

John McLuckie 0:19

Hello and welcome to this episode of the Argyll and Bute Community Planning Podcast. I'm John McLuckie, Partnerships Lead for Community Planning in Argyll and Bute, and to continue our focus on the Community Planning Partnership priority of housing, joining me today are John Forbes, Community-Led Housing Coordinator with Communities Housing Trust, and Michelle Mundie, Chief Executive of Argyll Community Housing Association. Welcome both to the podcast.

Michelle Mundie 0:45

Thank you.

John Forbes 0:46

Pleasure to be here.

John McLuckie 0:48

Looking forward to the conversation. So can we start, John, by just asking you to tell us a bit about the Communities Housing Trust and what your role is within the trust.

John Forbes 0:56

Sure, the Communities Housing Trust started over 25 years ago and at that point it was known as the Highlands Small Communities Housing Trust, based in Inverness, and it recognised the housing challenges faced in the remote rural communities. predominantly in the Highlands.

It's still based in Inverness, it's a social enterprise and a registered charity, but about five or six years ago, it was recognised that we needed to expand our base and there was other parts of Scotland, rural Scotland in particular, that were facing similar issues.

So I've now got colleagues in Oban and in Aviemore and we shine a light on the plight of some of our rural communities, the depopulation, the elderly population, lack of carers, the housing difficulties being experienced. So, we've known about this for a long, long time and we just advocate for community-led housing, the plight of rural communities and housing.

John McLuckie 0:48

Yeah, really interesting and that touches on quite a lot of different aspects of community planning as well. I'm just thinking about you mentioning going in to the aspects of health and social care and in community planning, one of the priorities is Community Wellbeing, so it very much taps into that side as well.

Michelle, could I ask you to tell us a bit about ACHA and your role within the organisation.

Michelle Mundie 2:04

Yeah, well, ACHA was formed in 2006 following a whole stock transfer from Argyll and Bute Council. So that basically means we took on all of Argyll and Bute Council's housing stock. That was just a little over 5000 houses and that went to a newly created housing association, which was Argyll Community Housing Association. We currently have about 5200 homes, all across Argyll, including on 13 islands.

We also have a wholly owned subsidiary called Argyll Homes For All, and they provide our day-to-day repairs, our cyclical maintenance, grounds maintenance and servicing, and we operate through 7 area offices. I'll try and name them all, but we have one in Islay in Bowmore and in Campbeltown, on Bute, in Dunoon, Lochgilphead, Helensburgh and Oban. Hopefully that's seven. We've probably got about 260 staff across both organisations.

John McLuckie 3:10

Yeah, that's considerable, and just in terms of yourself, I'd be interested just to know a bit about your background in housing and how you came into the role you're in just now?

Michelle Mundie 3:19

Well, I joined ACHA in 2003, I nearly said 2003 there, 2003, and previous to that I worked for Glasgow City Council for about 15 years in their Development and Regeneration Services department. My last job with them, I was head of housing, but I had a variety of jobs during that time, so I worked in development funding, I worked in housing strategy and I worked in energy efficiency.

Previous to that, so I've probably been in housing for more years than I care to remember, so over 30 years, but I had started housing in 1994 with Clydebank District Council in their allocation section, I then went back to Uni and did a Postgraduate Diploma in Housing and then after I worked for West Dunbartonshire Council for about nine years before going to Glasgow and there I was the Empty Homes Officer and I worked in housing strategy.

John McLuckie 4:16

Really interesting and varied roles within the wider context of housing.

Just interested in yourself John as well, if you could tell us a bit about your background in housing and how you came to be in your current role.

John Forbes 4:29

It's interesting in that my background is building services, so not really housing as such, more commercial industrial buildings and I worked with a number of national companies doing construction management, project management and latterly facility management across the UK. But I moved to Argyll about 12 years ago to take up a position in ACHA, Michelle's company, and it was to set up Argyll Homes For All, delivering their maintenance and repair services and that really got me into housing in that way. And I realised the difficulties that were being faced there, and I thought my experience could help and I've worked in private industry all my days and I wanted to put something back. So, a third sector organisation seemed a good way of doing that. So, for the past 12 years I've been in Argyll, helping with the housing issues.

John McLuckie 5:17

Fantastic, so thinking about the Community Planning Partnership in Argyll and Bute, we've got the new Outcomes Improvement Plan, which is 2024 to 2034 and Housing is one of the three priorities within that plan. So, it's a major focus of the partnership just now to work collaboratively to address inequalities in housing in Argyll and Bute. What would you say are the main inequalities in housing currently in Argyll and Bute?

