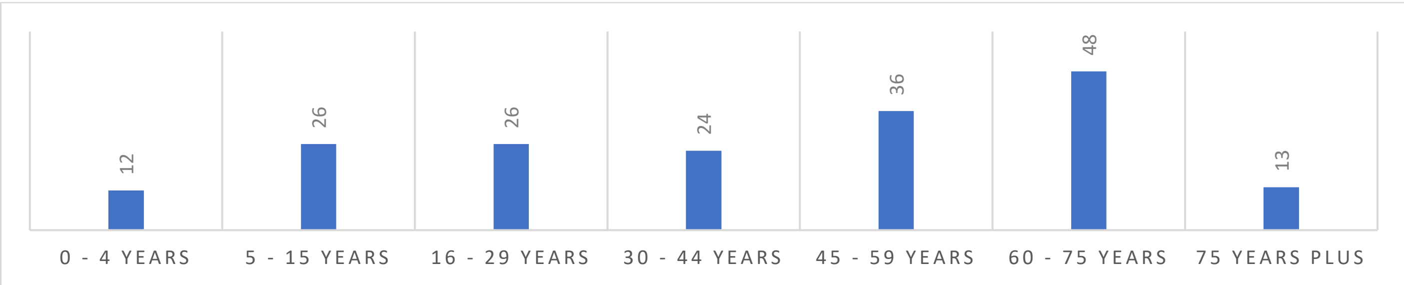
- Three quarters of survey respondents own their own homes (76%), this higher than the average reported in both the Glenorchy and Innishail 2011 census return (68%) and the 2011 Scottish average (62%).
- The survey return (3%) and Glenorchy and Innishail 2011 census (4%) show a significantly higher number of people living rent free compared to the 2011 Scottish average (1.3%).
- Below table shows a summary of survey responses compared to both the Glenorchy & Innishail 2011 Census and Scotland wide averages [SuperWEB2(tm) - Table View (scotlandscensus.gov.uk)]

Table 2: Tenure Type Comparison to 2011 Census

	Survey Respondents %	Glenorchy & Innishail Census	Scotland 2011 Census %
Owned	76%	68%	62%
Rented from Council	6%	0%	13.2%
Private Rent	11%	12%	11.1%
Rented - other	0%	2%	1.3%
Living Rent Free	3%	4%	1.3%
Other Social Rented	4%	14%	11.1%

- 7% of respondents said that overcrowding is an issue in their current home, with most requiring 1 extra bedroom.
- 8% believe that their current home is too large, and they would benefit from moving to a smaller home. The majority of these households (4 out of 6) contain at least 1 adult aged 60 or over.
- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. The 72 respondent households are made up of a total of 185 individuals.

Graph 1: Age Comparison



- A significant proportion of household members (33%) are aged 60 or over.
- Argyll and Bute's population, in common with a number of council areas of Scotland, is expected to fall across most areas of the region. Whilst there are multiple factors responsible for this, the primary causes are that of an ageing population along with insufficient in migration to compensate for a falling birth rate. [Addressing our Population Challenges.pdf (argyll-bute.gov.uk)]
- 32% of respondent households comprise of members in the 30 – 59 age group. This group are classed as being economically active and it is important to try and retain people of working age along with young families in the area.
- Given the 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) Energy Efficiency in Resident's Homes

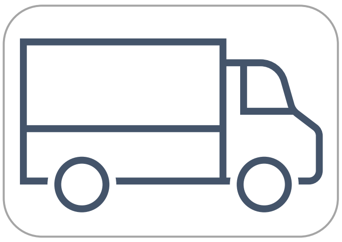
70% stated that thier home would benefit from energy efficiency measures

56% of respondents spend more than 10% of their incomes on energy bills

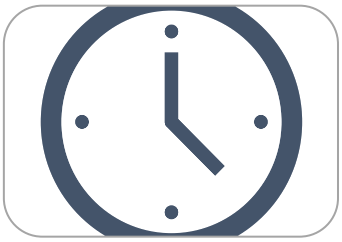
Common measures required are renewable energy, insulation and new windows / doors

- The survey responses show that over half (56%) 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)*
- On 1 April 2022, the energy price cap rose by 54% as the cost for wholesale gas and electricity soared. On the 1st of October 2022, the energy price cap rose to £2,500 per year per household. The impact of this being that more households will probably find themselves in fuel poverty and spending more than 10% of their income on energy bills.
- Recent statistics indicate that 24.9% of Scottish households were living in fuel poverty in 2017 (Scottish Government 2018). 12.4% of these households are classed as being in extreme fuel poverty.
- Making homes more energy efficient can not only reduce a households 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 (70%) 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.
- Argyll and Bute Council's Home Energy Efficiency Team is committed to helping homeowners and private-rented tenants in Argyll and Bute improve the energy efficiency of their homes, reduce their fuel bills and help to ensure they can live in warm, comfortable homes. Home Energy Efficiency (argyll-bute.gov.uk)

2.2) Existing Residents Wishing to Move and Stay in the Area

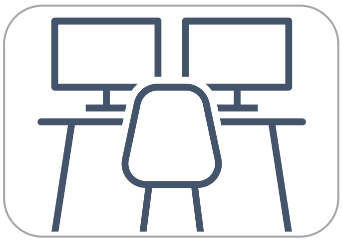


11 respondents expressed an interest in moving home and staying in the area



82% of those wishing to move want to move wilthin the next 1 - 3 years

Buying on the open market and Low Cost Homeownership were the most popular tenure choices



55% of respondents would like a form of workspace in their new home

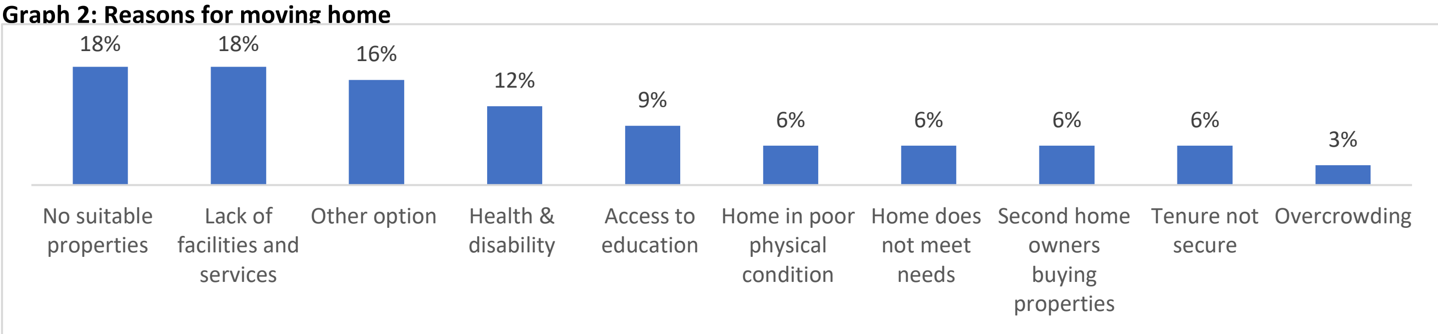
- In total, 13 respondents said that they were considering moving home, 11 of whom wish to remain the Glenorchy & Innishail area.
- Of these, 2 are looking to move out with the area, both currently reside in a form of rental accommodation: one rents privately and the other is social rent. Both cited numerous reasons for leaving the area including: no suitable properties and lack of facilities and services.
- 11 respondents answered "yes" to planning to move home and stay in Glenorchy & Innishail area. This represents 15% of the overall survey respondents and the rest of this section will focus only on the housing needs of those wishing to move and stay in the local area.
- The current tenure of those wishing to move is: Owned (7), Private Rented (3) and Rented from Council (1) and the below table shows where the respondents wishing to move currently reside and their household composition:

Table 3: Summary of Respondents wishing to move home.

	Owned	Private Rented	Rented from Council	Grand Total
Bridge of Orchy	**1**	**1**		**2**
Two adults with at least 1 child 16 or under		1		1
Two adults, at least one over 60	1			1
Dalmally	**5**	**2**	**1**	**8**
One adult under 60	1	1		2
One adult with at least one child 16 or under	1			1
Three or more adults	1			1
Two adults with at least one child 16 or under	1	1	1	3
Two adults, at least one over 60	1			1
Elsewhere in Glenorchy and Innishail	**1**			**1**
One adult over 60	1			1
Total	**7**	**3**	**1**	**11**

- The main reasons selected for wishing to move home were no suitable properties in the area, lack of facilities and services, health & disability and access to education. Please see below a detailed graph showing all reason(s) for moving home.

Graph 2: Reasons for moving home



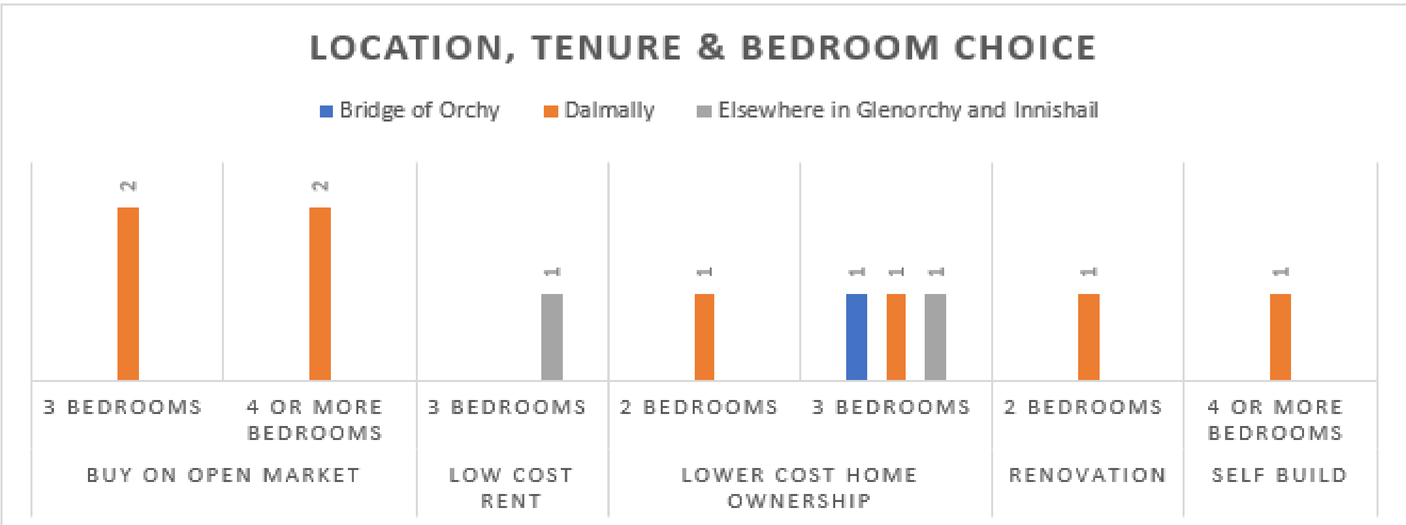
- Most people wanting to move home wish to do so within the next 3 years, 5 people (64%). The remaining respondents wish to move either within the next year, two people (18%) or within 5 years, two people (18%).
- Of those looking to stay in the area, most selected a first-choice tenure of either buying on the open market (4) or low-cost home ownership (4).
- 6 out the 11 looking to move would be looking for a 3-bed home and the below table shows a summary of the **first-choice preferences** only. **A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A**

