

Colintraive and Glendaruel Development Trust Community Consultation

24 April 2022
Glendaruel Village Hall

48+ adults
4+ young people

The hall was set up as a drop in event with tea, coffee and cakes. We had a plant stall and a kitchen items recycle and reuse stall. This along with donations raised £122.25 for CGDT.

We had a collection for the Ukrainian Refugees and we raised £75.

The directors who were able to attend on the day all looked after the various stations that were set up around the hall. They all discussed issues with the community on a one-to-one basis, took note of their suggestions as well as encouraging people to write their suggestions up on the boards.

Section 1

Communication

People were asked to identify how they engaged with local issues.

Colintraive Notice Board	Glendaruel Notice Board	Email	In-person Meetings	Facebook	Other	CGDT website
4	3	9	7	6	5	5

The person who ticked the in person meetings as only been counted once.



They were asked what would make our area a happier place?

- People treating each other with respect
- More social events like this one
- More transparency, less presumption
- Better Broadband
- Reduce speed limit at Kilnaish Cottages
- Difficult if not impossible. How about more action re social housing
- Not listening to gossip - hearsay
- How can we ban the purchase of second homes. They add nothing to our school or way of life.
- Be kinder. Show appreciation to those who willingly help others.





How would you describe your experience with the Development Trust thus far?

- Positive clearly a lot of passion for community
- Non-existent until today- fantastic to hear/see what's happening
- Bumpy, but looking more positive
- Unfortunately disappointed in lack of communication and engagement with community. Hoping for positive change in future
- Been difficult during past 2 years because of COVID. Been great to speak to people when they have been delivering foods & medicines organised & supported by

Trust.

How can communications be improved in ColGlen?

- Calendar of events/ meetings published
- Don't rely on social media
- Cover all bases on & off line
- Move Glen Notice board to the play park
- Clarity on who is on what committee and how to contact them
- Email updates rather than social media
- Regular email updates
- Clear idea of what different groups do
- Using all platforms to communicate Email, Social media, in-person, website & notice-boards



How would you like the Development Trust to communicate with you?

- Quarterly update, A4, bullet points highlighting where you can find more
- Using all platforms to communicate
- Quarterly update via email
- Reporting to the community via the Community Council
- Quarterly Community Newsletter covering activities, CGDT, Community Council - like before COVID

We asked our young people for their opinions

What is your favourite thing about ColGlen?

- The Glendaruel Playpark
- The Playpark and the school

What is your least favourite thing about ColGlen?

- Having to drive everywhere
- School

What would make ColGlen the best place ever?

- a play park in Colintrave
- a train that goes between the playparks
- a swimming pool