John Forbes 5:39

You're going down a rabbit hole now John and again, it's well publicised and I guess I would think well known, you know, the lack of affordable homes, there's over 3000 people on the social housing waiting list. But, I think there's a hidden demand as well because a lot of people don't bother applying for housing because they don't believe they've got the eligibility or they don't believe any homes will be available in their communities, because in the communities there's only, I don't know, nine or ten homes that are social homes, that are very rarely re-let, so they don't bother putting their name on the list, so that doesn't help. But also, in this part of the country, fuel poverty is a huge issue. Our housing stock generally isn't particularly good, ACHA are making massive steps to change that, but there's still fuel poverty out there, especially in

our island locations. Second homes, we've got I think in Argyll over 2500 second homes, empty homes, over 2000 empty homes and to compound that, there's generally lower wages than you would get in the central belt. So, the opportunities for working in the hospitality and agriculture, slightly lower wages, maybe it's part-time work and where the community planning maybe helps is our geography and connectivity is a real challenge. I'm from East Lothian and in East Lothian, in terms of population, there's maybe 110, 115000 people there, I think spread over 262 square miles. Argyll and Bute, population about the same, 90,000, so it's similar-ish, but the land mass 10 times, you know it's 2600, yeah it's 10 times the land mass for the similar sort of population, so servicing that with connectivity is a real issue.

John McLuckie 7:12

You've encapsulated what the Community Planning Partnership is aware of in terms of that all the sort of tricky issues are interconnected. You need to sort of work on them all really, to solve them.

John Forbes 7:23

You do, and what's been good over the past 10 years, I think is that local authorities, Highlands and Islands Enterprise and the national parks all realise that housing is the foundation, for want of a better word. You need housing for everything, for businesses to grow, Industry to expand, carers, employees to come into the area, you need good housing for the elderly to move into. So, housing is the basis, the crux of, well I'm biased from my position obviously, but it's the crux of all our solutions and all our problems.

John McLuckie 7:52

Yeah, thanks John.

Michelle, if I could come to you. What do you think are the main housing-related inequalities in Argyll and Bute?

Michelle Mundie 8:00

I think the housing market in Argyll and Bute is quite complex so that there's lots of different things going on. We have currently over 3000 people on the housing waiting list, we have large numbers of homelessness, especially since Covid, although that number is starting to come down slightly, but there's still a lot of people in the homelessness system. In terms of Argyll and

Bute, there's probably less social housing in Argyll and Bute than there is in other local authority areas. House prices is a big issue. If you think of, I'm quoting old figures now because the figures are probably slightly higher, but last year, the average house price was about £206,000 across Argyll and Bute, but that is just out the reach of so many people. If you think that's probably about seven times the average income of people in Argyll and Bute and that that to me is a huge inequality.

John McLuckie 8:56

If that's an average price as well, yeah, yeah.

Michelle Mundie 9:01

There's lots of really expensive houses, but there's nothing in the middle. So you've got social housing and you've got really expensive houses and there's very little in the middle that's affordable. Second homes is a big issue and empty homes, and I see that in my own village. So, I stay in Tarbet on Loch Lomond, and in the last five years, 75% of the houses sold in the village has went for second homes, and at the same time, we've seen the school roll decrease dramatically during that time. So, I think local people's access to housing, people that are from the villages and want to stay in the villages, they've been outpriced, but there's probably the lack of alternative housing for them to stay there really. So that to me is a huge issue and you've seen that with some of the figures, 43% of the people that are buying in Argyll and Bute come from outwith Argyll and Bute.

John McLuckie 9:50

That's quite a substantial figure.

Michelle Mundie 9:52

That's really high. There's also a lack of private sector builders in Argyll. There's one or two, but they're not building huge amounts of houses, I mean, you just have to go to the neighbouring authority, West Dunbartonshire, and they've got lots of different new build sites on site at the moment. We don't have that in Argyll, and construction costs for new houses is phenomenal just now. I've just got some costs in for one of our developments and it would make your eyes water. They've almost doubled in the last 10 years I would say to build a house.

For me the other issue is key worker housing, so for businesses to grow in Argyll you need housing for the workers, and they've been outpriced at one end of the market and they're having difficulty accessing social housing at the other end. So that's a huge inequality, and then there's fuel poverty. People living in rural communities are more likely to experience fuel poverty, and I think we're seeing that across the whole of Argyll. I also think no one agency can solve these issues. It is about working in partnership and working together because unless we work together, we're never going to make any traction on any of these.

John McLuckie 10:56

Absolutely. Just to touch on the work of the Communities Housing Trust, could you explain a bit about what community-led housing is and how that works as an approach in Argyll and Bute or could work or maybe has worked already?

John Forbes 11:08

Yeah, it's complementary. So, it's not the answer and it never will be, to all the housing problems, but there's no silver bullet to our housing issues so it's complementary and it targets a different audience from the social housing, so our allocations policies can be a bit more flexible, but we can also access different funding streams from foundations, charities as well as the Scottish Government's Rural and Island Housing Fund and the Scottish Land Fund. And it addresses the specific needs of communities, so if they're needing housing for specific workers, or they're trying to increase the school roll, they can tailor their allocations policies for that to address their needs. I suppose we go where others wouldn't go, so there might not be a perceived demand in small communities, but we'll look at that, we'll dig into it and understand that better and adapt it and provide housing to suit their specific demand.

John McLuckie 12:00

Yeah, really interesting, and your phrase there, "going where others might not go" as well. Have you got any sort of examples of where you've worked in Argyll and Bute?