Table 4: First Tenure Choice Preferences

	2 Bed	3 Bed	4 or more	Grand Total
Lower Cost Home Ownership	1	3	0	4
Buy on Open Market	0	2	2	4
Low Cost Rent	0	1	0	1
Renovation	1	0	0	1
Self-Build	0	0	1	1
Grand Total	**2**	**6**	**3**	**11**

- Respondents were given 4 locations for their new home and asked to select which area they would like to live in from: Dalmally, Loch Awe, Bridge of Orchy or Elsewhere in Glenorchy and Innishail.
- As the below graph shows, most selected Dalmally (8). There was limited interest in Bridge of Orchy (1) and another area in Glenorchy or Innishail (2).

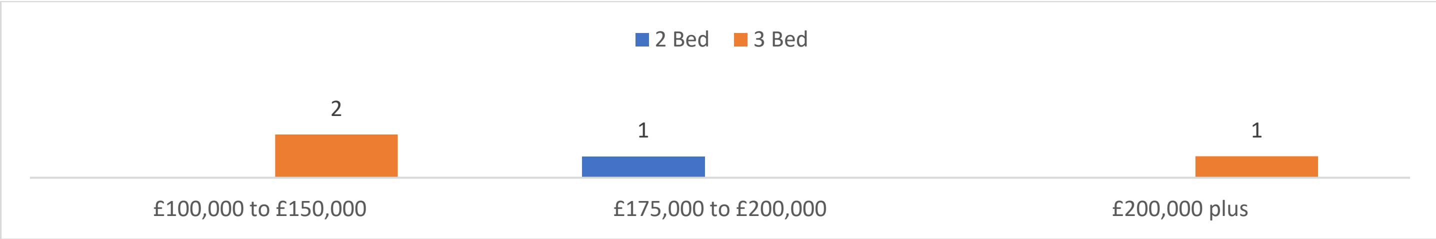
Graph 3: Location, Tenure and Bedroom Choice for New Home



Low-Cost Home Ownership Overview

- Low-cost home ownership (LCHO) was the joint popular first choice tenure option. There are various options on how low-cost homeownership can be delivered and these are outlined fully in Appendix 1
- LCHO houses can be delivered through community-led housing with CHT, or other rural housing bodies, securing a discount on the selling prices of homes by utilising the Rural Housing Burden.
- Budgets ranged from £100,000 to £200,000 plus with 2 out of 4 specifying Dalmally as their preferred location for their new home, 1 Bridge of Orchy and 1 elsewhere in Glenorchy or Innishail.

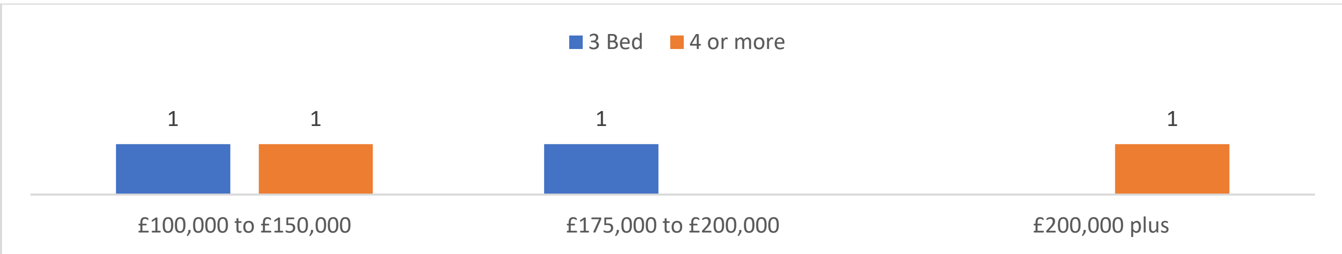
Graph 4: Breakdown of Budget & Bedrooms for LCHO



Open Market Purchase

- 4 respondents selected open market purchase as their first-choice tenure for their new home and all 4 selected Dalmally as their preferred location for their new home.
- 3 out of the 4 respondents that selected open market purchase have a budget of under £200,000.

Graph 5: Breakdown of Budget & Bedrooms for Buying on Open Market



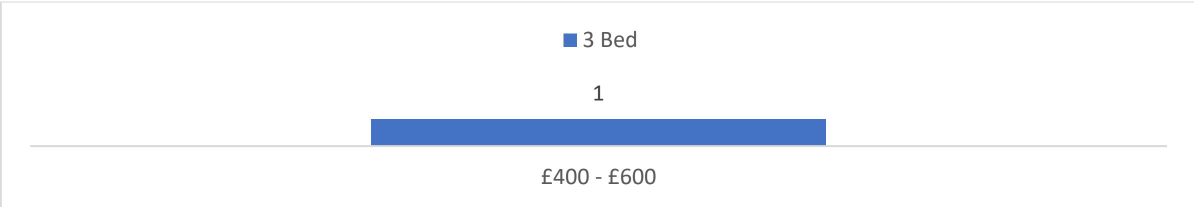
- According to Rightmove website there were 14 residential property sales over last year with an overall average price of £298,233. Overall, sold prices in Dalmally over the last year were 22% down on the previous year and 9% up on the 2019 peak of £272,500. Given this, and the budgets provided by survey respondents, they may not be able to compete on the open market.
- To be deemed affordable this would require a household income in the region of £74,500. On that basis, around 83% of local residents would be priced out of the market.
- According to CACI Paycheck, the average household income was actually £46,464 for the LSOA (Lower-layer Super Output Area) of Lochawe 01 (which stretches from Bridge of Orchy down into Mid Argyll and is centred on Lochawe & Dalmally).

Mean Income	Median Income	Mode Income	Lower Quartile
£46,464	£38,977	£17,500	£22,632

- This would therefore require a house price in the region of £195,000 to be deemed affordable:
- There is a demand 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

- Only 1 respondent selected a first-choice option of low-cost rent and they are not currently registered on the Common Housing Register.
- This respondent selected Elsewhere in Glenorchy or Innishail as the preferred location for their new home.
- As per the graph below, this respondent selected a monthly rental budget of £400 - £600 per month.



- Dependent on the exact monthly budget, based on the Local Housing Allowance Rates for Argyll & Bute for a 3-bed home, the respondent that selected this option may not be able to afford LHA rates:

Table 5: Local Housing Allowance Rates Local Housing Allowance Rates: 2022-2023 – gov.scot (www.gov.scot)

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent	£72.74	£86.30	£115.07	£126.58	£207.12

- Community groups however that own community housing, have some flexibility and discretion at the rent levels set and they can devise their own allocations policies and is an option that is worth consideration.
- Information from Argyll & Bute Council shows a current RSL housing stock of 28 in Dalmally and Lochawe. This information is only for these two areas and does not include Bridge of Orchy or other areas in Glenorchy and Innishail.

Table 3: RSL Stock (excludes Bridge of Orchy)

AREA	1 bed	2 bed	3 bed	4 (+) bed	Total
Dalmally	2	11	13	0	26
Lochawe	1	0	1	0	2
Total	**3**	**11**	**14**	**0**	**28**

- At the time of writing this report, information from Argyll & Bute Council shows that there were 16 people on the waiting list, 13 for Dalmally & 3 for Lochawe.
- Overall, there was an 11:0 pressure ratio and therefore relatively high overall pressure and moderate unmet need for all sizes, particularly 1 beds.

DALMALLY or LOCHAWE 1st Area of Preference	0/1 bed	2 beds	3 beds	4(+) beds	Total
All Applicants	11	2	3	0	16

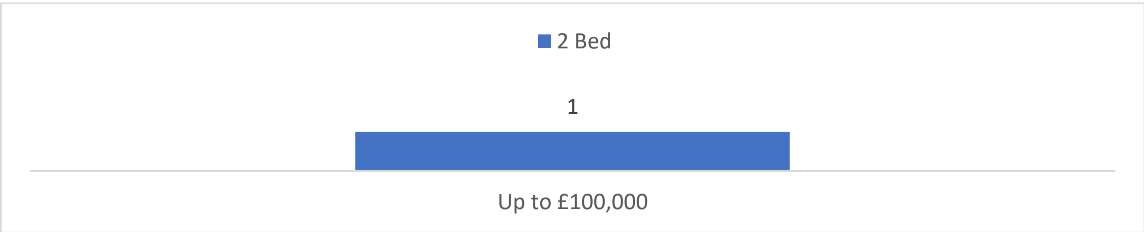
- Anecdotal evidence from CHT's work in other communities, suggest that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route and find other temporary housing solutions, move somewhere else or privately rent instead.

Self-Build Overview

- The survey evidenced small demand for self-build in the area, with only 1 respondent selecting this option.
- Dalmally was the preferred location selected by this respondent, but they chose not to leave a budget for their project.
- Based on current high construction costs, anyone interested in undertaking a self-build project would need an adequate budget to cover build costs.
- At the time of writing this report, an initial search shows that there was 1 plot for sale in Dalmally for offers over £85,000 [Plot for sale in Land North East Of Dali Lodge, Ardbrecknish, South Loch Awe-side, Argyll and Bute, PA33 (rightmove.co.uk)]
- For those interested in a self-build project, the lack of availability of plots on the open market along with the purchase price of offers over £85,000, may mean that affordable plots may be an attractive option.
- 'Housing to 2040' is the Scottish Government's most recent Housing Strategy, and as self-build has been identified as a popular aspiration amongst young people in rural areas, there are plans to make self-build a more mainstream option and 'provide an important way to help young people to stay in the rural areas they grew up in if they want to' (Housing to 2040, SG, 2018).