- races like running and sports clubs

Section 2

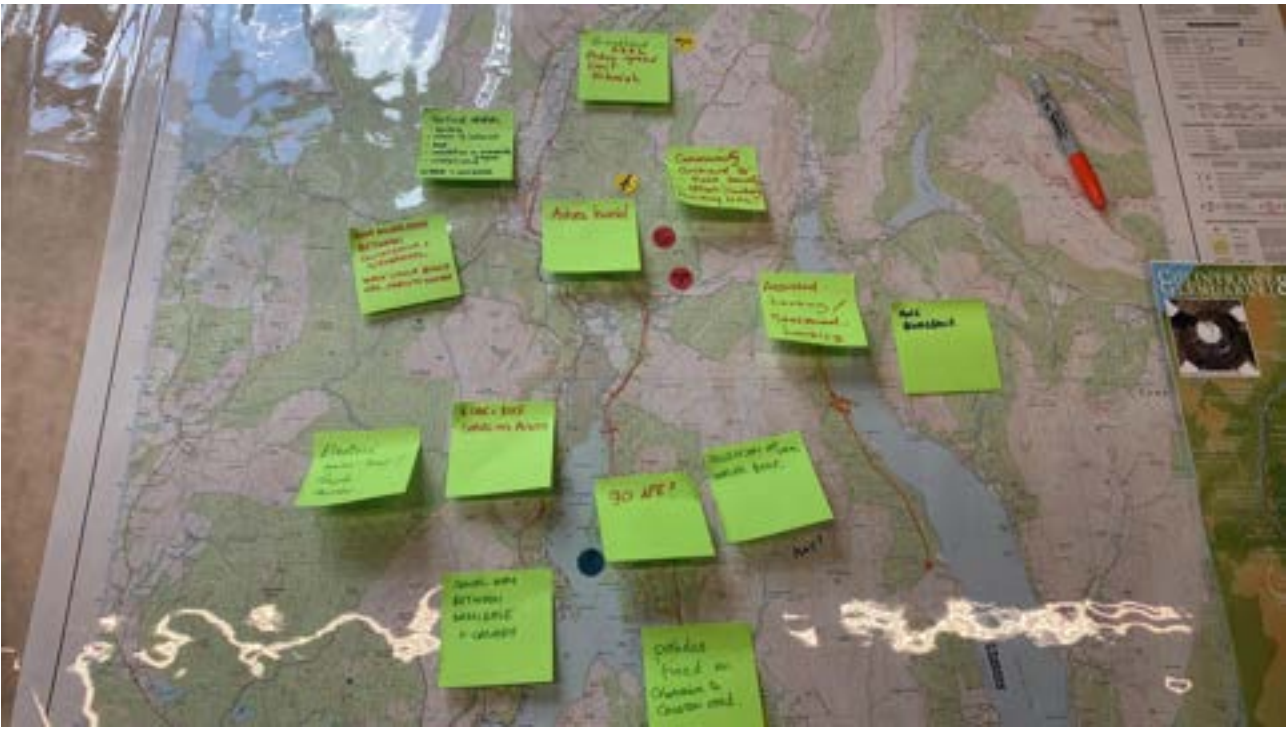
Mapping

Using a large map of the area the community engaged with and discussed the following:

- Creation, as a community project, of a tactile mural (for sensory impaired people) either indoor or external sign containing info about local history, places of interest, map, wildlife etc - the person suggesting happy to get involved / lead on it <https://deafblind.org.uk/stunning-multi-sensory-mural-revealed-in-shoreditch-in-support-of-deafblind/>
- Some requests for Broadband assistance (whom John engaged with)
- Cowal Way improvement between Ormidale and Caladh
- Reduced speed limit at Kilnaish
- Potholes fixed Colintrave
- E car charging points
- Assisted housing / sheltered housing - so that our elderly do not get displaced and parachuted into e.g. Dunoon away from friends
- Electric minibus
- Collection of Cowal walks booklet
- Sea grass planting - creation of coastal carbon capture - seawilding <https://www.communitiesforseas.scot/seagrass-restoration-at-loch-craignish/>
- A good all abilities access path with safe crossing zones between Colintrave (Springfield) and Glendaruel (the Clachan) for walkers, cyclists, buggies, mobility vehicles etc
- Peatland preservation - creation of protected areas and awareness raising
- Pontoon at Colintrave
- Stronafian Community Forest specific:
 - Community Orchard for food security and offsetting carbon
 - Wind power generation for community benefit
 - Off road mountain biking trails
 - Bothy
 - Hutting
 - "Go Ape" type of activities
 - Ashes burial

In addition I have had the following suggested:

- Native woodland / rainforest conservation - in particular the oak woodland on right as you leave Colintrave (Bute Estate owned). This native woodland needs rescuing from ponticum and over browsing. There is no natural re-gen and we will lose this important habitat. Needs a direct approach to Bute Estate for permission and to identify funding for fencing, deer management and ponticum removal. The person suggesting is happy to get involved. <https://savingscotlandsrainforest.org.uk/>
- The Trust needs to consider the services that are the most disproportionately expensive to deliver to this community due to the remote rural nature, and not use public money which should be better spent in areas where there is extreme poverty happening right now. One idea might be to acquire the school (rather than the church) and charge the council to deliver the education side whilst using the building as a community hub, perfectly placed, equipped and serviced as it is. The building could be equipped with solar panels and deliver all community events, shinty hub etc etc. We have fought 3 campaigns over the last few years to save it and it's only a matter of time before they try to close it again. Lets go for a community buy-out next time.



