



River at Clachan of Glendaruel
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Colintraive and Glendaruel Housing Needs Assessment Report

Commissioned by Colintraive and Glendaruel Development Trust

January 2024

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Appendix 1 – Affordable Housing, Tenure options summary

Appendix 2A: Full Summary of All Respondents Wishing to Move Home and Stay in
Colintraive and Glendaruel

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Executive Summary

The lack of affordable housing in Colintraive and Glendaruel is perceived to be a real issue to the sustainability of the local communities, impacting on the ability of younger people and families to remain in the area, elderly people to access services from local carers and businesses to prosper.

Due to an increasing lack of housing choice and availability Argyll and Bute Council was the first local authority in Scotland to take an unprecedented step and declared a Housing Emergency in Argyll and Bute in June 2023. This was in recognition that 3,290 people were on housing waiting lists in 2023, social rented stock had increased by just 3% (262 units) over the last 5 years, the average housing price was 7 times average income levels in 2022 and homelessness applications in 2022/23 were up 28% on 2021/22.

In addition, the National Records of Scotland estimate population decline in Argyll and Bute between 2001 and 2021 as being -5.6%, the 30th highest out of 32 council areas. In the same period the population across Scotland as a whole rose by some 8.2%. Population decline is forecast to continue and is also acknowledged as a key concern within Argyll and Bute Council and threatens the sustainability of rural communities, of which 43.2% are classified as 'remote rural' and 47.6% are classified as 'rural'.

[https://www.argyll-bute.gov.uk/my-community/quick-facts-and-figures-about-argyll-and-bute#:~:text=43.2%25%20of%20Argyll%20and%20Bute's,Scottish%20Coastal%20Forum%20\(2002\).](https://www.argyll-bute.gov.uk/my-community/quick-facts-and-figures-about-argyll-and-bute#:~:text=43.2%25%20of%20Argyll%20and%20Bute's,Scottish%20Coastal%20Forum%20(2002).)

In an effort to tackle some of these issues the Colintraive and Glendaruel Development Trust are looking to progress the development of affordable houses in their area. Gathering current Housing Need and Demand data is an essential part of the early-stage development work and will be considered ahead of initiating any new housing project. The specific analysis will be used to evidence needs and inform the housing mix and tenures that would be most appropriate for a development.

The data collection was achieved by carrying out Housing Needs and Demand surveys during November and December 2023. These 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

Sixty-nine permanent households responded to this survey of which fifteen households indicated that they were considering moving. Ten would prefer to remain in the Colintraive and Glendaruel area. However, only two households expressed a desire for low-cost accommodation, either rented or owned, the remainder (8) indicated their preferences as buying on the open market (3), self-building (4) or private rent (1).

In addition, the survey indicated that there are eleven potential home leavers who wish to set up new households in within the next 5 years. However, none intended to stay in the local Colintraive and Glendaruel area.

Twenty-one respondents said they had experience of friends / family members having to leave the area, mainly due to a lack of suitable housing, seventeen believe that their friends / family would be interested in returning to the area if more housing options were available. This suggests there may be pent up demand from out with the area if suitable housing options were available.

Non-resident Survey

The survey demonstrated limited demand from people looking to move to the area, twelve respondents indicated they would be interested in moving to the area on a permanent basis. All of these households indicated their housing tenure preference as low-cost rent. The most popular house type was 1 bedroom and 2 bedrooms.

Six of the responding households contained children under the age of 15. Attracting families to the area can help with community sustainability, the provision of services and population decline in rural areas.

Non-residents can be regarded as a key group for the community in order to address population decline however, they may also be considering other areas of the UK, therefore dependence on their willingness and ability to move into the area should be treated with caution. In this instance over half of those looking to relocate (7) are households with adults aged 59 or under, therefore they may be economically active, have acquired skills and experience which may significantly contribute to the social and economic infrastructure of the area.

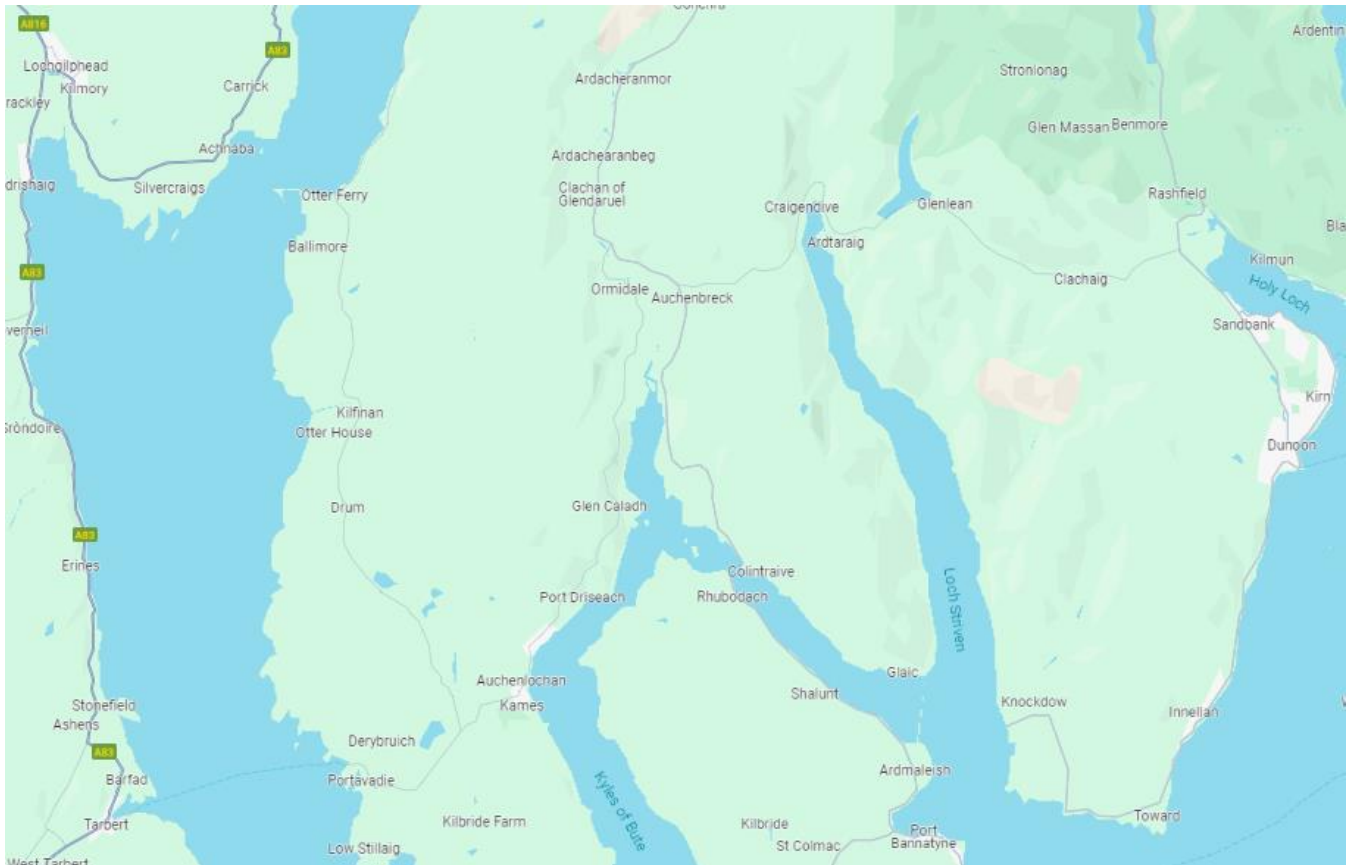
Six respondents said that they would consider setting up a new business with the top sector being health. Half anticipate that they would require local employees. Although a very strong signal, it is important to note that many of these business opportunities may be purely aspirational and not feasible. It does however suggest that non-residents moving to the area could make a valuable contribution to the social and economic sustainability of the community.