Renovation

- 1 respondent selected renovation as their preferred first tenure option and Dalmally was the preferred location.
- The respondent selected a project budget of up to £100,000. It is not clear from this survey if they already have already identified /own a property in the area that they wish to renovate or not.



- Argyll & Bute Council has an Empty Homes Officer to provide information on bringing empty properties back into use and has discretionary empty homes grant and loans to support owners of long-term empty properties to bring homes back into use as affordable housing [Empty Homes (argyll-bute.gov.uk)]

2.3) Workspace Provision in New Homes

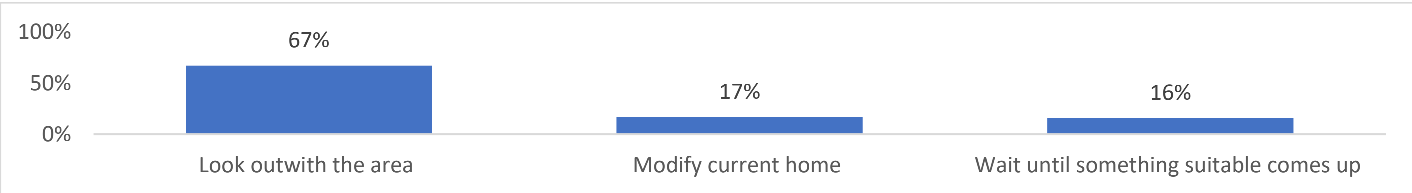
6 would like a form of workspace in their new home	40% would require this space for part time working	Office space was the top type of space identifed by 4 respondents

- 6 respondents (55%) would like a form of workspace in their new home, for either part-time working or full-time working.
- The preferred tenure of those wishing workspace in their new home is: LCHO (2), open market purchase (1), self-build (1), low-cost rent (1) and renovation (1). For those wishing to do a self-build project or renovation this space can be accommodated in their plans and for other future developments, where possible, the provision of workspace should be considered.
- 57% selected a home office as the type of workspace required but there was also interest expressed in other forms including: sheds and workshop.

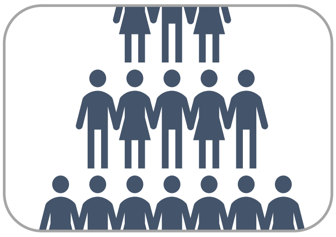
2.4) Respondent's that have already tried to find alternative housing

- Most respondents have already tried to find alternative housing in the area (45%).
- Whilst 17% said they would wait until something suitable comes along, 67% said that they would look for housing out with the area if they cannot find suitable housing and it is concerning that people may leave the area due to the lack of suitable housing options.
- The majority of those considering leaving the area (3 out of 4) are mainly classed as economically active and have at least one child aged 16 or under and providing more affordable housing may be key to keeping them in the area.

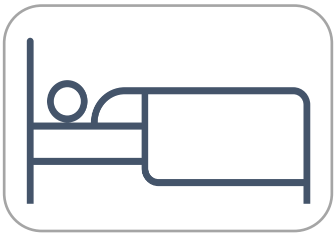
Graph 7: What respondents will do if they cannot find alternative housing



2.5) Future Potential Households from existing Glenorchy & Innishail Area Residents



The survey identified 14 new potential households



There was most demand for 2 or 3 bed homes

Most would be looking to either buy on the open market (5) or self build (4)

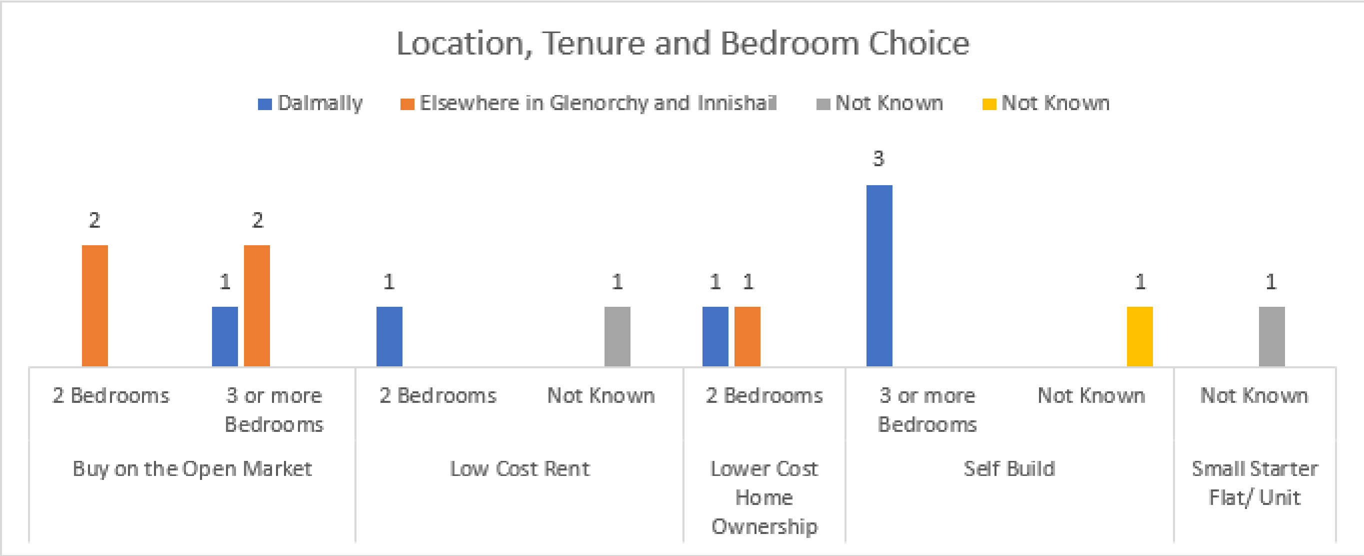
Only 1 out of the 2 that expressed an interst in low cost rent are registered on the housing register

- 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 next 5 years. 17 respondents answered “yes” to this question but when then asked if they intended to stay in the area or not, only 9 answered “yes” to staying in the area.
- From the 9 respondents that said they have current members of their household looking for independent accommodation in the area, this equated to 14 potential new households (due to some households having more than one leaver).
- Respondents were presented again with 6 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:

Table 6: Tenure Choices and Bedrooms

	2 Bed	3 or more Bed	Not known	Grand Total
Buy on the Open Market	2	3	0	5
Self Build	0	3	1	4
Low Cost Rent	1	0	1	2
Lower Cost Home Ownership	2	0	0	2
Small Starter Flat/ Unit	0	0	1	1
Grand Total	**5**	**6**	**3**	**14**

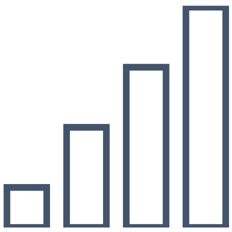
- The survey identified that the majority of potential future households would prefer to purchase on the open market (5) or self-build (4). There was only a small degree of interest in the affordable options of low-cost rent (2) or low-cost home ownership (2).
- Only 1 out of the 2 that will be looking for a first-choice tenure of low-cost rent for their new independent home are currently registered on the common housing register.
- Respondents were given 4 locations and asked to select which area the future potential householders would like to live in from: Dalmally, Lochawe Awe, Bridge of Orchy or Elsewhere in Glenorchy and Innishail.
- As the graph below shows, most selected either Dalmally (6) or Elsewhere in Glenorchy and Innishail (5).



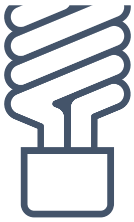
- It is encouraging from the results of this survey that people wish to remain in the area and providing a range of housing options may be key to ensuring that people do not have to leave the area.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving 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 majoirty of respondents support the need for more affordable houisng with priority given to local people



Most agreed that there are many second homes in the community



Any new homes built should be built with high energy efficiency standards

The 3 best things about living in the area are: location and landscape, community spirit and low crime

All survey respondents were asked for their views on 10 statements relating to housing in the 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 for rent in the area, that priority for any new housing should being given to local people and it is important that new housing is built with high energy efficiency standards.

There was also strong 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 38% of respondents having direct experience of friends / family members having to leave the area because they could not find suitable housing.

The top reasons for people leaving the area were: lack of affordable housing options (20%), nothing available within budget (19%) and no suitable properties (18%).

Out of the 38% that have experience of friends / family members having to leave the area, 96% believe that their friends / family would be interested in returning to the area if more housing options were available.

The below table provides a full outline of respondents' opinions relating to all ten statements on housing in the area:

Table 7: Resident's Views on Needs Housing in the Area:

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	**40**	9	2	6	3
Local people have had to leave the area because they could not find suitable housing	**28**	13	15	2	3
Most people who live in our area want to stay permanently	22	**27**	10	1	0
People who live and work in the immediate surrounding area should get priority for new affordable homes	**40**	15	4	3	0
People who have a family connection should get priority for new affordable homes	13	**27**	13	4	4
People from outside our community area should get priority for any new affordable housing	1	6	20	**23**	11
The people of our community welcome newcomers from other communities to live here permanently	21	**31**	3	3	2
Our community needs more smaller accessible homes to meet changing needs	**30**	15	7	6	3
There are too many second homes in our community	**30**	13	15	1	3
It is important that new housing is built with high energy efficiency standards	**53**	**6**	**2**	**0**	0

In trying to establish respondents' views on services / provisions in the area, respondents were asked to rate a list of services in the area. Overall, only 2 services were rated as good / excellent and 7 as adequate or poor.

Good Provision

- Primary School
- Active Community Council

Poor Provision

- Post Office
- Local Medical Facilities
- Local Childcare
- Pratical Support at Home for Older Residents
- Employment opportunities
- Good Public Transport
- Good Broadband

2.7) General Comments from the Community:

➢ Many of the general comments left raised the same concerns, which were:

- the lack of affordable housing options in the area
- the need to try and retain young people and families in the area
- care home for elderly residents
- better facilities and services

Below is a short selection of comments:

"Until facilities are improved, e/g Post Office, things to do for young people etc. There is precious little reason for anyone to move into Dalmally and therefore no reason to build more homes. "

"I think many young people have to leave the area because of lack of suitable housing. I also think that there is a need for sheltered and care home facilities so that the needy elderly do not have to leave the area and their partners in order to get suitable nursing care."

