ARGYLL & BUTE COUNCIL

Housing Need & Demand Assessment

Technical Supporting Paper 01:

Housing Market Areas Refresh Exercise 2025

June 2026 update

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Executive Summary

This paper sets out to assess whether the Housing Market Area (HMA) boundaries expressed and approved in previous refresh exercises remain robust. In doing this, consistency has been achieved by following a similar methodology to the previous refresh thus ensuring that clear comparisons can be made. This methodology and the accompanying analysis is discussed in full detail in the rest of the paper.

What has been demonstrated is that the level of self-containment within the other housing market areas has remained relatively consistent, and while this is not particularly high in comparison with other HMAs across the country. Taken together with other practical factors - including school catchment areas, travel to work areas, physical geographic boundaries, and local community perceptions - the statistical evidence is sufficiently robust to suggest that HMAs are likely to remain unchanged.

The lack of clear sales patterns between any HMAs would suggest that the local authority does not function as a single market area and continues to include several distinct HMAs. The scale of movement across HMAs within Argyll and Bute is minimal and certainly insufficient to warrant merger or any change in existing HMA boundaries, and there is no clear strong relationship with any adjacent local authority areas.

Loch Lomond & the Trossachs National Park planning authority encompasses two distinct sub-areas within Argyll & Bute. These areas operate within the separate functional HMAs of Cowal and Helensburgh & Lomond, and do not exhibit any significant linkages either with each other or the rest of the National Park.

Taking this into account, the recommendation of this exercise is that the housing market areas defined in 2001 and reinforced in previous Housing Need and Demand Assessment (HNDA) updates remain robust and there is no requirement to amend these. These conclusions should now form the geographical basis for the HNDA and Local Housing Strategy (LHS); and as far as possible, analysis and strategic considerations should be disaggregated on the basis of the existing nine HMAS.

Abbreviations frequently used in this document

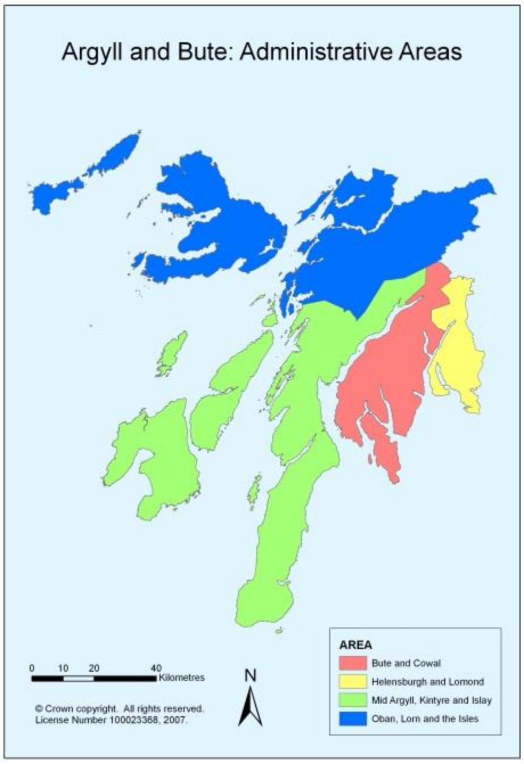
HMA	Housing Market Area	NPF4	National Planning Framework 4
HNDA	Housing Need and Demand Assessment	LDP2	Local Development Plan 2
LHS	Local Housing Strategy		

1. Introduction

This paper describes the approach taken to review the housing market area (HMA) boundaries within Argyll and Bute which will be used as the basis of the local authority's Housing Need and Demand Assessment (HNDA) and Local Housing Strategy (LHS). This updates the previous technical paper published in 2019 and revised in 2021.

There are a range of geographies that can be applied in the Argyll and Bute context including the local authority boundaries and the Council's four administrative areas:

FIGURE 1.1: Argyll & Bute Administrative Areas



Additional spatial partitioning of the authority area includes:

- Service delivery zones, such as secondary school catchment areas, or local social housing letting areas;
- Community Council areas;
- Political ward boundaries;
- Statistically defined areas such as Intermediate Geographies; Datazones; Postcodes; and Census Output Areas;
- Travel to Work Areas (TTWAs, derived from Census outputs).

However, planning for housing requires a particular geographical approach and a specific functional definition. This approach is used to define the approved Housing Market Areas within the local authority.

1.1 Housing Market Areas (HMAs)

A housing market area is defined as a geographical space or territory within which people will search for housing and within which they are willing to move while maintaining their existing economic – e.g. employment – and social relationships (this thus excludes long distance migration associated with, for example, changed employment).