Table 1: Combined Resident & Non-Resident First Tenure Choice Preferences and Number of Bedrooms needed

Preferred Tenure	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms or more	Total
Buy on Open Market			3		3
Low-Cost Rent	5	4	2	2	13
Lower Cost Home Ownership			1		1
Private Rent		1			1
Self Build		1	2	1	4
Total	5	6	8	3	22

1) Introduction & Methodology

Colintraive and Glendaruel villages are located on the Cowal peninsula within the local authority of Argyll and Bute Council. Known jointly as Col-Glen, the villages are 10 miles apart and have a total adult population of circa 250, with a reasonably equal split between the two villages. It is a sparsely populated area with around 190 permanent households locally. It is classed as a 'very remote rural area' by the Scottish Government. Tourism, agriculture, forestry and aquaculture contribute significantly to the economy. As a popular holiday destination, some 22% of homes are categorised as being long term empty or holiday / second homes.



In common with many rural and island communities in Argyll & Bute, the area is experiencing increasing pressure on available housing. It was felt 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 sustainability of the community and local businesses. As such the Colintraive and Glendaruel Development Trust (CGTD) commissioned the Communities Housing Trust (CHT) to carry out a Housing Needs Assessment as part of their work on the implementation of the Community Action Plan. 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 the Colintraive and Glendaruel area to 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),
- one for local businesses.

Results of the surveys are analysed and given here in the Housing Needs Assessment (HNA) Report.

All three surveys were promoted locally through social media by CGTD 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

69 permanent residents responded to the survey, approximately 36% of the community

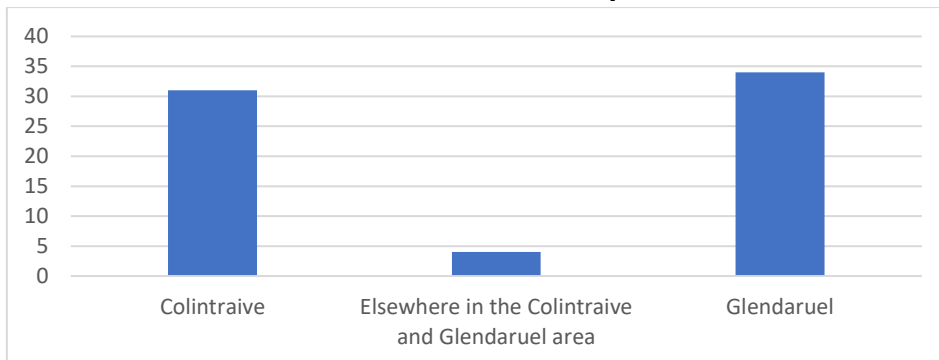
A similar level of responses came from both Colintrave and Glendaruel villages

84% of respondents are homeowners

14 households contain at least one child aged 15 or under

- The survey received 71 responses, 69 of whom are permanent residents in the Colintrave and Glendaruel area, their locations are noted in the table below. This section of the survey will focus on the permanent resident responses.

Chart 1: Locations of Permanent Resident Respondents



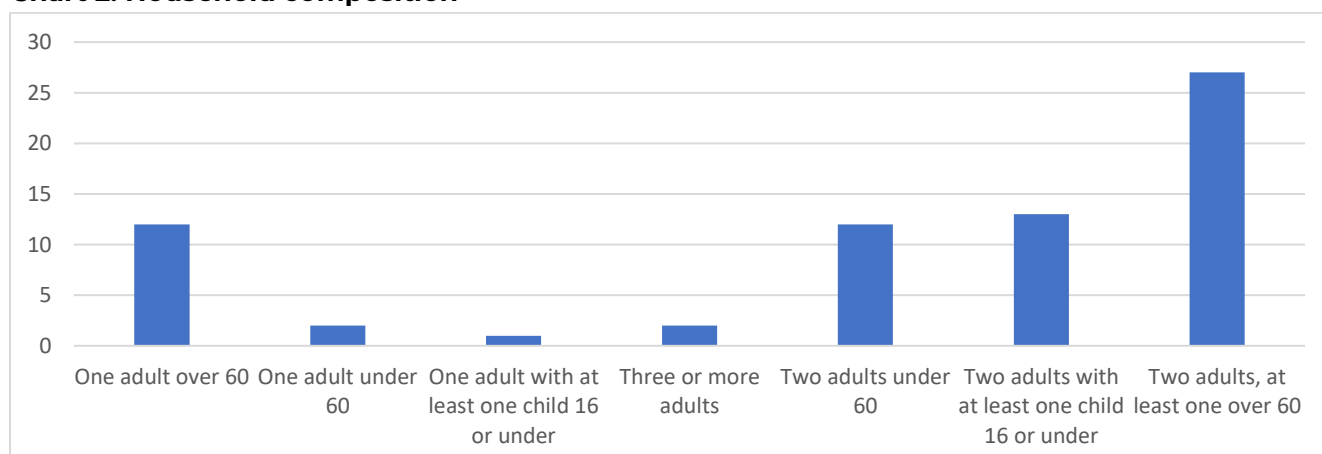
- Records provided by Argyll & Bute Council for December 2023 show a total housing stock of 245. However, 30 are classed as ineffective stock due to either being second homes, long term empty or empty and exempt properties and there are 25 properties on the Rates Register classed as self-catering lets.
- Based on 69 permanent resident responses and an effective housing stock of 190 the survey, survey returns therefore represent 36% of the community. This reflects a healthy proportion of the community as a return rate of 20% or above is a common result for this type of survey.
- 84% (58) of the survey respondents own their own homes. This is well above the Scottish 2011 Census average (62%).
- 7 survey respondents live in privately rented accommodation.
- 3 of the respondents indicated that they live in social rented housing.
- The below table shows a summary of survey responses compared to Scotland wide averages <https://www.scotlandscensus.gov.uk/webapi/jsf/tableView/tableView.xhtml>

Table 2: Tenure Type Comparison to 2011 Census

	Survey Respondents %	Scotland 2011 Census %
Owned	84%	62%
Private Rent	10%	11.1%
Rented - other	1%	1.3%
Living Rent Free	0%	1.3%
Social Rented	4%	24.3%