"Facilities in this area barely serve people already living here so more people would put pressure on them. No work opportunities round here and transport available is patchy. Oban is a good distance away for work."

"Challenges with housing add to pressures and it is another factor in people leaving and finding it difficult to stay long term. The community relies of people being here more permanently to be able to take part in community activities, council, hall and children's clubs. A transient population makes this very difficult and erodes what community life we have. We are currently renting and will be moving away due to lack of suitable housing."

"Whilst a need for more affordable housing is recommended it must be at a level that wouldn't overwhelm the current limited facilities or local job opportunities."

"Building housing is the priority."

2.8) Residents Survey Summary

This survey shows demand from existing residents for alternative housing. This finding is supported by evidence from Home Argyll the Common Housing Register which shows demand and limited supply. Most of those wishing to move are adults with at least one child. In addition to the needs of existing households the survey identifies 14 potential new households coming from existing households in the area. Aside from buying on the open market Low-Cost Home Ownership housing options were the preferred tenure required, with 2- and 3-bedroom houses being most popular. The survey also indicated good demand for self-build.

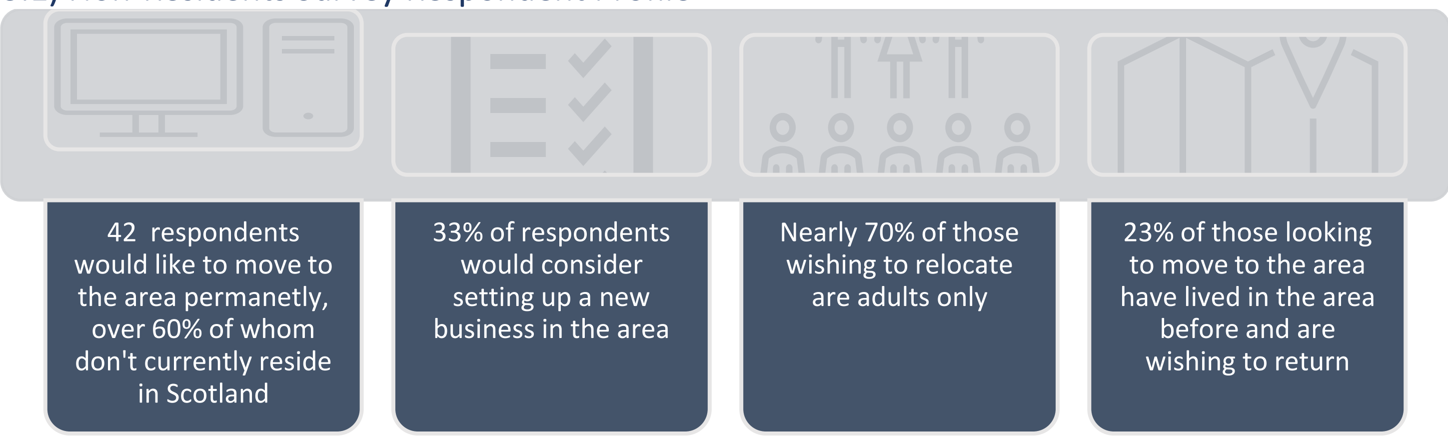
Table 8: Combined Existing Household and Potential future household tenure preference.

	2 Bed	3 Bed	4 or more	Not Known	Total
Buy on the Open Market	2	5	2	0	9
Low-Cost Homeownership	3	3	0	0	6
Self-Build	0	3	1	1	5
Low Cost Rent	1	1	0	1	3
Renovation	1	0	0	0	1
Small Starter Flat	0	0	0	1	1
TOTAL	7	12	3	3	25

It is worth noting that the survey indicated that just over half of respondents are potentially in fuel poverty and 70% respondents felt they could benefit from energy efficiency measures.

3) Non-Residents Survey

3.1) Non-Residents Survey Respondent Profile



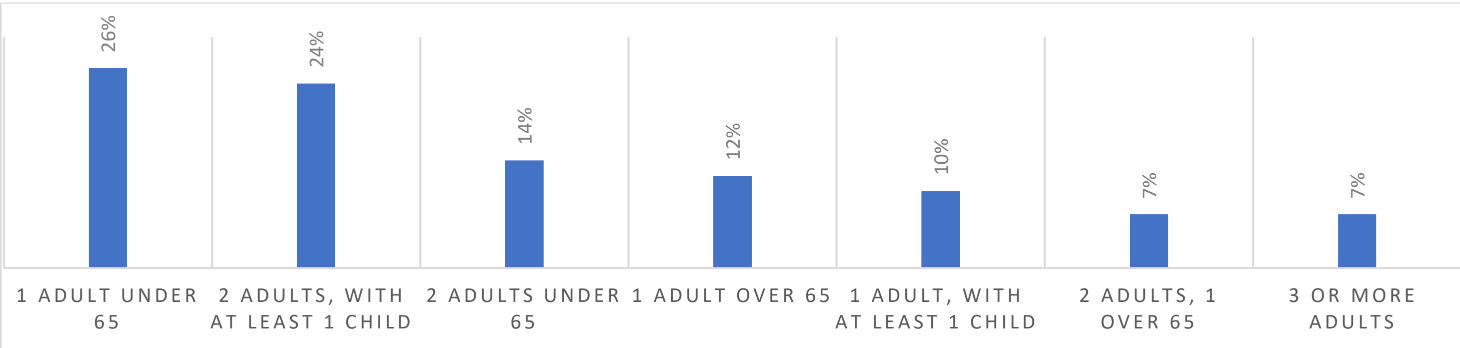
- A survey for non-residents was running at the same time as the resident's survey. The main aim of this survey was to identify the demand of those interested in re-locating to the Glenorchy and Innishail area.
- The non-residents survey received 43 responses, with 42 people looking to move the area permanently, and 1 looking for a second home The rest of this section will concentrate on the responses of the 42 respondents looking to move permanently to the area only.

- ➢ The current tenures of those looking to re-locate is mainly either owner (37%) or private rent (23%).
- ➢ Nearly 50% of respondents currently do not reside in Scotland and live elsewhere in the UK. The remaining respondents in Argyll & Bute (16%), Elsewhere in Scotland (26%) or out with the UK (12%).
- ➢ 23% of respondents have lived in the area before and wish to return to the area. These respondents were asked what the main reasons for them leaving the area were, the top three reasons were: no suitable properties (22%), lack of affordable housing options (17%) and employment opportunity (17%).
- ➢ Out of the 42 respondents wishing to relocate to the area, most stated the main reasons for moving was to live in the area (40%) or change of lifestyle (20%). Other top reasons selected are detailed in the chart below:

Graph 8: Reasons for Wishing to Move to the Area

- ➢ The majority looking to relocate (66%) are adult only households, the majority of whom are households with adults aged 65 or under and may economically active.

Graph 9: Household Composition of Non-Residents



- ➢ All respondents that completed the survey were asked if they would consider setting up a new business in the area and 33% of respondents said that they would consider setting up a new business in the area if they were to re-locate. This is quite a high percentage of respondents, and it is important to note that many of these business opportunities may be purely aspirational and not feasible.
- ➢ A range of sectors were identified for potential future new businesses with the top sectors being tourism, hospitality and education.
- ➢ 71% of the proposed new businesses envisage that they would need to employee local employees to operate. Most anticipate that they would employ between 1 to 2 staff members.

➢ A range of measures were identified to help start up these new businesses, with the top two measures identified being funding and grants (21%) and affordable housing (21%). Other measures identified included good broadband, community support and business planning advice & support.

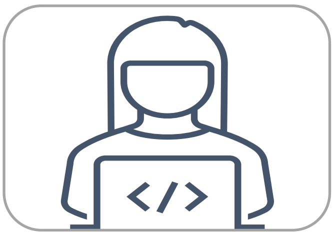
Measures to help set up new business:
- Funding & Grants
- Affordable Housing
- Community Support
- Broadband
- Business Planning

Top sectors for new businesses:
- Tourism
- Hospitality
- Education

Employment opportunites:
- 71% plan to recurit additional staff
- Most estimated they would employ between 1 - 2 staff

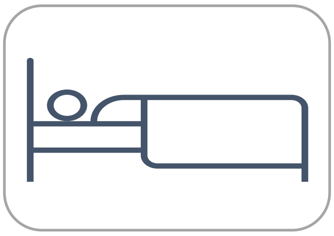
Workspace requirements
- 93% said a workspace would be beneficial
- Most selected Office Space as the type of workspace required

3.2) Non-Resident Survey Housing Need & Demand Summary



42 expressed an interest in permantely moving to the Glenorchy & Innishail area

62% selected low cost rent as their preferred first choice tenure for their new home in the area



Survey showed demand for two and three bed homes

58% have already tried to find a new home in the area already

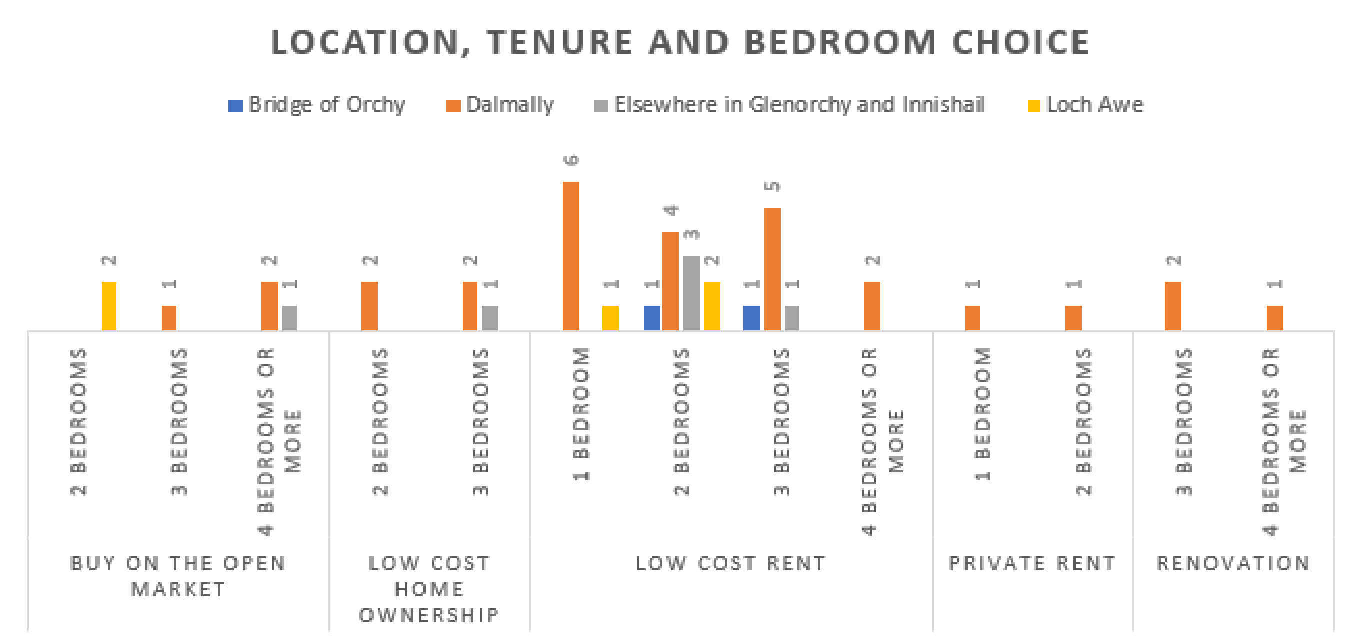
➢ The survey demonstrated a good degree of interest from people not currently living in Glenorchy or Innishail area wishing to permanently move to the area.