The maximum distance that people are willing to move above is affected by a number of factors chief among which are personal mobility, the time and money costs of travel and house price differences. These are all factors which can change substantially in the medium term and for this reason it is necessary to keep housing market area definitions under review.

The setting of market areas is essential if the land use planning system is to achieve an appropriate provision of land for housing development. The new National Planning Framework 4 (NPF4) has replaced Scottish Planning Policy and the Strategic Development Plans. NPF4 removes the requirement to maintain a 5-year housing land supply and replaces this with an expectation that the LDP delivery programme will establish a deliverable housing land pipeline for the Local Housing Land Requirement. This is reflected in Argyll and Bute Council's Local Development Plan 2 (LDP2), adopted in February 2024, which states that; Local Development Plan 2 needs to help deliver new housing of the right type in the right places in order to meet the needs and aspirations of the wide variety of households across Argyll and Bute. This requires that the demand for new housing within an area is established and that adequate provision is made for sites on which new development can take place to meet that demand. Therefore, the definition of market areas is by no means an administrative or arbitrary process, guiding policy and helping ensure correct and adequate future housing proposals.

1.2 Purpose of this Housing Market Area refresh

The refresh of housing market areas is necessary to ensure that the next Argyll and Bute-wide housing need and demand assessment can be prepared with the appropriate geographical outputs. **The specific objectives of this refresh are firstly to carry out an initial assessment of whether a more thorough re-assessment is required or whether the existing HMAs are still relevant and effective.**

In 2001 Communities Scotland defined housing market areas for the whole of Scotland. Subsequently, Argyll and Bute Council commissioned independent research into local housing markets within the local authority boundary from consultants ODS Ltd and Arneil Johnston. A suite of HMA studies was produced over a period of time which validated the 9 sub-areas identified for strategic planning purposes, and these remain the focus and starting point of the current refresh. The emphasis is on clarifying whether any evidence exists to suggest this has changed.

The main purpose of this refresh is therefore:

- to determine whether any significant changes to statistical evidence exist, to warrant a change to present housing market area boundaries and previous assumptions regarding functional HMAs;
- to determine the extent and nature of any cross-boundary housing market areas; and
- to address the formal requirements of the Scottish Government's HNDA and LHS guidance.

2. The HNDA Guidance

Previous HMA refresh exercises have followed guidance issued by the Centre for Housing Market Analysis (CHMA). CHMA have confirmed that guidance issued in October 2018 to support local authorities carrying out Housing Need & Demand Assessments is still appropriate and that in particular their guidance for defining HMA's remains unchanged. HNDA's use a range of geographies, each of which has a specific use in LHS's and Development Plans. Some elements of the HNDA may only require presentation at local authority level, others at Housing Market Area level. The CHMA particularly emphasises the point that "*avoiding unnecessary disaggregation will reduce the complexity of the HNDA and the amount of time and resource needed for drafting*". For this reason, authorities are encouraged to populate the CHMA HNDA tool with the largest geographies possible.

It is acknowledged that rurality presents some specific issues for HNDA practitioners, including defining HMAs – especially in sparsely populated areas; and small numbers in the data reducing its precision and robustness.

Argyll and Bute Council intends to undertake an HNDA at HMA level which will provide, for each HMA an estimate of: -

- Households living in housing need;
- Households requiring affordable housing now and in the future;
- Households requiring market housing now and in the future;
- The shortfall of affordable housing now and in the future.

These estimates will inform the setting of targets at HMA level for:

- Overall housing supply (covering all tenures)
- Housing land allocations/land release
- Affordable housing supply (including social rent and intermediate tenures)

They will also inform local policy solutions. The targets will be set out in the Local Housing Strategy and the local development plans of both the Council and Loch Lomond and the Trossachs National Park.

2.1 National Park Authorities

Although National Parks are the planning authority for their areas, local authorities remain the strategic housing authority. To plan for housing and create a park-level evidence-base for this purpose, parks and local authorities should work in partnership to prepare HNDA's. The CHMA guidance recommends that HNDA results consider disaggregation where possible to the level of the sub-areas of the Park that fall within the local authority boundary. In the case of Argyll and Bute, this includes rural parts of the Cowal HMA and of the Helensburgh and Lomond HMA, as illustrated in Figure 2.1 overleaf.

In November 2022, the National Park commissioned analysis of housing market pressures, including a refresh of their HMA sub-areas (HMsA), to inform their upcoming Local Development Plan, and the findings of that research[1] have also helped to inform this refresh exercise. Regarding the existing Housing Market Sub-areas, transactions over a 3 year period were analysed to assess if the existing HMAs were still apt.