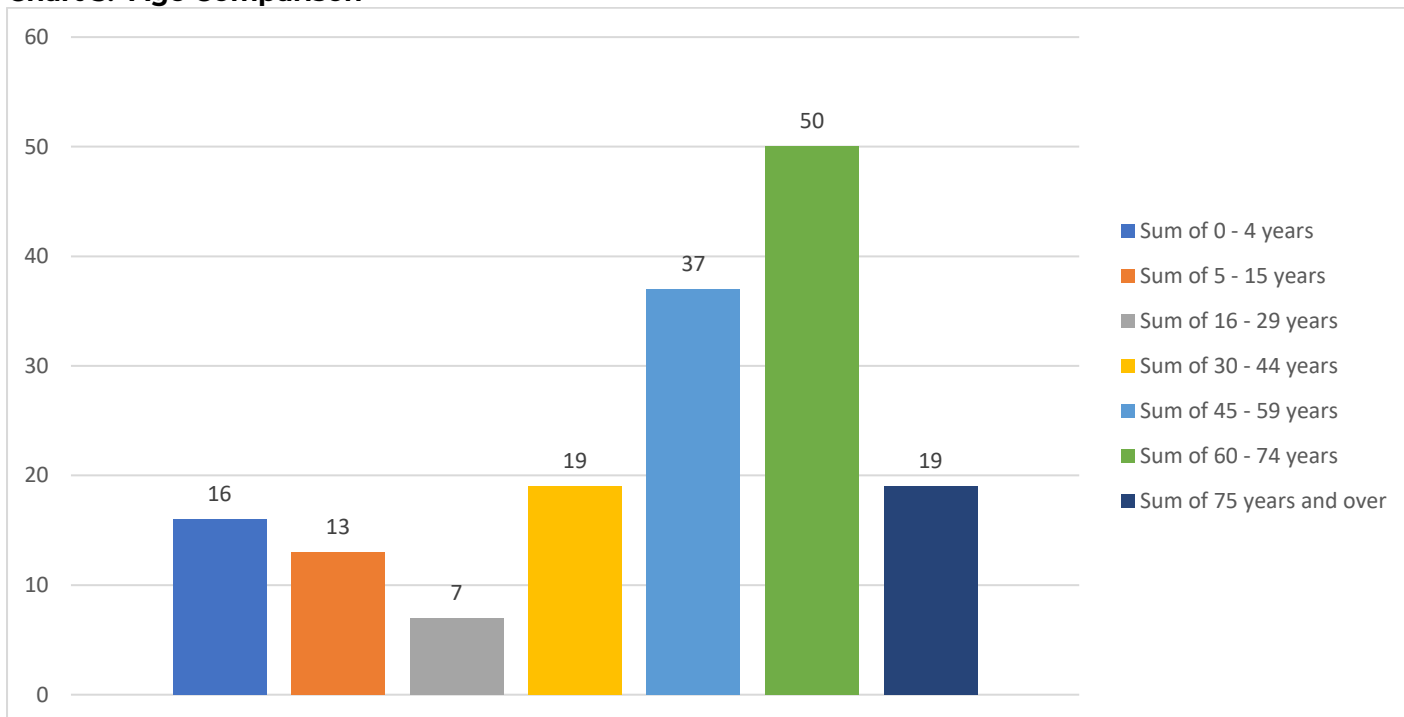
- Only 5 of respondents said that overcrowding is an issue in their current home, with most (3) requiring 1 extra bedroom.
- 9 respondents believe that their current home is too large, and they would benefit from moving to a smaller home.
- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household.

Chart 2: Household composition



- The 69 respondent households are made up of a total of 161 individuals. The chart below gives illustrates the ages across the responding households.

Chart 3: Age Comparison



- Around a third (50) of household members are in the age range 60-74 (50).
- According to the National Records for Scotland the population of Argyll and Bute is projected to decrease by a further 5.9% between 2018 and 2028.

<https://www.nrscotland.gov.uk/files/statistics/council-area-data-sheets/argyll-and-bute-council-profile.html>

As such 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 Residents' Homes

44% of respondents are classed as being in fuel poverty

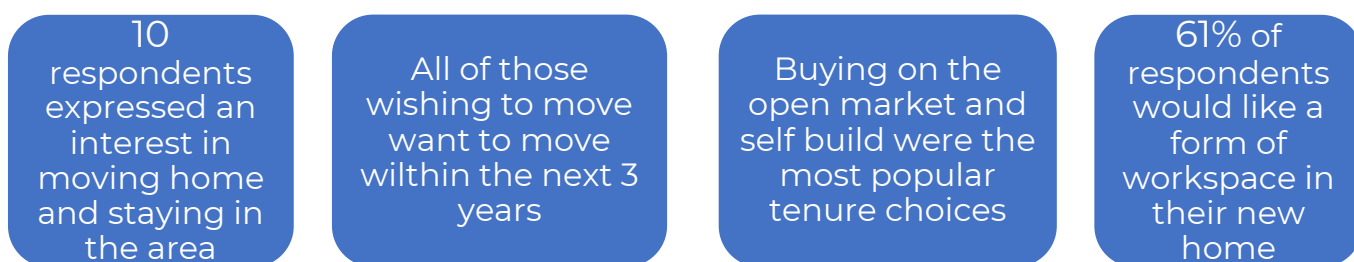
This is nearly double the 2019 Scottish average

67% stated that their home would benefit from energy efficiency measures

Top measures would required were renewable energy & better insulation

- The survey responses show that 44% of respondents (29) 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)
- Latest statistics indicate that 24.6% of Scottish households were living in fuel poverty in 2019 ([Scottish Government 2020](#)). 11.3% of these households are classed as being in extreme fuel poverty. These figures however do not take into account the energy and cost of living crisis as 2022 figures have yet to be released. The survey response shows almost double the number of households are in fuel poverty in Colintrave and Glendaruel compared to the Scottish average, and 9 times more than the Scottish Government's target of 5% households in fuel poverty by 2040 ([Scottish Government Fuel Poverty Act 2019](#)).
- As the majority of respondents 67% (43) 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. See e.g. [Home Energy Efficiency \(Argyll & Bute Council\)](#) and [Home Energy Scotland](#).

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



- In total, 15 respondents said that they were considering moving home. The main reason given by the majority of respondents for moving home was their current home did not meet the need of all household members.
- 5 households are looking to move away from the area, all own their own home. The majority of these households (3) contain people over the age of 60.

- 10 respondents answered “yes” to planning to move home and stay in Colintrave and Glendaruel. The rest of this section will focus only on the housing needs of those wishing to move and stay in Colintrave and Glendaruel.
- The current tenure of most those wishing to move is either: Private Rented (5), Owned (4), or Social Rent (1) and the below table shows the current tenure of those wishing to move and their household composition.

Table 3: Current tenure of those wishing to move and their household composition

Age Composition	Tenure of current home		
	Social Rented	Owned	Private Rented
One adult over 60			3
One adult under 60		1	
One adult with at least one child 16 or under			1
Two adults under 60		2	
Two adults with at least one child 16 or under	1	1	1
Total	1	4	5

- The main reasons selected for wishing to move home were:
 - Current home does not meet the needs of all household members (6)
 - Overcrowding (2)
 - Tenure is not secure (2)
 - Living in temporary accommodation (2)
- 4 respondents wanted to move home within the next year, 6 respondents wished to do so within the next three years.
- Of these 10 looking to stay in Colintrave and Glendaruel, most selected a first-choice tenure of self building (4). Buying on the open market was the second most popular choice (3) while Low-Cost Home Ownership, Private rent and Low-cost rent were selected by 1 respondent each. The below table shows a summary of tenure and bedroom choices. **A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A**

Table 4: First Tenure Choice Preferences and Number of Bedrooms needed

Preferred Tenure	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms or more	Total
Buy on Open Market			3		3
Low-Cost Rent	1				1
Lower Cost Home Ownership			1		1
Private Rent		1			1
Self Build		1	2	1	4
SUM	1	2	6	1	10

Low-Cost Home Ownership Overview

- Low-cost home ownership (LCHO) was selected by one respondent who was looking for a 3-bedroom home and had a budget of £150,000-£175,000. 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.

Low-Cost Rent Overview

- Low-cost rent was only selected by 1 respondent. They were looking for a 1-bedroom home and had a budget of £600-£800 / month.
- Again, there are various options on how low-cost rental homes can be delivered and these are outlined fully in Appendix 1. Low cost rented houses can be delivered through community-led housing, with CHT, or other housing providers such as Registered Social Landlords (RSL's).
- Argyll and Bute Council do not provide affordable rented council housing across their region however information supplied by Argyll & Bute Council shows a current Registered Social Housing stock of 14 in Colintraive and Glendaruel areas.