➢ Overall, most respondents selected a first-choice tenure preference of low-cost rent (62%) and there was lesser a degree of interest in a range of other tenures. The below table gives a summary of all tenure choices selected – *a full breakdown is provided in Appendix 2B*:

Table 9: Tenure Choice & Bedrooms

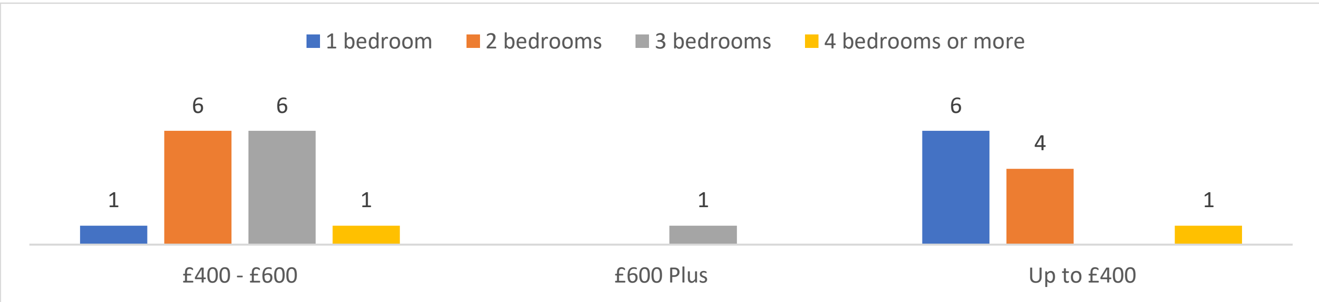
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms or more	Grand Total
Low cost rent	7	10	7	2	26
Buy on the open market	0	2	1	3	6
Low cost home ownership	0	2	3	0	5
Private rent	1	1	0	0	2
Renovation	0	0	2	1	3
Grand Total	**8**	**15**	**13**	**6**	**42**

- Most looking to relocate would be looking for either a 2 or 3 bed home, with Dalmally being the most popular area that people would like to relocate to:



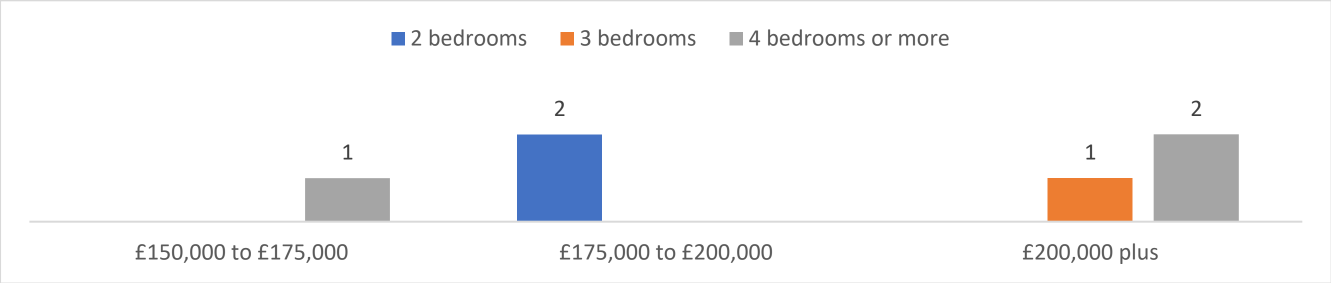
- Low-cost rent was the top first tenure choice selected by most in the survey (26), with demand for 1, 2 and 3 bed properties. Most respondent's selected rental budget of either up to £400 per month (11) or £400 - £600 per month (14).
- Most (17) opted for Dalmally as their preferred location but there was also interest in Lochawe Awe (3), Bridge or Orchy (2) and Elsewhere in Glenorchy or Innishail (4).

Graph 10: Low-Cost Rent Budget and Bedroom Summary:



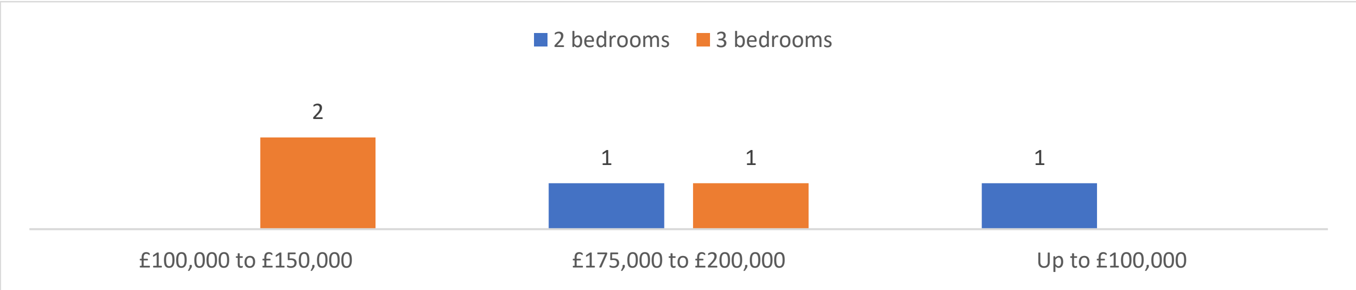
- Open market purchase was the second most popular tenure preference selected by 6 respondents, with demand for 2, 3 and 4 or more bed homes. Budgets ranged from £150,000 to £200,000 plus and given the high average purchases prices in the area already discussed in section 2.2, it may be that some respondents will not be able to compete on the open market.
- 3 opted for Dalmally as the preferred location, 2 Lochawe and 1 elsewhere in Glenorchy or Innishail.

Graph 11: Open Market Purchase Budget and Bedroom Summary:



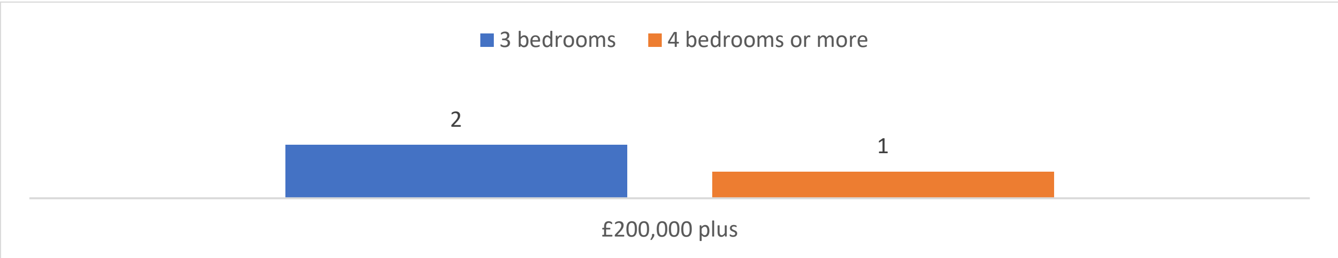
- 5 people looking to relocate to the area selected a first-choice tenue of low-cost home ownership. There was demand for both 2 and 3 bed homes and budgets ranged from up to £100,000 to £200,000.
- 4 selected Dalmally as the preferred location and 1 elsewhere in Glenorchy or Innishail.

Graph 12: Non-Residents Low-Cost Homeownership Budget and Bedroom Summary



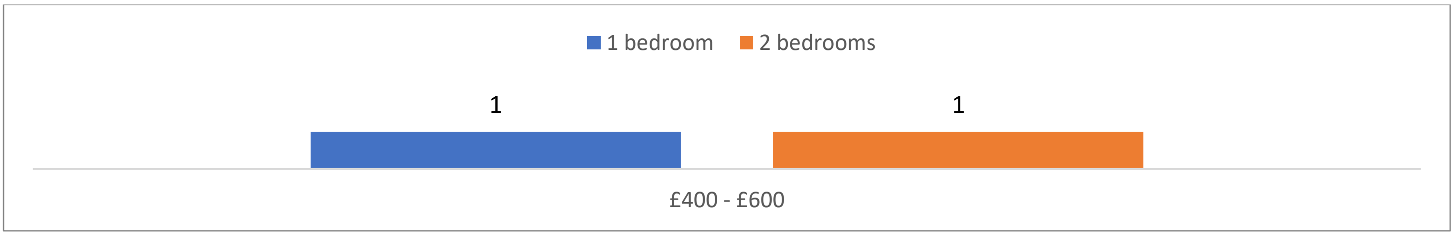
- Renovation was the preferred tenure for 3 respondents, with a preference for either 3 bed or 4 or more bed homes. All 3 selected a project budget of over £200,000 and selected Dalmally as the preferred location.

Graph 13: Non-Residents Renovation Budget and Bedroom Summary



- Finally, private rent was the preferred tenure selected by 2 respondents looking to relocate, with demand for 1 and 2 bed homes. Both stated Dalmally as the preferred location for renting.