John Forbes 12:07

I suppose one that was recently finished was on the Isle of Colonsay and I know that West Highland Housing have tried to do housing there for a number of years and the population is only about 120 people on that island, really, really struggling in terms of the sustainability of the

community. Some days they were struggling to get staff to man the airport, so flights were cancelled, and we've managed to deliver 9 homes there and we've got 3 self-build plots and the homes are split between a range of tenures. , so that we've got affordable rent homes, we've got homes that are low cost home ownership and we've got home specifically for private industry on the on the island. And we managed to combine that with some commercial units, so we're talking about different funding streams. We got Highlands and Islands Enterprise support to help with commercial units as well, so it was sort of a multi-disciplinary approach on that island.

John McLuckie 12:53

Yeah, excellent, excellent. So, I'm just interested if you could give us a bit more information about the work specifically that ACHA does in terms of engaging and working in local communities.

Michelle Mundie 13:03

We do lots, we don't always tell people about it.

John McLuckie 13:07

It's a good opportunity.

Michelle Mundie 13:08

One of the things I've been doing since I came into post is looking at our new build programme and trying to significantly increase the amount of houses that we're building, so I'm currently looking at about 23 sites across Argyll, including on the islands, and I know my partners in the other housing associations are doing the same, they've got new build programmes there as well. Energy efficiency is a biggie for me, I'm a huge champion of trying to increase energy efficiency and we are putting millions of pounds into that every year trying to improve the energy efficiency of our own houses to help tenants with fuel poverty, and that includes things like putting external wall insulation, putting solar panels onto buildings, energy storage, **and** a whole load of other measures that we can put in. So, we have a team working on that and they try and attract as much external funding and we much fund that. So, we've been really successful at doing that.

We're doing things like leasing properties to the HSCP and to the health boards to help get key workers into place. We have lots of officers working in the community and we're going through a bit of a restructure at the moment and that is to make sure that those officers are more visible in the community, so people will get to recognise who their local officer is because they'll be out and about. And, we're looking to do buy backs and so we've been working really closely with the Council to look at where we can buy back properties that were maybe sold through the right to buy and then use that to help with the homelessness problem. So, we're targeting areas of high demand or where there's one property left in the close, or one property sold in a close, that's all ACHA houses, and it means we can consolidate that and we're able to do work in that property as well.

We're obviously a significant employer in Argyll and Bute, employing 260 people, so we do do some training and apprenticeships. We do offer some apprenticeships and we're looking over the next year or so to see if we can expand on that. We also open up our organisation to schools, where they come in for a work placement. We've got some coming in November I think into Helensburgh from Hermitage Academy, to do some work placement with us and hopefully we can show them that housing's not all bad.

A few other things we have. Your Voice group that's a tenants' group and they scrutinise what we do and they look at all different aspects of the business. A really great group and they won an award last year for the work that they did. Fantastic.

We have our Community Action Fund, so if it's a registered charity in Argyll and Bute, they can apply to our Community Action Fund for up to £500 to help with whatever project they're doing at that particular time, and we've got that running all year long, so they just need to apply to our Board. So, we're trying to do as much as we can in the community.

John McLuckie 15:56

Yeah, that's a lot of engagement across it sounds like the whole over Argyll and Bute, including the islands as well, so fantastic stuff.

I guess just thinking ahead a little bit in terms of Communities Housing trust and what comes next. Have you got any ideas what you might be working on and if there are any projects in the pipeline that you can maybe talk about?

John Forbes 16:13

Yip, and I think it's probably, there's a wealth of communities in Argyll and Bute that are trying to take forward their housing projects, and it's important to say that the Local Authority, Argyll and Bute Council, I mean they were the first to stick their heads above the parapet and declare a housing emergency, they recognised it. Everybody had known about it for years, but they stuck their head up, recognised it, the Scottish Government followed suit a year or so later, and Argyll

and Bute Council have been innovative in terms of helping support communities, so we've got a range of communities that we're working with in Tiree, Tayvallich, Lismore, Luing, they're all over the place, and there's funding being made available to help get their projects off the ground. So, the next ones that I'm working on, in reality, probably, is Lismore, Tiree and Tayvallich and the Tayvallich one is the latest one that we're just waiting for a funding grant to come through, and we'll start there with maybe we're looking at perhaps 10 houses in the Tayvallich area.

John McLuckie 17:05

Right, right, really interesting. We'll certainly be keeping an eye on that from our community planning perspective and just generally within Argyll and Bute and the wider Highlands region. So, that's really interesting John, thanks very much, and just to say thank you for joining me for this episode of the Argyll and Bute Committee Planning Podcast, thank you.

John Forbes 17:25

It's been a pleasure and glad to be involved.

John McLuckie 17:28

Michelle, I really appreciate your time. Thanks so much for joining me in the podcast today and hopefully we can get you back in, in the future and have a further chat on the range of housing activities you're involved in and see how progress has been made across Argyll and Bute, thank you.

Michelle Mundie 17:41

Thank you for inviting me.