Table 5: RSL Stock by Bedroom

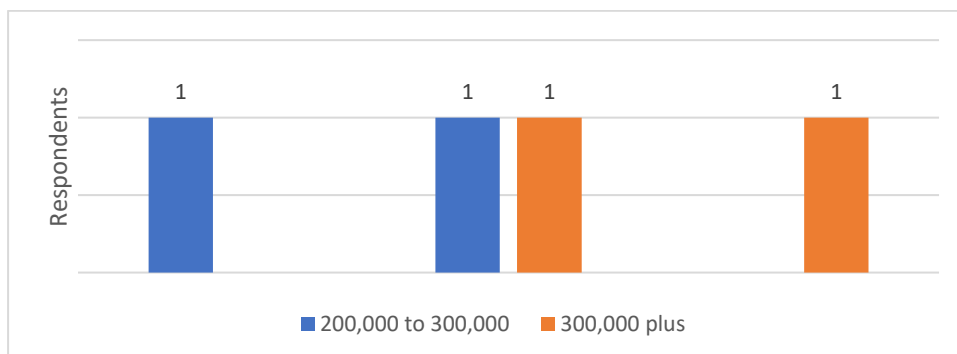
	0/1 bed	2 bed	3 bed
RSL Stock in Area	2	6	6

- Over the period 2022-23, there were no relets of the RSL stock in Colintraive and Glendaruel and this suggest that there is a low turnover of stock and those on the waiting list might have a substantial wait for housing.
- None of the respondents were currently registered on the waiting list for rented housing.
- Analysis of the HOMEArgyll Common Housing Register identified that there are currently 2 applicants on the list who have stipulated Glendaruel or Colintraive as a first choice for housing. Both applicants are assessed as being in housing need (with points). One applicant is waiting on transfer and the other on general waiting list. There are no other applicants on the list with the areas as second or third choice for housing. Therefore, based on the waiting list and annual lets, the pressure ratio for Glendaruel and Colintraive is 2:0, which indicates that there is limited demand for additional social housing stock.
- The low numbers of social rented stock in the area and anecdotal evidence from CHT's work in other communities suggests 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 demand for self-build in the area, with 4 respondents selecting this option as their first preference.
- Budgets ranged from £200,000 to £300,00 plus.

Chart 4: Breakdown of Budget & No. of Bedrooms for Self Build



- Based on current high construction costs, anyone interested in undertaking a self-build project would need an adequate budget to cover build costs, particularly given the rural location and additional costs this incurs.
- At the time of writing this report, an initial search showed there was 1 plot for sale in Colintraive and Glendaruel area. It had full planning permission for 3 houses and was listed at offers in the region of £150,000.
https://www.rightmove.co.uk/properties/131925095#/?channel=COM_BUY
- For those interested in a self-build project, the lack of availability of plots on the open market may mean that affordable plots may be an attractive option.

Open Market Purchase Overview

- 3 respondents selected open market purchase as their first-choice tenure for their new home. Two provided an indication of their budgets which were £175,000-£200,000 and £200,000-£300,000 for 3-bedroom homes.
- At the time of writing this report, according to Rightmove and Zoopla there were only two properties for sale in Colintraive and Glendaruel area. They were a 4-bedroom bungalow listed at offers over £499,000 and a 5-bedroom home listed at offers over £269,000.

Private Rent Overview

- 1 respondent selected private rent as their preferred first tenure option.
- Information from Argyll & Bute Council Tax records in December 2023 show that there are currently 25 privately rented properties in the Colintraive and Glendaruel area. The private rental market has significantly reduced and continues to do so, with properties being sold or entering the holiday let market.
- At the time of writing this report, there were 3 private lets advertised to let with rents listed from £895pcm – £1,195pcm. Given that a lot of homes have been lost to the holiday let market, private lets probably do not come available very often and those that do, rents are priced higher than Local Housing Allowance levels.

- The respondent that selected this tenure was looking for a 2-bedroom home and had a budget of £400 to £600 per month, much lower than any of the properties currently available. Given this they may consider affordable rent as an option.

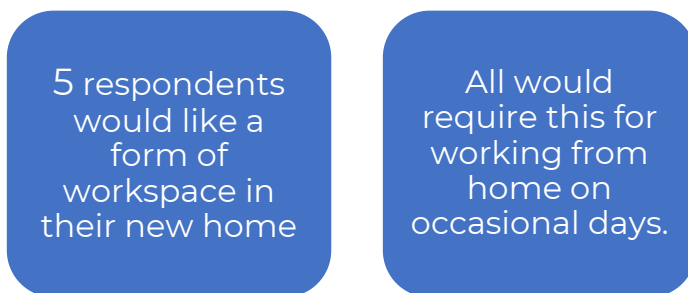
Locations

- Respondents were asked to select the preferred location of their new homes. The chart below provides some detail on preferences.

Table 6: Preferred location and tenure of this wishing to move and stay in the area

Location	Buy on Open Market	Low Cost Rent	Lower Cost Home Ownership	Private Rent	Self Build	Total
Colintraive	1	1		1	2	5
Glendaruel	2		1		2	5
SUM	3	1	1	1	4	10

2.3) Workspace Provision in New Homes

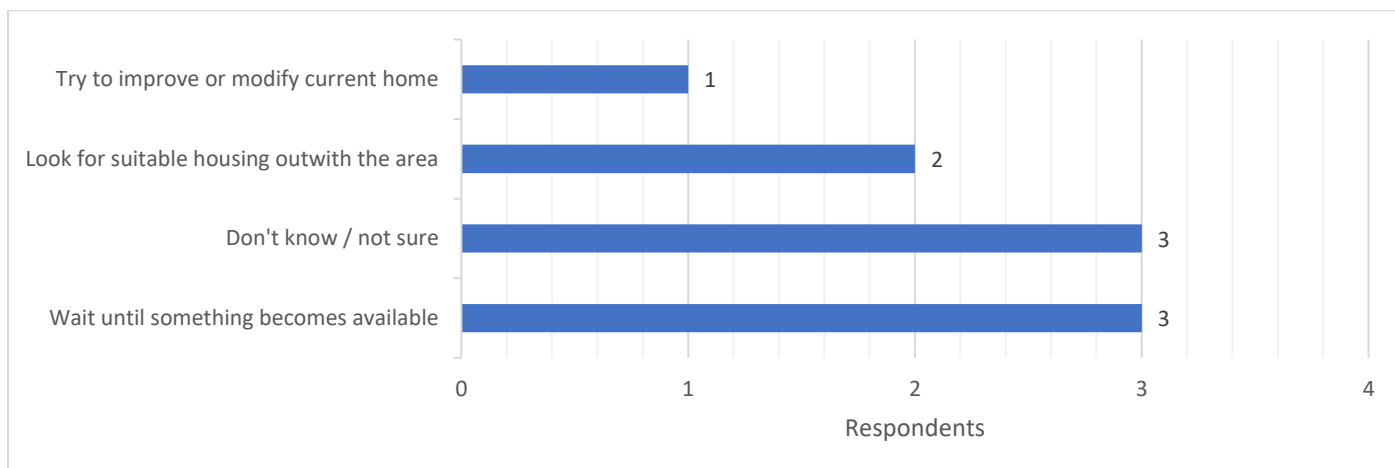


- 5 respondents confirmed they would like a form of workspace in their new home. All identified the need as a home office and required it for working from home on occasional days.
- The preferred tenure of those wishing workspace in their new home was: LCHO (1), self-build (2), and buy on open market (2). For those wishing to do a self-build project this space can be accommodated in their plans and for other future developments, where possible, the provision of workspace should be considered.