Graph 14: Non-Residents Renovation Budget and Bedroom Summary



- 58% of respondents have already tried to find a new house in the area. This suggests that these respondents would have a strong interest re-locating to the area should more housing be made available.
- When asked what prevented them from actually moving to the area already, most selected no suitable properties (28%), nothing available to rent within budget (26%) and nothing available within preferred location (22%).
- Based on this, the lack of suitable and affordable housing options in the area appears to be a significant barrier to people relocating to the area.

3.3) Views on Services and Provisions

- The non-residents survey asked respondents to rate a list of services and asked what services would encourage them, or must be in place, before they re-located.
- Access to the countryside /green space was rated overall as being essential to relocating along with a range of other services as per the table below:

Table 10: Importance of services / provisions in area and impact on decision to relocate

	Essential to relocating	Important to relocating	Not important to relocating	Don't know / Not sure
A local school	10	5	20	3
Local post office / banking facilities	10	17	15	0
Local medical facilities	19	15	7	0
Practical support at home for older residents	3	11	21	5
Locally based employment opportunities	11	19	9	2
Local clubs and activities	8	18	12	3
Attractive tourist accommodation / facilities	4	7	23	6
Local places of worship	3	4	30	4
Good transport links	17	18	5	1
Local shop	17	18	6	0
Access to countryside / greenspace	**23**	**12**	**3**	1

3.4) Summary of Non-Residents Survey

The survey demonstrated demand from people looking to move to the Glenorchy and Innishail area and Dalmally in particular, with 42 respondents looking to move to the area on a permanent basis. 58% of respondents have tried to find housing in the area without success and 23% of respondents have already lived in the area before and are wishing to return the area. This would be regarded as a key group for the community to seek to enable to return to the area as the majority looking to relocate (66%) are adult only households, the majority of whom are households with adults aged 65 or under, may be economically active and have acquired skills and experience which may significantly contribute to the social and economic infrastructure of the area.

The non-residents survey is showing demand for a mix of tenures from those wishing to move to the area. 62% selected Low-Cost Rent and 12% of respondent's selected Low-Cost Home Ownership. There was also interest in renovation from 3 respondents. 6 respondents preferred to buy on the open market, however this option may not be viable for most given current house prices in the Glenorchy and Innishail area and the respondents' budgets.

A significant number of those looking to relocate would consider setting up a new business in the area (33%), with the majority anticipating that they would require one or two employees to help run their business. A range of sectors were identified for potential future new businesses with the top sectors being tourism, hospitality, and education.

4) Business Survey

4.1) Profile of Respondents

11 respondents already have an established business in the area.

Most businesses operate in the Hospitality and Tourism sectors (63%)

8 businesses employ additional employees. Nearly 70% of theses are micro-businesses, employing less than 10 people

11 businesses have faced difficulty in recuriting staff due to a lack of suitable / skilled workers locally.

- The business survey was aimed at both those in the area with an existing business and those wishing to set up a new business the area.
- The survey attracted 11 responses, all from those already with an established business in the area.
- Out of the 11 established businesses, 7 are employers, 3 self-employed (with no employees) and 1 self-employed with employees.

- Most respondent businesses operate in the tourism (18%) or hospitality sector (45%). The table below gives a summary of respondent business:

Sector	Location	Business Status	No Employees
Hospitality	Dalmally	Employer	5 to 10
Hospitality	Dalmally	Employer	1 to 2
Hospitality	Dalmally	Self-Employed - no employees	0
Tourism	Lochawe	Employer	10 or more
Tourism	Lochawe Awe	Employer	10 or more
Hospitality	Dalmally	Employer	1 to 2
Agriculture & Forestry	Glenorchy & Innishail	Self-Employed - with employees	2 to 5
Construction	Dalmally	Self-Employed - no employees	0
Cleaning	Dalmally	Self-Employed - no employees	0
Hospitality	Lochawe Awe	Employer	10 or more
Agriculture & Forestry	Glenorchy & Innishail	Employer	5 to 10

- Eight respondent businesses employ additional employees, and the profile of these businesses is a follows:

5 out of the 8 are micro-businesses, employing less than 10 people
3 businesses employ 10 or more people
Of the 3 business that employ more than 10 people, all are employers based in Loch Awe
Locations that staff are recurited from range from Argyll and Bute (2), other area of Scotland (3), UK wide (2) and other (1)
3 employ staff on a seasonal basis, in both full and part-time positions

- Only 3 business employ staff on a seasonal basis and these businesses operate in a range of sectors. Seasonal employment is common in the hospitality and tourism related industries where staff are engaged for peak times and the level of pay associated with these positions is often quite low. Low incomes are a proven barrier to accessing housing options.
- Four businesses have faced difficulties in recruiting staff due to a scarcity of workers locally. 2 of these businesses are in the tourism sector, 1 in hospitality and 1 elsewhere in Agriculture & Forestry.
- Generally, the lack of job opportunities for young people and the lack of access to affordable housing has resulted in young people leaving rural areas and difficulty in attracting key workers into the communities.

4.2) Businesses With Employees That Have Experienced Housing Issues

7 businesses have experienced difficulty in recuriting / retaining staff due to lack of housing options

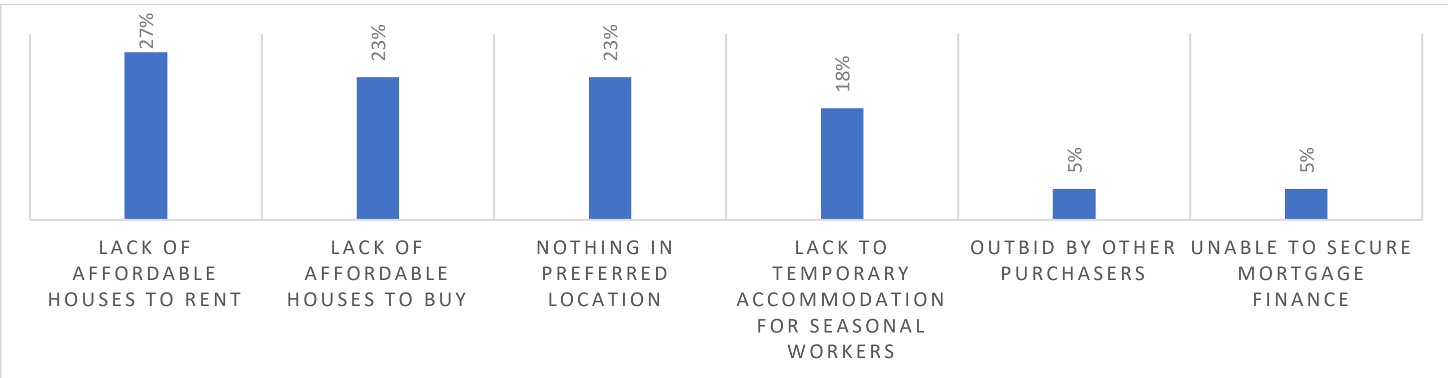
5 of businesses believe that staff turnover is affected by the lack of affordable housing in the area.

6 have employees with an immediate housing need in the area

22 houses are required in the area to accommodate these employees in housing need, with most opting for a low cost option.

- The majority of business with employees (7), said "yes" to having difficulty recruiting and / or retaining staff due to a lack of suitable housing locally. For 4 of the businesses this is a frequent / re-occurring problem and the other 2, an occasional problem.
- All 7 businesses that have had difficulty recruiting / retaining staff were asked to estimate how many staff have left their employment due to not being able to find a suitable home locally and:
  - 1 estimated that they have lost 2 employees.
  - 3 estimated between 4 to 6
  - 1 estimated between 10 to 15 employees.
  - 1 respondent commented "*It is more likely they have not chosen to pursue a job because of housing shortage* "
  - 1 respondent chose not to answer the question
- When asked what were the main reasons that their staff have been unable to find suitable housing locally, the top answers were lack of affordable homes to rent (27%), lack of affordable homes to buy (23%) and no properties in preferred location (23%). The graph below shows a breakdown of all other reasons provided:

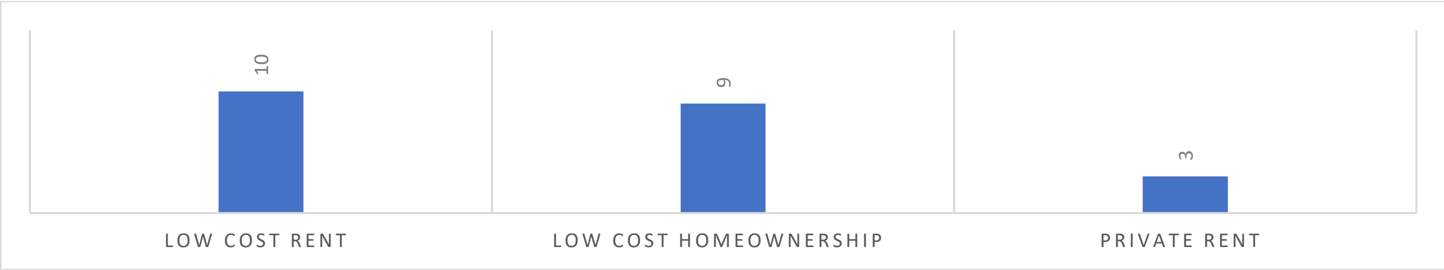
Graph xxx: Reasons Employee's Cannot find Suitable Housing



- 5 businesses believe that their staff turnover has been affected by a lack of affordable housing locally.
- When asked if any of their current employees require housing in the area, 6 businesses answered "yes" to having employees that have an immediate need for housing in the area.

- In total between the 6 business, 22 staff members require housing in the local area at present. When asked to indicate the type of housing that they anticipate would be meet the needs of their employees, most opted for a low-cost option of either low-cost homeownership (9) or low-cost rent (10).

Graph 15: Anticipated tenure of employees currently looking for housing in the area



- 4 respondents believe that if their employees that require housing in the area cannot find housing, they may leave their jobs.