In terms of specifying the spatial boundaries of sub-areas, the refresh recommends no change to the Cowal sub-area, while it removes the settlement of Balloch from the Loch Lomondside sub-area. As Balloch is out with the Argyll and Bute Council area this change should have no marked effect on this HMA refresh, bringing a boundary that is more contiguous with the Helensburgh and Lomond HMA than previous iterations.

The most recent analysis of census population figures show that Argyll and Bute contains 19% (approx.2,824) of the total National Park population. The Wider Loch Lomondside and, within it, the Loch Lomondside LDP Area as defined in the Park's Local Plan, was identified as a distinctive area that has minimal connections to the rest of the National Park. The communities that fall within the Loch Lomondside LDP area as well as Arrochar, Succoth and other small communities adjacent to the LDP boundary experience very considerable housing demand from the Greater Glasgow HMA and long distance movers. Housing market dynamics of this area are therefore very strongly shaped by trends in the Greater Glasgow HMA and developments at the UK wide level. Historically, the Cowal sub-area of the Park seems to have experienced some spill over from the Greater Glasgow HMA in the boom years, but today it continues to form an integral part of the Cowal HMA area, which is centred on the service centre of Dunoon.

In summary, taking note of the re-confirmation of the Cowal HMsA and a Loch Lomondside HMsA that is more contiguous with the Helensburgh and Lomond HMA; the Cowal and Lomond sub-areas of the National Park seem to operate as quite distinct markets and have more in common with the rest of their respective HMAs than with each other or the rest of the Park. Therefore, there is no justification for creating a single, separate National Park HMA within

[1] Operation of Housing System within Loch Lomond & Trossachs National Park
Final Report November 2022; Arneil Johnston

Argyll and Bute and the primary focus will continue to be on the larger Argyll and Bute HMAs that contain these areas.

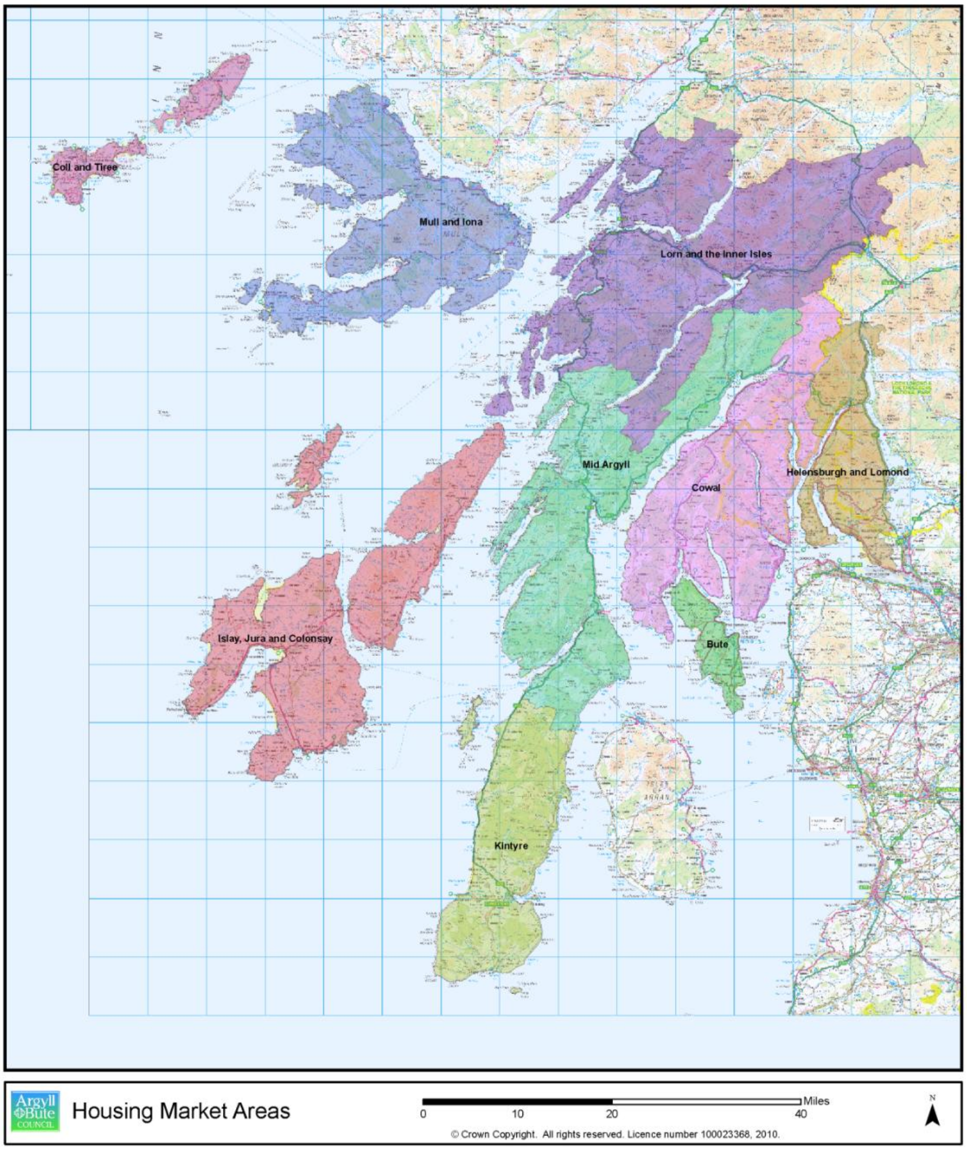
FIGURE 2.1: Map of the Loch Lomond & Trossachs National Park area