Station 1
Piney Grove
Wetland

Station 2
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Wetland

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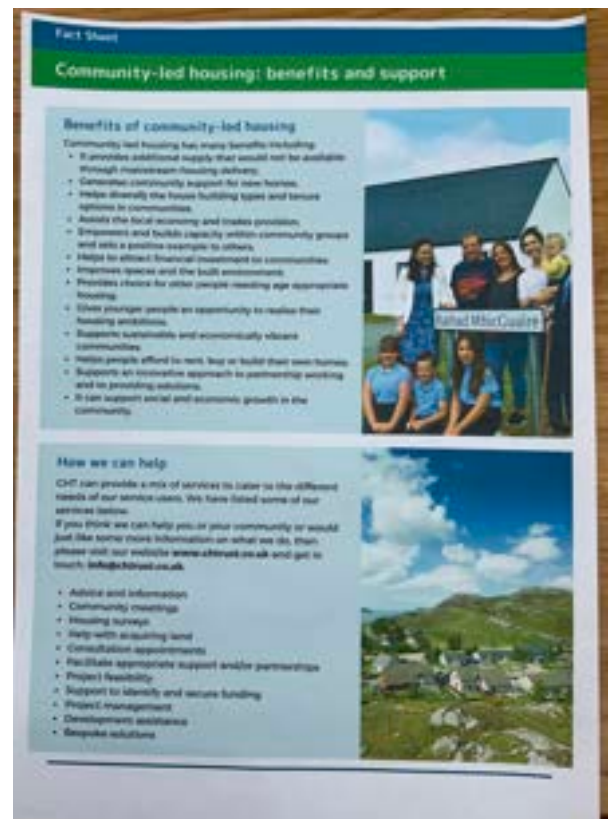
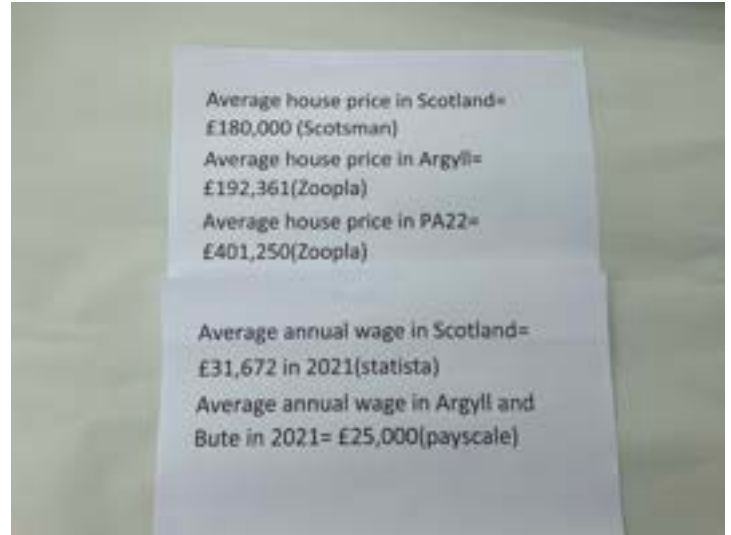
Section 3

Affordable housing

There was a lot of interest generated at this table and affordable housing is listed in all the other sections.

Comments

- Needs - Early Learning Centre, School, jobs to justify and support housing
- Who actually benefits from this
- Do we have jobs in area to support additional population
- It is absolutely essential in order to allow young people / low paid workers to stay in the area
- Essential
- Sell plots of land for building property on for 30% discount that then has to be passed on to the next buyer. The in between land / plots could be factored / maintained by CGDT.
- Leaflets make very interesting reading. We are an ageing population and we are struggling to find people to work in our school care for our elderly and undertake some basic. We desperately need to increase our population.
- Staff for hotel need housing.