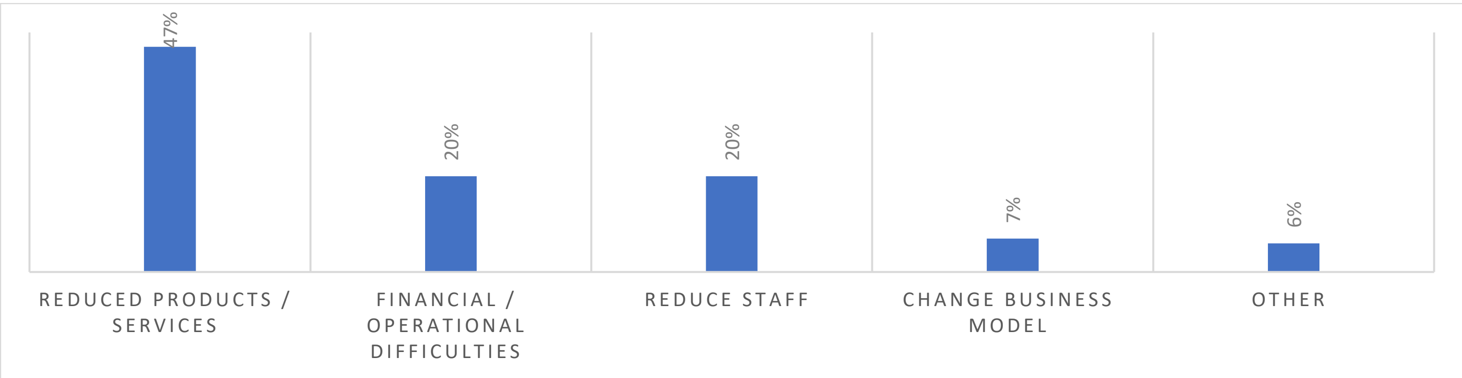
4.3) Workspace Requirements

- 2 respondents said that their business would benefit from additional workspace.
- 1 would be looking for a workshop and 1 for a homework unit.
- Both respondents have already tried to find additional workspace but neither have found any suitable options available.
- The availability of workspaces in the area may prevent businesses from expanding / relocating.

4.4) Business Views on Housing Provision and Possible Solutions

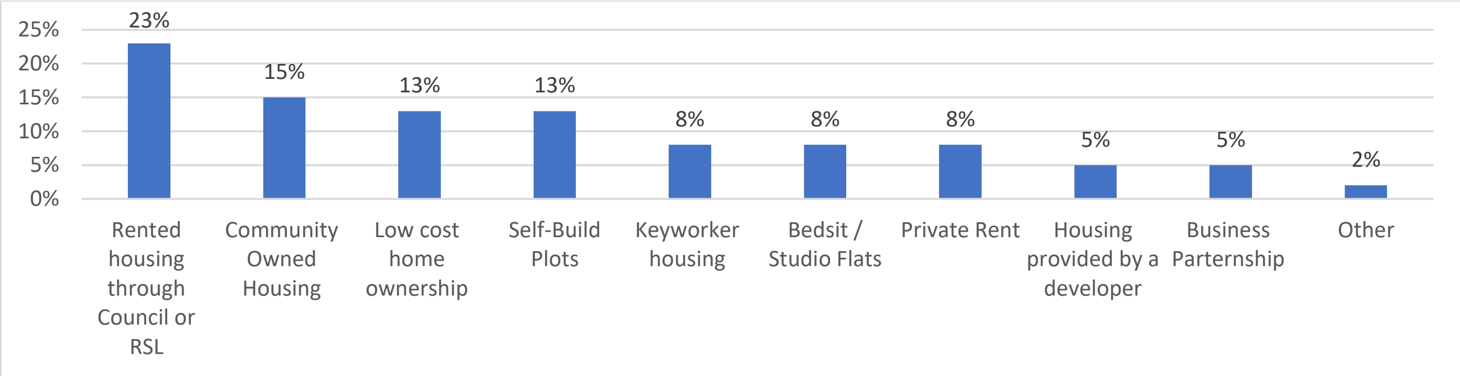
- All 11 respondents, including those without employees, were asked on their views about current housing provision and possible solutions and this section will focus on these issues.
- 10 agreed that there was inadequate housing provision locally and within commuting distance of their business.
- Furthermore, 8 believe that the shortage of housing in the area has previously impacted on the operation of their business and will continue to do so if more affordable housing is not provided.
- When asked what the anticipated outcomes on the business could be if more affordable housing is not provided, most anticipate several outcomes and the information below shows a summary of all anticipated outcomes:

Graph 16: Impact of Businesses if More Housing is Not Provided



- It is evident from the above graph that if more housing is not provided in the area, it will have a detrimental impact on businesses in the area, with nearly 50% of respondents potentially reducing products or services.
- In trying to identify what the solution is to the housing shortage in the area, respondents were presented with several options and asked to select what solution(s) they thought would be most effective.
- There was support for a wide range of tenures, with affordable rented housing provided by a housing association or local council being the top selected option followed by community owned rented housing. The below diagram outlines the degree of support for all solutions:

Graph 17: Possible Housing Solutions



4.5) Business Growth and the Future

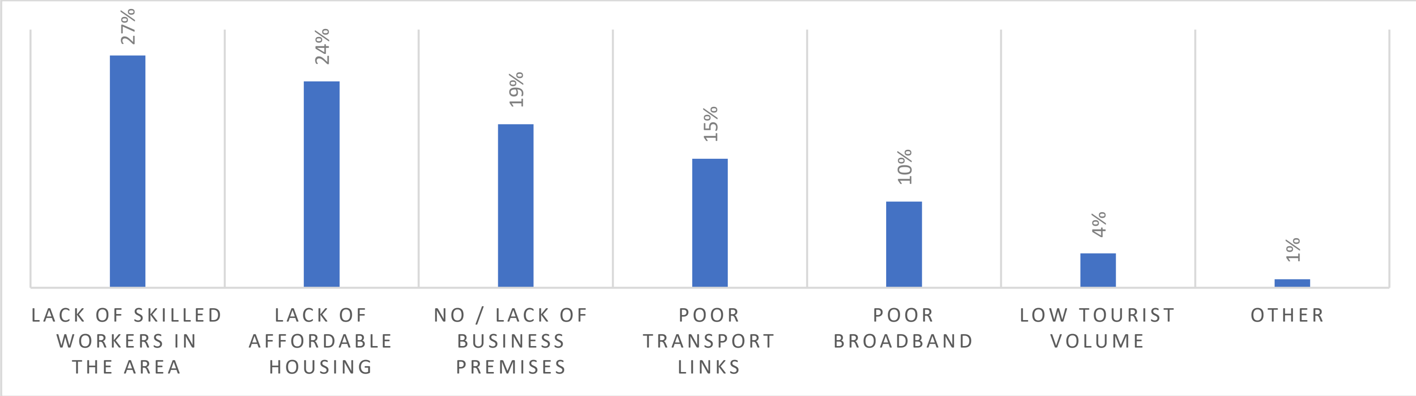
3 businesses would consider a joint venture to provide additional housing

Lack of affordable housing, suitable business premises and the availiablity of locally skilled workers were seen as the biggest barriers to future business growth

50% of businesses anticipate that they will grow within the next 5 years but additional housing and skilled workers will be required

- 3 business said "yes" to considering a joint venture to provide additional housing in the area. All 3 have already experienced problems recruiting and retaining staff due to lack of affordable housing and also have existing staff with an immediate need for housing in the area.
- When looking to the future, there were a number of factors identified that could limit business growth, with a lack of skilled workers and lack of affordable housing being the top two factors identified. The graph below shows all the factors identified.

Graph 18: Factors that could limit business growth



- 8 of the businesses anticipated that they will grow within the next 5 years, with all 8 also anticipating that housing will be required for additional employees.
- Most business (5) anticipated that between 1 to 3 houses would be required in the future for new additional employees. 3 estimated that between 4 – 5 houses would be required.
- When asked to indicate what type of housing tenure they anticipate would be required for future employees, 3 selected a mix of homes to rent and buy, 2 low-cost rent, 2 temporary accommodation and 1 private rent.

4.6) Summary of Business Survey

The business survey is clearly showing that businesses in the area have issues in recruiting and / or retaining staff because of the lack of suitable affordable housing locally. This is also having an impact on staff turnover with 5 (63%) of the 8 businesses with employees directly linking staff turnover to the lack of housing opportunities. Moreover, the lack of housing options in the area is already affecting the operation of many businesses on a re-occurring basis and will continue to do so if more housing is not provided, with businesses anticipating that they will be unable to grow, have to reduce products / services, experience financial difficulties and reduce staff if more affordable housing is not provided.

The issue of finding suitable housing for employees is a major issue, with 6 businesses having employees in current need of housing in the area. This is a major concern to these businesses and their ability to retain staff if they cannot find suitable housing locally. The survey indicates that local businesses have 22 staff members who currently require housing in the Glenorchy and Innishail area.

A range of solutions were supported by respondents to help alleviate housing pressures in the area, with the most popular option being low-cost rent, low-cost home ownership and self-build plots. Three businesses all of whom had experienced problems recruiting or retaining staff were willing to consider a joint venture to supply more housing and this option should be explored further.

8 of the businesses responding to the survey indicated they anticipate growing in the next 5 years, all anticipate that housing will be needed for the additional staff they will require. Businesses hoping to expand in the future identified, a lack of workers locally, a lack of transport links, remote working options and housing as the most limiting factors to business growth.

The findings from the business survey clearly show both the need and support for the provision of additional affordable housing in the area and evidences the fact that the area is at risk of losing crucial business and local employment opportunities if suitable housing is not provided. Providing a mix of affordable tenures of rent and low-cost home ownership, could help to retain employees for businesses and sustain the community into the long term. More housing, for both permanent and seasonal workers, also has the potential to attract people with families to the area, as well as skilled workers which could alleviate the persistent recruitment issues that some of the businesses currently face.

5) Final Conclusions

Glenorchy and Innishail in common with many rural areas in Scotland has a significant shortage of affordable housing which is negatively impacting the community and local businesses. Residents are leaving the area to find housing and young socially active people are unable to move into the area. This is breaking up family units and undermining the viability of the local school, services, businesses and community organisations. The provision of affordable housing as part of a mixed development including community facilities, and seasonal worker accommodation could address some of these problems.

The evidence from the surveys supports that a housing strategy should be created to explore building new homes, provide self-build sites and identify opportunities to renovate existing buildings for re-use. This strategy should look to identify a range of sites, tenures and house types. The survey evidence suggests that a development of mainly 1, 2 and 3 bedrooms with a lesser number of smaller and larger homes, for rent and low-cost home ownership and self-build is required.

Given the present Scottish Government policies in relation to housing, environment and business, opportunities do exist for communities to develop tailored projects which meet their specific needs. There are several community organisations throughout rural Scotland which have successfully delivered affordable homes and are tangible examples of what can be accomplished.