2.4) Respondents that have already tried to find alternative housing.

- The majority (6) of respondents have already tried to find alternative housing in Colintraive and Glendaruel.
- Whilst 3 said they would wait until something suitable comes along, another 3 said that they were unsure what they do, and one stated they would look for housing out with the area if they cannot find suitable housing. It is concerning that people may leave the area due to the lack of suitable housing options.

Chart 5: What respondents will do if they cannot find alternative housing



2.5) Future potential households from existing residents

- 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. 11 respondents answered “yes” to this question, but none intended to stay in Colintrave and Glendaruel area.
- It is worrying from the results of this survey that all future households do not wish to remain in Colintrave and Glendaruel area. Providing a range of housing options and better services may be key to ensuring that people do not have to leave.
- As previously stated, a major challenge for many rural and island communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing, employment or to seek further education. The Scottish Government have recognised this in their plans to reinvigorate Scotland’s rural communities. The Scottish Government’s ‘Housing to 2040’ policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

2.6) Community Attitudes & Priorities

30 (48%) of respondents believe that more affordable homes for rent are needed

Lack of affordable housing and job options were given as a key reasons preventing family members or friends returning to the area

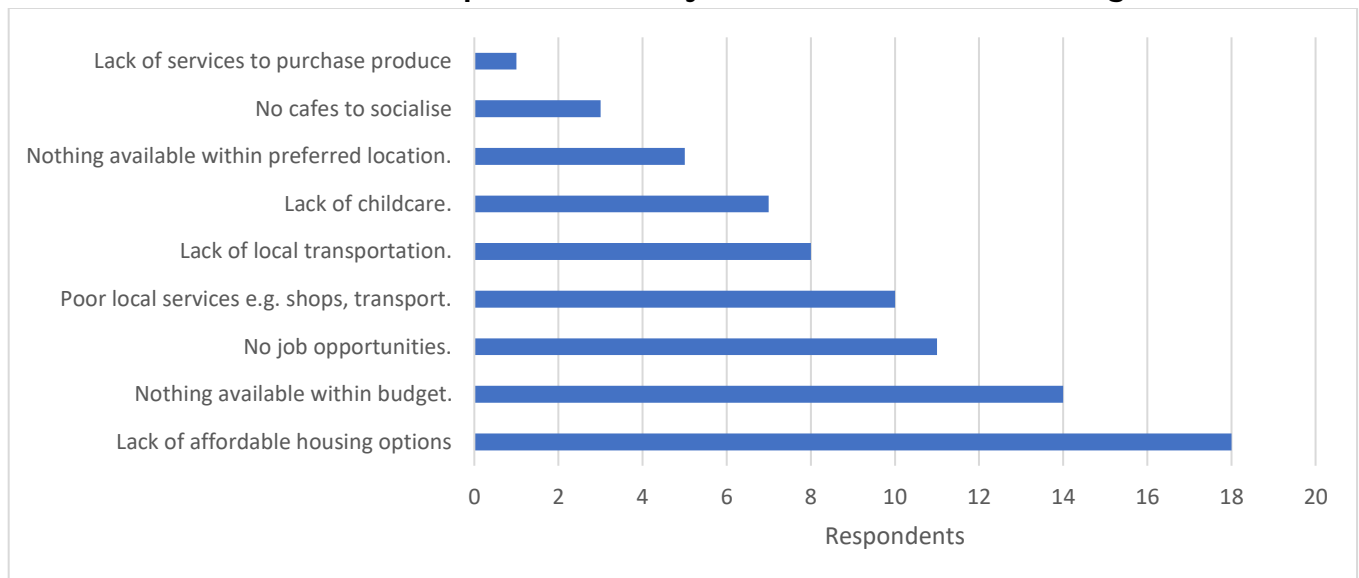
The primary school was best rated for service provision.

- There was confirmation that people have had to leave the area because they have not been able to find suitable housing. This was substantiated by 21 of the

respondents having direct experience of friends / family members having to leave the area because they could not find suitable housing.

- The top three reasons for people leaving the area were lack of affordable housing options (18), nothing available within budget (14) and no job opportunities (11). The table below provides further detail around reasons preventing family members or friends returning to the area.

Chart 6: Main reasons which have prevented family members or friends returning to the area.



- Of the respondents that had experience of friends / family members having to leave the area, 17 believe that they would be interested in returning to the area if more housing options were available. Their preferred locations would be Glendaruel (7), Colintraiive (5), Elsewhere in Colintraiive and Glendaruel (1). 7 respondents did not know their preferences. An additional two respondents thought friends / family members would be interested in returning to the area if more business or employment opportunities were available.
- All survey respondents were asked for their views on 10 statements relating to housing in Colintraiive and Glendaruel and the extent to what they agreed / disagreed with the statements.
- The results showed that overall, respondents were strongly agreed for the need of more affordable housing for rent (30), that applicants who live and work in the area should get priority for new affordable homes (30) and it is important that new housing is built with high energy efficiency standards (49).
- The below table provides further detail of respondents' opinions relating to all ten statements on housing in the area:

Table 7: Residents' Views on Housing Needs in the Area:

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	30	17	7	4	4
Local people have had to leave the area because they could not find suitable housing	18	16	19	6	3
Most people who live in our area want to stay permanently	15	20	21	5	1
People who live and work in the immediate surrounding area should get priority for new affordable homes	30	21	7	2	1
Applicants who have a family connection should get priority for new affordable homes	6	24	25	5	1
Applicants from outside our community area should get priority for any new affordable housing	1	4	24	21	11
People in our community welcome newcomers from other communities to live here permanently	12	30	13	1	5
Our community needs more smaller accessible homes	19	23	16	1	2
It is important that new housing is built with high energy efficiency standards	49	8	3	0	1
There are too many second homes in our community	28	11	16	3	3

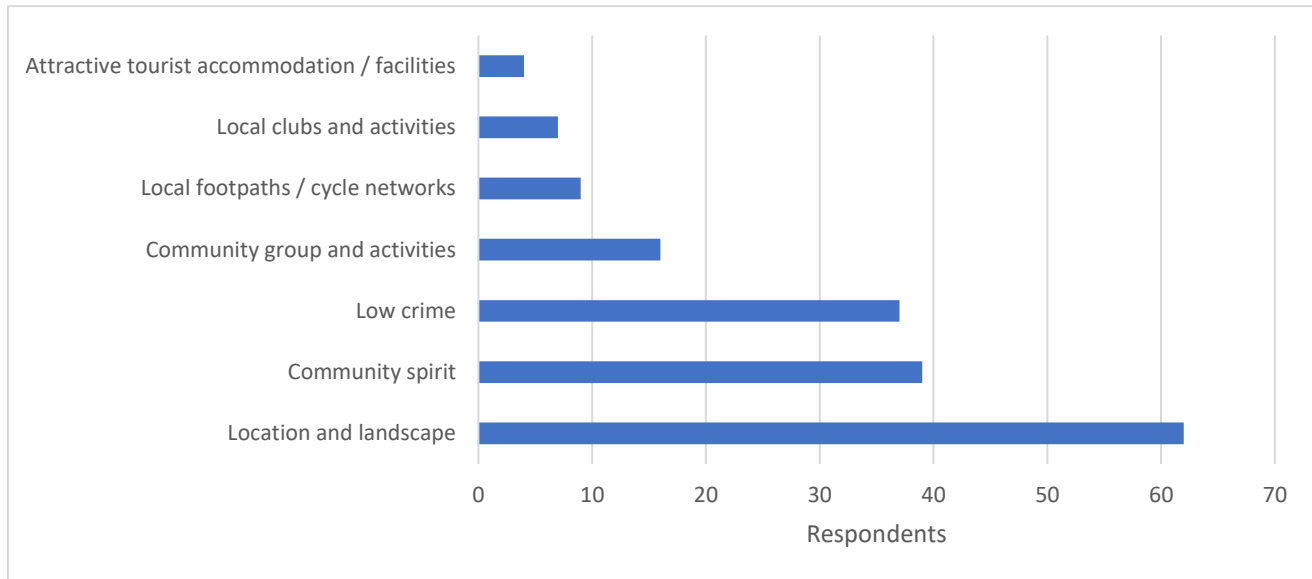
➤ In trying to establish respondents' views on services / provisions in the area, respondents were asked to rate a list of services in the area. In terms of overall majority just 1 service was rated as having a good / excellent provision, the primary school. The table below provides further detail around resident's views.