Fact Sheet

Community-led housing: examples

Tamintoul, Cairngorms

The Tamintoul and Cairngorms Development Trust (CDT) has identified through community consultation that there was a demand within the community for good quality affordable housing and plans to build 12 affordable homes. Construction began in 2020.

"As every hard construction, we're hit a shortage of good quality houses which are affordable to local people. That shortage means local families have to travel miles to find a home and new housing isn't built in. With CDT's assistance we have developed a project which will develop the affordable housing our community needs on the site of a closed and derelict school which is an asset in the centre of the village. The houses we plan to build will allow families to stay in the community and use facilities to meet it."
Oliver Giles, CDT Manager



Staffin, Isle of Skye

With the Staffin Development Trust, we are working on a development of six houses, two conversion units for rent, and a new health centre in partnership with NHS Highland, to replace the existing building which is not fit for purpose. With no new affordable housing built in Staffin for 25 years and an ageing and falling population, there was a strong need for the houses to help sustain the community. The build began in August 2020 and the houses will be a mix of social rent with Lochailin & Skye Housing Association, community rent with Staffin Community Trust, and discounted sale with CDT.



Gairloch, Wester Ross

Situated in the Wester Ross village of Gairloch into the event driving development of Achnacraig.

CDT worked in partnership with the community to form and chair the Achnacraig Development Group, a consortium of around 50 local, regional and national partners, to provide 25 affordable homes (19 social rent and 6 low-cost home ownership), which are managed by the Highland Council, Achnacraig Housing Society, and CDT.

The development also includes the GAGE Centre, Scotland's first public building to be awarded 'passive house' status, a community shop and cafe classroom for the University of the Highlands & Islands Gairloch Farm Shop Air Training Corps. The development was a finalist in the 2020 Awards 2020, and winner of CDT Scotland & British Housing Awards in 2021.



Fact Sheet

Community-led housing: funding sources

Rural & Islands Housing Fund

The funds aim to increase the supply of affordable housing of all tenures in rural Scotland. The fund is open to a wide range of applicants and has two main parts:

- A main fund that offers capital support (grants and loans) for direct provision of new affordable housing, and refurbishment of existing empty properties
- A small fund that contributes to feasibility studies

To find out more, go to <https://www.gov.scot/policies/more-homes/rural-housing-fund/>

Scottish Land Fund

Offers grants of up to £5 million to help communities take ownership of the land and buildings that matter to them, as well as projects of support to develop projects. To find out more, go to www.gov.scot/policies/land-reform/scottish-land-fund/

Community & Renewable Energy Scheme

The fund aims to support and grow community and local energy projects throughout Scotland, as well as aiming for a considerable increase in the number of shared ownership installations across the country. To find out more, go to www.gov.scot/policies/renewable-and-low-carbon-energy/local-and-small-scale-renewables/fund/

Low Carbon Infrastructure Transition Programme

The Programme aims to support the development of substantive private, public and community low-carbon projects across Scotland through the provision of development support, expert advice and funding. To find out more, go to <https://www.hic.co.uk/support/support-for-community-organisations/community-asset/community-energy/>



The Robertson Trust

Strengthening Communities - recognise the value of building on local assets and wish to support organisations and communities which come together to create meaningful, sustainable solutions to address local need. To find out more, go to www.therobertsontrust.org.uk/about-us/fund/four-funding-streams/strengthening-communities



Nationwide Community Grants

Local housing organisations with housing solutions can apply for grants up to £50,000. To find out more, go to www.nationwidecommunitygrants.co.uk



Fact Sheet

Rent To Buy Scheme

A model for affordable housing in Scotland

Jan 2021



What is the Rent To Buy Scheme?

The Rent To Buy Scheme (RTBS) was created by CDT in 2018 as a result of a call by the Scottish Government for innovative new projects to deliver housing in rural areas through the use of loans.

At the time, it was becoming increasingly difficult to secure mortgages. Other significant factors, such as the decline in self-build and other affordable housing options, demonstrated the need for a new housing model that would help people become homeowners.

With the backing of the Scottish Government, this innovative form of home ownership is now available to the Scottish Government due to a 5-year repayment scheme with CDT.