6) Final Recommendations

- Explore the option of GICAG acting as a vehicle for delivering community owned homes for the area. If this is not possible, consider alternative options.
- Identify potential sites and or properties for future development of between six and ten homes, mainly of 1-, 2- and 3-bedrooms each. Consider the most appropriate mix of housing tenures for the homes, including rent, low-cost homeownership and potentially, affordable self-build plots.
- Based on the survey findings, create a housing strategy to establish a clear way forward for delivering new homes and housing options. Resident demand was less than anticipated, however future householders (home leavers) demand was encouraging. Interest from non-resident was strong and meeting this demand could help address the issues around staffing for local businesses and help with community sustainability.
- Open dialogue with the community and local businesses in relation to the future housing strategy and to identify suitable locations for development.
- Review Scottish Government and Argyll and Bute Council 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, Forestry Land Scotland, local landowners and housing associations. This can broaden the

scope of any future project and has the potential to provide further project viability, expertise, funding streams and support.
At the time of writing there were three distinct opportunities in connection with any community led housing development which should be considered.

- West Highland Housing Association were considering developing housing in the area. This could provide an opportunity for partnership working and collaboration.
- Forestry Land Scotland are also interested in developing exemplar housing on land they own nearby. Their key goals included showcasing the use of Scottish timber and wood products as well as developing a wider public understanding of the range of jobs, career opportunities and career paths within the forestry sector.
- Drax Group were undergoing feasibility studies around their Cruachan 2 project. It is envisaged that housing for local workers and their families as well as community benefit opportunities would need to be explored.

- ➢ Secure support from Argyll and Bute Council to ensure that any development aligns with and compliments their Affordable Housing Supply Programme.
- ➢ Explore ways to help reduce the reliance on cars for short trips by incorporating additional space for home working (extra room/garden building space), cycle paths or car clubs in new projects.
- ➢ 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.
- ➢ Consider installing a community electric car charging central point or charging points on homes if appropriate.
- ➢ Explore complementary uses for sites which would sit alongside new housing such as seasonal accommodation, office accommodation, or private housing. These can reduce risk, open up additional funding options and provide benefits to the community.
- ➢ Promote the services that Ali Energy https://alienergy.org.uk/ deliver in the Glenorchy and Innishail area to help householders that would benefit from energy efficiency measures.

Appendix 1 - Tenure options summary

There are a wide range of housing models available which can ultimately offer secure homes for those in housing need. Below is a brief 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 carried out to ensure that 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

Cro*fter'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. Get in touch with 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 All Respondents Wishing to Move Home and Stay in the Area

Area of Residence	Current Tenure	Household Composition	Tenure	Bedrooms Required	Area for new home	Rental Budget	Purchase Budget
Dalmally	Owned	Two adults, at least one over 60	Buy on Open Market	3	Dalmally		£175,000 to £200,000
Dalmally	Owned	One adult with at least one child 16 or under	Buy on Open Market	4 or more	Dalmally		£100,000 to £150,000
Dalmally	Private Rented	Two adults with at least one child 16 or under	Buy on Open Market	4 or more	Dalmally		£200,000 plus
Dalmally	Owned	Two adults with at least one child 16 or under	Buy on Open Market	3	Dalmally		£100,000 to £150,000
Dalmally	Rented from Council	Two adults with at least one child 16 or under	Low Cost Rent	3	Elsewhere in Glenorchy and Innishail	£400 - £600	
Elsewhere in Glenorchy and Innishail	Owned	One adult over 60	Lower Cost Home Ownership	2	Dalmally		£175,000 to £200,000
Dalmally	Private Rented	One adult under 60	Lower Cost Home Ownership	3	Elsewhere in Glenorchy and Innishail		£100,000 to £150,000
Bridge of Orchy	Owned	Two adults, at least one over 60	Lower Cost Home Ownership	3	Dalmally		£200,000 plus
Bridge of Orchy	Private Rented	Two adults with at least one child 16 or under	Lower Cost Home Ownership	3	Bridge of Orchy		£100,000 to £150,000
Dalmally	Owned	One adult under 60	Renovation	2	Dalmally		£150,000 to £175,000
Dalmally	Owned	Three or more adults	Self Build	4 or more	Dalmally		Not Specified

Appendix 2B: Full Summary of Non Residents Wishing to Move Permanently to the Area

Current Area of Residence	Current Tenure	Household Composition	1st Choice Tenure Preference	Bedrooms Required	Location	Rental budget	Purchase Budget
Other area of Scotland	Owned	Two or more adults with at least one child 16 or under	Buy on the open market	4 bedrooms or more	Dalmally		£150,000 to £175,000
Elsewhere in the UK	Owned	Two adults under 65	Buy on the open market	2 bedrooms	Loch Awe		£175,000 to £200,000
Elsewhere in the UK	Owned	Two or more adults with at least one child 16 or under	Buy on the open market	4 bedrooms or more	Elsewhere in Glenorchy and Innishail		£200,000 plus
Other area of Scotland	Owned	Two or more adults with at least one child 16 or under	Buy on the open market	4 bedrooms or more	Dalmally		£200,000 plus
Elsewhere in the UK	Owned	Two adults, at least one over 65	Buy on the open market	3 bedrooms	Dalmally		£200,000 plus
Elsewhere in the UK	Owned	One adult over 65	Buy on the open market	2 bedrooms	Loch Awe		£175,000 to £200,000
Other area of Scotland	Owned	Two or more adults with at least one child 16 or under	Low cost home ownership	3 bedrooms	Dalmally		£100,000 to £150,000
Elsewhere in the UK	Owned	One adult over 65	Low cost home ownership	2 bedrooms	Dalmally		£175,000 to £200,000
Argyll & Bute	Private Rent	Two or more adults with at least one child 16 or under	Low cost home ownership	3 bedrooms	Elsewhere in Glenorchy and Innishail		£100,000 to £150,000
Outwith the UK	Owned	Two adults under 65	Low cost home ownership	2 bedrooms	Dalmally		Up to £100,000

Elsewhere in the UK	Owned	Two adults under 65	Low cost home ownership	3 bedrooms	Dalmally		£175,000 to £200,000
Elsewhere in the UK	Rented from Council	One adult under 65	Low cost rent	1 bedroom	Dalmally	£400 - £600	
Elsewhere in the UK	Private Rent	Two or more adults with at least one child 16 or under	Low cost rent	4 bedrooms or more	Dalmally	£400 - £600	
Argyll & Bute	Living rent fee	One adult under 65	Low cost rent	1 bedroom	Dalmally	Up to £400	
Argyll & Bute	Private Rent	Two adults under 65	Low cost rent	2 bedrooms	Dalmally	£400 - £600	
Argyll & Bute	Other social rent		Low cost rent	1 bedroom	Dalmally	Up to £400	
	Hotels & BB	One adult under 65	Low cost rent	2 bedrooms	Elsewhere in Glenorchy and Innishail	Up to £400	
	Private Rent	One adult under 65	Low cost rent	2 bedrooms	Dalmally	£400 - £600	
Other area of Scotland	Other social rent	One adult with at least one child 16 or under	Low cost rent	3 bedrooms	Dalmally	£400 - £600	
Other area of Scotland	Private Rent	One adult with at least one child 16 or under	Low cost rent	3 bedrooms	Dalmally	£400 - £600	
Elsewhere in the UK	Owned	One adult over 65	Low cost rent	2 bedrooms	Bridge of Orchy	Up to £400	
Elsewhere in the UK	No fixed address	One adult under 65	Low cost rent	1 bedroom	Dalmally	Up to £400	
	Living with family	One adult over 65	Low cost rent	2 bedrooms	Dalmally	£400 - £600	
Elsewhere in the UK	Other social rent	Two or more adults with at least one child 16 or under	Low cost rent	2 bedrooms	Loch Awe	£400 - £600	
Elsewhere in the UK	Private Rent	Two or more adults with at least one child 16 or under	Low cost rent	3 bedrooms	Dalmally	£600 Plus	
Other area of Scotland	Rented from Council	Two adults, at least one over 65	Low cost rent	2 bedrooms	Elsewhere in Glenorchy and Innishail	Up to £400	
Argyll & Bute	Other social rent	Three or more adults	Low cost rent	3 bedrooms	Dalmally	£400 - £600	
Elsewhere in the UK	Living rent fee	One adult under 65	Low cost rent	1 bedroom	Dalmally	Up to £400	
Other area of Scotland	Other social rent	One adult with at least one child 16 or under	Low cost rent	4 bedrooms or more	Dalmally	Up to £400	
Other area of Scotland	Lodger	One adult under 65	Low cost rent	1 bedroom	Loch Awe	Up to £400	
Other area of Scotland	Other social rent	Three or more adults	Low cost rent	3 bedrooms	Dalmally	£400 - £600	
Other area of Scotland	Private Rent	One adult with at least one child 16 or under	Low cost rent	3 bedrooms	Bridge of Orchy	£400 - £600	
Elsewhere in the UK	Private Rent	Two adults under 65	Low cost rent	3 bedrooms	Elsewhere in Glenorchy and Innishail	£400 - £600	
Elsewhere in the UK	Other social rent	Two adults, at least one over 65	Low cost rent	2 bedrooms	Loch Awe	Up to £400	
Other area of Scotland	Owned	One adult under 65	Low cost rent	1 bedroom	Dalmally	Up to £400	
Elsewhere in the UK	Private Rent	Three or more adults	Low cost rent	2 bedrooms	Elsewhere in Glenorchy and Innishail	£400 - £600	
Other area of Scotland	Owned	One adult under 65	Low cost rent	2 bedrooms	Dalmally	£400 - £600	
Elsewhere in the UK	Rented from Council	One adult over 65	Private rent	1 bedroom	Dalmally	£400 - £600	
Argyll & Bute	Private Rent	One adult under 65	Private rent	2 bedrooms	Dalmally	£400 - £600	
Elsewhere in the UK	Owned	One adult under 65	Renovation	3 bedrooms	Dalmally		£200,000 plus
Elsewhere in the UK	Owned	Two or more adults with at least one child 16 or under	Renovation	3 bedrooms	Dalmally		£200,000 plus
Elsewhere in the UK	Owned	Two or more adults with at least one child 16 or under	Renovation	4 bedrooms or more	Dalmally		£200,000 plus