Table 8: Residents views on extent and / or range of facilities and services in the area.

	Excellent Provision	Good Provision	Adequate Provision	Poor Provision	Don't know/Not Sure
A local primary school	16	26	10	4	5
A local post office	7	16	17	20	1
Local Medical facilities	8	17	27	9	0
Local available childcare facilities	0	2	5	27	27
Practical support at home for older residents	0	3	8	33	17
Locally based employment opportunities	1	1	8	44	7
An active community council	4	20	23	9	4
Good public transport	0	1	9	47	4
A local shop	0	5	17	33	3
Good broadband connection	1	6	13	40	1

- Residents were asked to list the three best things about living in their community. The table below reflects those views.

Chart 7: Residents views on the three best things in their community.



2.7) General Comments from the Community:

- Many of the general comments left raised the same concerns, which were:
 - The lack of well-paid jobs
 - the lack of affordable, permanent housing options in the area
 - concern over the number of second homes

Below is a short selection of comments:

“As an ageing community we will need more carers living locally having seen recent weather disruptions and road closures These carers are usually lower paid and would benefit from affordable / subsidised housing.”

“Need to attract investment and good quality local and well-paid permanent jobs to the area. The area is attractive to older retirees who don’t need work. Younger people need jobs that have longer term prospects and rural communities lack these. Sort the jobs and people will be able to stay and buy a home.”

“No jobs in the area that pay decent wages.”

“The ColGlen area is in desperate need of affordable housing, for both rent and purchase. Working age people and young families have no chance of making this fantastic area their home because there is no sensible living options or opportunities. The amount of second homes is a disgrace. The school has already been in jeopardy due to difficulty in securing staff and lack of young families - housing is a key factor in this. Without houses, there will be no families, and no need for a school. There are job opportunities in the area but how can

businesses thrive without houses for workers. We are a young family who love the area but have been out bid on houses that have gone as second homes. We are strongly considering leaving the area to purchase somewhere else due to the lack of housing.”

3) Non-Residents Survey

3.1) Non-Residents Survey Respondent Profile

The survey identified 12 respondents wishing to move permanently to the area

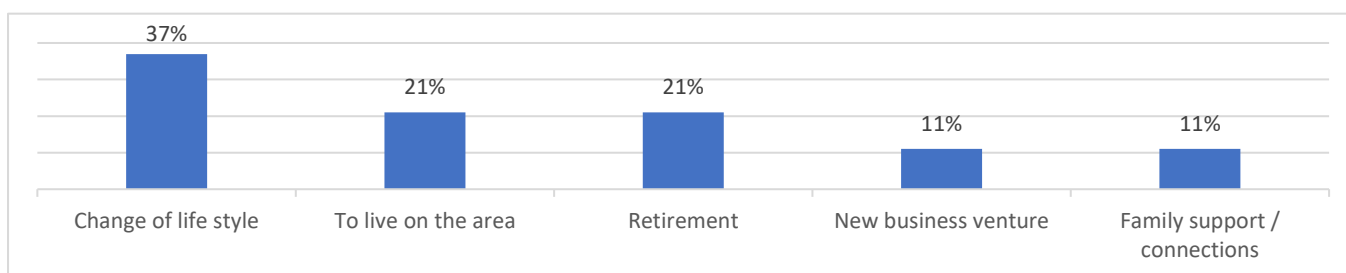
50% of households wishing to relocate are adult only households

1 respondent had lived in the area before and wished to return

Half would like to start a new business if they were to move

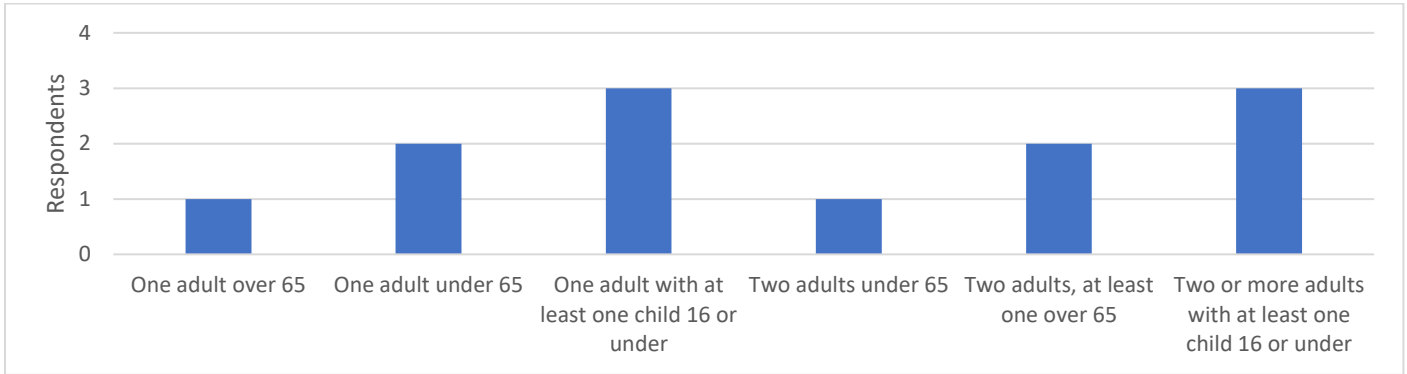
- A survey for non-residents was running at the same time as the resident’s survey. The main aim of this survey was to identify the demand of those interested in re-locating to the area.
- The non-residents survey received 14 responses, with 12 people looking to move to the area permanently. The rest of this section will concentrate on the responses of the 12 respondents looking to move permanently to the Colintrave and Glendaruel area.
- The current tenures of those looking to re-locate is mainly: other social rent (5), private rent (3) rented-other (2), owned (1).
- Only 1 of those wishing to relocate currently live in the Argyll & Bute area. Most of those wishing to relocate (7) currently live in another area of Scotland. 2 live elsewhere in the UK and one lives in the EU.
- 1 of the respondents have lived in Colintrave and Glendaruel area before and wish to return. The reason for leaving the area included a lack of affordable housing options, an employment/training opportunity and family commitments.
- Out of the 12 respondents wishing to relocate to the area on a permanent basis, the most common reason given for moving was a ‘Change of lifestyle (7). Retirement and to live in the area were both selected by 4 respondents. Other reasons selected are detailed in the chart below:

Chart 8: Reasons for wishing to move to the area.