Since the scheme began, CDT has received a total of £7.4 million in loan funding from the Scottish Government, advanced in three phases. Since 2018, 60 houses have been provided in 28 communities.



Benefits

The scheme was devised primarily to help those on modest incomes become homeowners, with the following unique benefits:

- Ability to rent a new home for 5 years whilst saving up for a deposit
- MID market monthly terms
- Loyalty cash back burn for tenants at the end of year 5 if they proceed to purchase the property
- Fixed and discounted house price set at the outset
- Fixed equity share percentage

The scheme was developed as a replicable model which communities with benefit funds should use to facilitate housing provision. However, as most community funds can't be used to build affordable housing outright due to the limited benefit, CDT recognised that these funds could be used as a lender to facilitate housing whilst also generating the fund longer term returns from interest charges and a possible uplift on repayment. This principle can also apply to landlords or businesses that have capital to invest.

Fact Sheet

Rent To Buy Scheme

Who has benefited?

The RTBS has helped a wide range of people in need of housing, with priority given to those that met the following criteria:

- Applicants already living in the area where the homes are located
- Those who have immediate family in the area
- Those who work in the area, or have a need to work there
- Those currently living outside the area who can still social and economic benefit to the area
- Those living in social housing



Homes built under the Rent To Buy Scheme

Rent to Buy Scheme - Phase 1

In the first phase of the scheme, 34 homes were constructed in 8 different communities. As the 5 year rental period has passed, sales on all the homes have now concluded.

Rent to Buy Scheme - Phase 2

In Phase 2, a further 22 houses have been provided in 14 different communities. Some of these sales have now settled and the majority are due to settle in 2023/22.

Rent to Buy Scheme - Phase 3

Most of the homes in Phase 3 have now been provided, delivering a further 24 houses in 14 different communities. 4 units are still to be completed in this phase.

In total the scheme will have delivered 80 affordable homes in 24 communities across Scotland.



"Honestly thrilled! I moved to the area in January to take up a teaching role, but it has proved very difficult to find somewhere suitable to rent or buy. The last person doing my job left as they could not find anywhere. Moving in last week felt instantly like coming home. The house is lovely, well designed and built, light and warm. I am looking forward to staying there for many years. Huge thanks to all at CDT for their support and this opportunity."

Housing Options



For further information, please contact our staff team on 01422 233 544 or info@chtrust.co.uk
Or visit our website chtrust.co.uk
We list current and future opportunities on our website and Facebook pages.

There are a wide range of housing models available which can ultimately offer secure homes for those in housing need. This fact sheet provides a short explanation on some of these, although the range of options is increasing all the time.

Rented Housing

- **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 (RSLs) <https://www.housing.gov.uk/housing-social-services/renting-property/renting-from-rsl>
- **Not Market Rented Housing** - is provided by several organisations to provide rented housing at a lower rate than market rent. CHT is one of these organisations providing this option across Scotland.
- **Community owned Rented Housing** - is where the community owns the homes and they are rented out usually at social housing rent levels. A range of funding is available to support communities achieve this. CHT can support and guide communities through the process from beginning to end, including housing management.
- **Market Rent/Private Rent** - is provided by Private Landlords. New legislation introduced in December 2017 offers a rental tenancy with more protection for tenants. Rents are set by the Private Landlord depending on market levels in the area.

Low Cost Home Ownership

- **LIFT - New Supply Shared Equity** - is provided by housing associations. This usually forms part of mixed developments including social housing and other tenures. Purchasers can buy an equity share in the property of between 50% and 80%, depending on affordability. <https://www.housing.gov.uk/new-supply-shared-equity-scheme>
- **LIFT - Open Market Shared Equity** - is buying a property on similar terms to New Supply Shared Equity, although the home is for sale on the open market. Qualifying offering equity and 50% to 80% equity share is available depending on affordability. Maximum price thresholds apply depending on where you live. <https://www.housing.gov.uk/open-market-shared-equity-scheme>

Housing Options



Discounted Homes for sale - are offered for sale by CHT. The selling price of the home is discounted by usually 20-50% and the discount is secured by a mechanism called the Rural Housing Bunder. An affordability assessment is carried out to ensure that purchasers cannot afford to purchase a similar home at full open market prices. <https://www.chtrust.co.uk/current-opportunities.html>

Rent to Buy 3x homes - was an innovation by CHT and supported by the Scottish Government where the home purchase price and discount are fixed at the start. It offers a home to rent for typically 3 years, cash-back on most projects and the option to purchase the home with a discount of at least 20%. <https://www.chtrust.co.uk/rent-to-buy.html>

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 Bunder. <https://www.chtrust.co.uk/self-build-plots.html>
- **Market Plots** - are for sale at the open market valuation through a range of sellers.
- **Self-Build Loan Fund** - is a Scottish Government fund administered by CHT. It offers finance to those finding it difficult to secure through high street lenders. <https://www.chtrust.co.uk/self-build-loan-fund.html>
- **Craft House Grant Scheme** - is available to registered crafters 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, as long as the plot for the house has been identified. <https://www.scottishcrafts.org.uk/development/development/self-build-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 Crafts** - can offer a valuable supplementary income resource and look after the environment. For information on getting a craft or developing crafts on your land, refer to <https://www.walshandcrafts.org>

Empty Homes

CHT work with a range of parties to promote and renovate empty properties, including those owned by communities, local authorities and landowners, often using innovative long lease options. One of our Empty Homes projects is in Auchincruine where an old school house was transformed. <https://www.chtrust.co.uk/empty-homes/projects/11418.html>

Section 4

Suggested projects

- Community Newsletter
- Local Newsletter
- Private nursery for all the local children, possibly a Forest one
- Men's shed - inspired group
- More activities for children
- Sports for children, after school and holiday
- After school and holiday facilities / activities
- Childcare 0-2, Childcare 3-5 in conjunction with Kilmodan or private, Forest based? (Look @ Stramash/ Silver Birch)
- Childcare & after school provision
- Connecting two places Colintrave & Glendaruel - cycle path
- Colintrave - Trail could be established from Ferry point, through beach, over river, coming out at Beeches
- Deer larder
- Can we ban the purchase of second homes please
- Affordable housing
- Revisit Warmer ColGlen project - Update on technology
- Energy Poverty - Free electricity from our own wind turbines
- Like the idea of Green gym equipment for use out in open



Other suggested projects with some detail added:

Project	Strengths	Weaknesses
Pontoons	<ul style="list-style-type: none"> Create parking Reduce Insularity Welcome passing visitors Allow trips round Burnt Islands Encourage spin-off activities Possible commercial - diving trips, bird watch trips (ospreys), fishing trips Create hub for employment Boat maintenance 	Lack of car parking

Project	Strengths	Weaknesses
Electric Car charging - Fast / Slow	Church car park Solar charging Kilmodan Acre Trust - by the Polytunnel	
Vending Machines	Local suppliers able to sell produce Drinks machine and snacks - place near car charging points to enable people to have a drink and snack whilst charging	Lack of site Electrical supply
Dark Skies	Reduce electrical waste with overmuch lighting Bring people to visit	
Hydro Small scale local test/trial		
Tool Lending Library	Items that people need infrequently could be lent - possible link to men's shed	
Wind Turbines	Install a couple a community wind turbines to supply own electricity	Cost
Tree planting	Plant native trees in forest - commercial - memorial area and scattering of ashes, gifts (birthday, Xmas, etc) - certificates and plaques could be produced locally	

Suggestions for use of church it became available for community use?

- Glendaruel Church - Community Hub
- Community Hub
- Community Hall/ heritage centre
- Local affordable housing re flats
- Continuing use for religious services on special occasions - Weddings/ Funerals/ Christmas Eve
- Additional space for school use
- Glendaruel - Cafe/ Tearoom/ Crèche/ after school club/ museum/ library/ offices -work spaces/ visitor centre and information base - ideally situated on Cowal way and access to Stronafian Forest