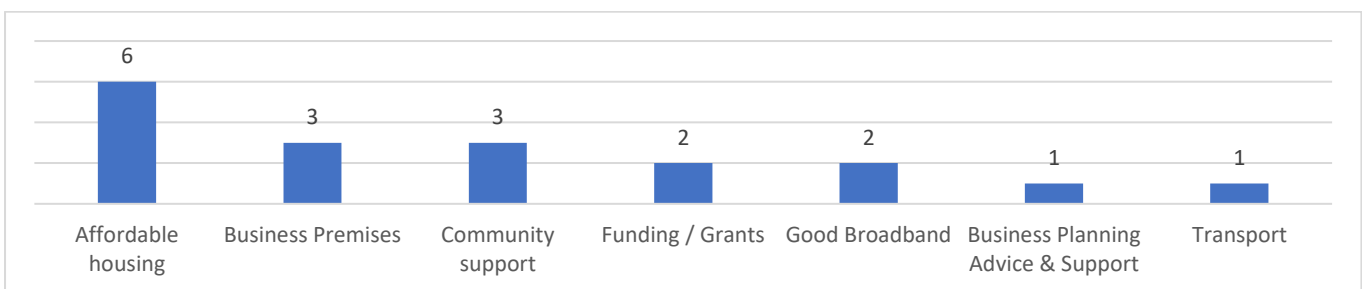
- Half those looking to relocate are adult only households (6). The other half are households that include at least 1 child aged 15 or under.
- Of the adult only households, 4 have indicated retirement as a reason to relocate therefore may not be economically active. The table below provides further detail on these household compositions.

Chart 9: Household composition of non-residents hoping to move to area.



- 7 respondents indicated that members of their households would be looking for either full time or part time work.
- All respondents that completed the survey were asked if they would consider setting up a new business in the area if they were to relocate and half (6) of the respondents said that they would consider setting up a new business. This is quite a high ratio of respondents, and it is important to note that many of these business opportunities may be aspirational.
- A range of sectors were identified for potential future new businesses with the top sectors being Health (3) and Agriculture (2).
- 3 of the proposed new businesses envisage that they would need to employ local employees to operate. Most, (2) anticipate that they would employ between 2 to 5 staff members.
- A range of measures were identified to help start up these new businesses, with the top two measures identified being affordable housing (6), Business Premises (3) and Community Support (3). Details of all measures selected are provided in the chart below.

Chart 10: Measures that would help set up a business.



- When asked if a workspace in, or at your new home would be beneficial to help establish their new business, 5 of the 6 wishing to set up a new business said “yes”.
- 2 selected a treatment room. Office space, a workshop and a small holding or croft were also selected.

Measures to help set up new business:	Top sectors for new businesses:	Employment opportunities:	Workspace requirements
<ul style="list-style-type: none"> Affordable Housing Business Premises Community Support Funding & Grants Good Broadband Business Planning Transport 	<ul style="list-style-type: none"> Health Agriculture 	<ul style="list-style-type: none"> 3 plan to recruit additional staff Most estimated they would employ between 2-5 staff 	<ul style="list-style-type: none"> 5 said a workspace would be beneficial Most selected Treatment room as the type of workspace required

3.2) Non-Resident Survey Housing Need & Demand Summary

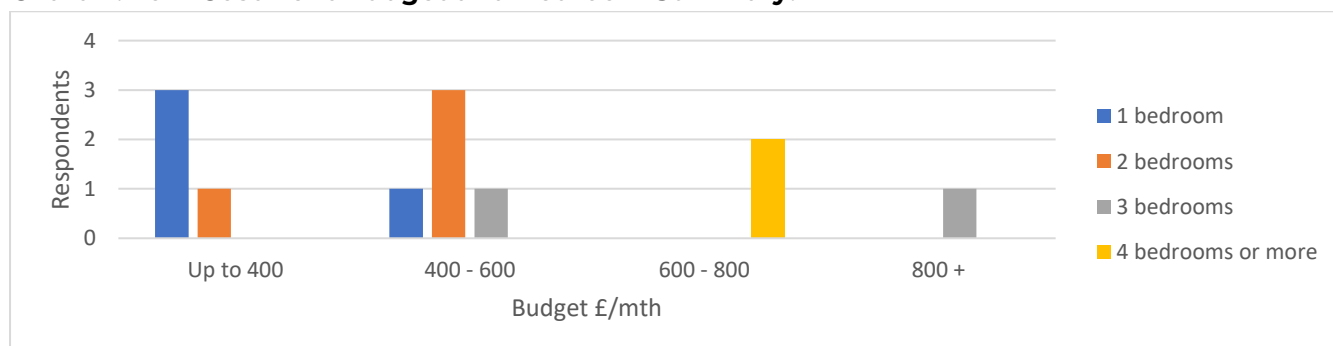
- The survey received responses from 12 households not currently living in the Colintrave and Glendaruel area but wishing to permanently move there. Low-cost rent was the first choice of tenure selected by all respondents wishing to move to the area, a full breakdown is provided in Appendix 2B but the table below sets out the house size preferences.

Table 9: Tenure Choice & Bedrooms

Preferred Tenure	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms or more	Total
Low-cost rent	4	4	2	2	12
SUM	4	4	2	2	12

- Most looking to relocate would be looking for either a 1 or 2 bed home but there was also interest in 3 and 4 or more bed homes.
- The budgets for rental provided by respondents included; up to £400 per month (4) or £400-£600 per month (5), £600-£800 per month (2) or £800+ per month (1).

Chart 11: Low-Cost Rent Budget and Bedroom Summary:



- 7 respondents would like their new home to be in Colintrave, 1 selected Glendaruel and the remaining 4 selected 'Elsewhere in the area' as the ideal location.
- 8 of the respondents have already tried to find a new house in the Colintrave and Glendaruel area. When asked what prevented them from moving already most selected no suitable properties (4) or nothing available to rent within budget (3). This suggests that these respondents have a real interest re-locating to the area should more housing be made available.
- Based on this, the lack of suitable and affordable housing options in Colintrave and Glendaruel appears to be a 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.
- Local medical facilities, a local shop and access to countryside/greenspace were rated overall as being important 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	2	1	6	0
Local post office / banking facilities	0	4	6	0
Local medical facilities	3	6	2	0
Practical support at home for older residents	0	1	6	
Locally based employment opportunities	0	3	7	0
Local clubs and activities	0	3	7	0
Attractive tourist accommodation / facilities	0	2	7	1
Local places of worship	0	2	8	0
Good transport links	0	3	6	0
Local shop	1	8	1	1
Access to countryside/greenspace	4	6	0	0
Local Pub	0	2	8	0
Practical support for residents with special needs	1	1	6	2

4) Business Survey

4.1) Profile of Respondents

3 existing businesses in the area completed the survey

The businesses operate in the tourism sector

2 respondent businesses employ additional employees

All businesses were based in the Glendaruel area

- The business survey was aimed at both those in with an existing business and those wishing to set up a new business in Colintrave and Glendaruel.
- The survey attracted 3 responses, all from those already with an established business, 2 are employers, and 1 is self-employed with no employees. All the respondent's businesses operate in the tourism sector.
- Only 1 business reported having faced difficulties in recruiting staff due to a lack of suitable / skilled workers locally. They also reported they had difficulty in recruiting and / or retaining staff because of a lack of suitable housing locally.
- No respondents had current employees requiring housing in the area.

5) Conclusions

Colintraive and Glendaruel in common with many rural areas in Scotland has a shortage of affordable housing which is negatively impacting the community's economic and social sustainability. Residents are leaving the area to find suitable housing and young socially active people are unable to stay or move into the area. This is breaking up family units and undermining the viability of services and community organisations. The provision of more affordable housing could address some of these problems.

Given the present Scottish Government and local authorities policies in relation to housing, environment and business, it is clear that 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 good quality affordable homes to rent and buy, which meet community need and are tangible examples of what can be accomplished.

However, there is limited evidence from the surveys to support the creation of a housing development of affordable tenures. Only two residents indicated that they were looking to move and selected low-cost housing options, no future households indicated they were interested in staying in the area. Of the non-resident responses (12) four had never tried to find housing in the area. Another 2 were looking for four plus bedroom homes, these tend to be difficult to justify for community led affordable developments as they are expensive to build, and their requirements are very specific. One respondent lives in the EU and is looking to retire to the area and another is of no fixed abode, also looking to retire to the area. All respondents may be looking at other areas in the UK / EU to reside in.

While the evidence does not strongly support a new housing development, there are other options that may be worth examining further. These include self-build plots; woodland crofts which can offer land for family forestry alongside the potential to build a home; existing properties that could be purchased and renovated; legacy housing (a new model to be launched shortly for homeowners); working with other organisations that may have housing stock that needs repurposed, sold or upgraded.

The regeneration of remote and rural areas is supported by Scottish Government and the Convention of the Highlands and Islands (COHI) have created 3 Repopulation Zones – Argyll & Bute, Highland and the Western Isles. This "is a place-based approach with a methodology to focus interventions on specific Argyll and Bute geographies".

<https://www.argyll-bute.gov.uk/moderngov/documents/s178835/Addressing%20our%20Population%20Challenges.pdf>

The community should consider the findings of this report and discuss the opportunities with the wider community and stakeholders to agree what actions are required.

6) Recommendations

- Continue to monitor the situation with regards to affordable housing through community consultation and meetings.
- Establish why future households are not interested in staying in the local area and take steps to reverse this trend and to identify if people intend to return later in life.
- Only one business indicated they had issues around staff attraction and retention due to a lack of affordable housing. Engage directly with local businesses in order to understand if there is a real problem in this area which is not being highlighted.
- Engage with Registered Social Landlords (RSL's) operating in the area and local businesses in relation to the future housing strategy to identify suitable locations, needs, opportunities and partners for development.
- Engage with the Repopulation Officer to ascertain what support and funding may be available to help stimulate some housing opportunities.
- Undertake further research into the provision of woodland crofts, with the potential for self-build plots integrated within them.
- Assess opportunities for the upgrading of, renovation or purchase of existing properties to rent or buy. Engage with local estates, businesses and service providers to identify any suitable homes.
- Given the high numbers of respondents in fuel poverty promote the services that Ali Energy <https://alienergy.org.uk/> deliver in Colintraive and Glendaruel to help householders that would benefit from energy efficiency measures.

- [Appendix 1 – Affordable Housing, 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 a 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.

Sheltered Housing- Argyll Community Housing Association, Cairn Housing Association, Bield Housing, Trust Housing Association, Hanover Housing Association, Abbeyfield and Blackwood Homes provide sheltered housing in Argyll and Bute. Normally at least one member of the household would require to be over 60 years old in order to be eligible. Applicants can complete a Home Argyll application form or contact Housing Associations directly.

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)

<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. Get in touch with CHT to discuss the options.

Appendix 2A: Full Summary of All Respondents Wishing to Move Home and Stay in Colintrave and Glendaruel

Tenure of current home	Location	Household composition	Main reason(s) for moving home	Timescale for moving	Preferred tenure	Bedrooms required	Preferred area	Budget pcm	Purchase budget £
Private Rented	Colintrave	One adult over 60	Tenure is not secure	Within 3 years	Low Cost Rent	1 Bedroom	Colintrave	600 - 800	
Owned	Colintrave	Two adults with at least one child 16 or under	Overcrowding, Current home does not meet the needs of all household members	Within 3 years	Self Build	4 Bedrooms or more	Colintrave	800 plus	300,000 plus
Other Social Rented	Glendaruel	Two adults with at least one child 16 or under	No suitable properties in the area, Current home does not meet the needs of all household members	Within 3 years	Lower Cost Home Ownership	3 Bedrooms	Glendaruel	400 - 600	150,000 to 175,000
Private Rented	Colintrave	One adult over 60	Health & Disability	Within 1 year	Private Rent	2 Bedrooms	Colintrave	400 - 600	
Owned	Glendaruel	Two adults under 60	Current home does not meet the needs of all household members	Within 3 years	Self Build	3 Bedrooms	Glendaruel	600 - 800	200,000 to 300,000
Private Rented	Glendaruel	One adult with at least one child 16 or under	Living in temporary accommodation	Within 1 year	Buy on Open Market	3 Bedrooms	Glendaruel		
Private Rented	Glendaruel	One adult over 60	Living in temporary accommodation	Within 1 year	Self Build	2 Bedrooms	Glendaruel		200,000 to 300,000
Owned	Glendaruel	Two adults under 60	Current home does not meet the needs of all household members	Within 3 years	Buy on Open Market	3 Bedrooms	Glendaruel		175,000 to 200,000
Private Rented	Elsewhere in the Colintrave and Glendaruel area	Two adults with at least one child 16 or under	No suitable properties in the area, Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members, Access to education, Unable to compete with second home owners	Within 1 year	Buy on Open Market	3 Bedrooms	Colintrave	400 - 600	200,000 to 300,000
Owned	Glendaruel	One adult under 60	Overcrowding, Current home does not meet the needs of all household members	Within 3 years	Self Build	3 Bedrooms	Colintrave		300,000 plus

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

Tenure of current home	Location	Household Composition	Main reasons for considering moving to the area	Preferred tenure	Bedrooms required	Preferred area	Budget pcm
Other social rent	Elsewhere in the UK	Two or more adults with at least one child 16 or under	New business venture, to live on the area, Change of life style	Low cost rent	4 bedrooms or more	Colintraive	600 - 800
Private Rent	Other area of Scotland	Two adults under 65	Family support / connections	Low cost rent	2 bedrooms	Colintraive	400 - 600
Other social rent	Other area of Scotland	One adult with at least one child 16 or under	Change of lifestyle	Low cost rent	2 bedrooms	Colintraive	Up to 400
Private Rent	Other area of Scotland	Two or more adults with at least one child 16 or under	Change of lifestyle	Low-cost rent	3 bedrooms	Colintraive	800 +
Private Rent	EU	Two adults, at least one over 65	Retirement	Low-cost rent	1 bedroom	Colintraive	400 - 600
Other social rent	Other area of Scotland	One adult with at least one child 16 or under	Change of lifestyle	Low-cost rent	4 bedrooms or more	Glendaruel	600 - 800
Rented - other	Other area of Scotland	One adult under 65	To live on the area, Family support / connections, Retirement, Change of life style	Low-cost rent	1 bedroom	Elsewhere in the Colintraive and Glendaruel area	Up to 400
	No fixed abode	Two adults, at least one over 65	Retirement	Low-cost rent	1 bedroom	Elsewhere in the Colintraive and Glendaruel area	Up to 400
Other social rent	In Argyll & Bute	One adult with at least one child 16 or under	Change of lifestyle	Low-cost rent	2 bedrooms	Elsewhere in the Colintraive and Glendaruel area	400 - 600
Rented - other	Elsewhere in the UK	One adult over 65	To live on the area	Low-cost rent	2 bedrooms	Elsewhere in the Colintraive and Glendaruel area	400 - 600
Other social rent	Other area of Scotland	One adult under 65	Retirement	Low-cost rent	1 bedroom	Colintraive	Up to 400
Owned	Other area of Scotland	Two or more adults with at least one child 16 or under	New business venture, to live on the area, Change of life style	Low-cost rent	3 bedrooms	Colintraive	400 - 600