3. The current Argyll & Bute HNDA

The last HNDA for Argyll & Bute was approved as “robust and credible” by the CHMA in 2021, however, key datasets including the Sasines analysis used to inform the evidence base focused on the period 2009-2013, and is therefore already significantly outdated. Nevertheless, this does provide a useful starting point for the current refresh which will follow a similar methodology using the most recent datasets.

Historically, 9 distinct HMAs have been identified for strategic planning purposes within the local authority. These are highlighted in the following map.

FIGURE 3.1: CURRENT HOUSING MARKET AREA BOUNDARIES IN ARGYLL & BUTE



The existing HMAs comprise: -

- Bute
- Coll & Tiree
- Cowal (includes part of Loch Lomond & Trossachs National Park)
- Helensburgh & Lomond (includes part of Loch Lomond & Trossachs National Park)
- Islay, Jura & Colonsay
- Kintyre (includes Isle of Gigha)
- Lorn (includes the Inner Isles of Lorn)
- Mid Argyll (includes Inveraray and Tarbert)
- Mull & Iona

Detailed descriptions and analysis of each HMA is set out in Section 6.

4. Methodology

There is no single, definitive method for establishing HMAs and the CHMA recognise different approaches are required in different areas. The Scottish Government HNDA Guidance refers to the original Communities Scotland Local Housing Systems Analysis (LHSA) Good Practice Guide[2] which refers in turn to their Guidance on Housing Market Areas[3] (Report 26). The LHSA lists a number of potential approaches using:

- Analysis of the origin and destination of house buyers (using Sasines data).
- Travel to Work Areas, mainly defined using census data.
- Community boundaries such as Community Council areas.
- Pre-defined boundaries
- Local knowledge or instinct based modelling.

Some of the key features of HMAs are:

- They are a compromise between theoretical appropriateness and practicality in terms of data availability and robustness.
- They must be at a scale which allows quantitative estimates to be made of current and future economic growth, demographic change & migration, and income estimates, and for housing requirement to be demand, rather than supply, led.
- The concept works best in urban areas. Difficult issues in rural areas include low market activity; sales to long distance retirees and second home owners; and highly localised demand, particularly for affordable housing. Rural HMAs "….may be more easily identified using qualitative or predominately consultative approaches, or school catchment areas" (LHSA Good Practice Guide).

The current analysis has been carried out in line with these suggested methods to identify Argyll and Bute's HMAs, using a preferred approach of analysis of Sasines data as an initial filter. The Sasines data comprises information on all house sales within Argyll and Bute over a chosen time period, in this case 2020 to 2024, and offers house cost data, and critically for this work information outlining where house purchasers lived before the point of purchase. This will provide an initial assessment of whether a thorough refresh is required or whether the recommendations of the existing technical paper are still appropriate by using the following approach;

- **Origin-based destination analysis** – of Sasines data (official records of house sales in Scotland) for 2020 to 2024 (updating the previous HNDA which was based on analysis of data for the period 2014 to 2018) to understand the origins of house moves to destinations within the previously defined HMAs.

[2] Local Housing System Analysis Good Practice Guide, Communities Scotland, 2004 http://www.lhs.communitiesscotland.gov.uk/stellent/groups/public/documents/webpages/cs_006031.pdf.

[3] Housing Market Areas in Scotland: Definition and Review; Volume 3: Guidance on Market Area Definition, Communities Scotland Research Report 26

This indicates levels of self-containment and the significance of functional relationships with neighbouring authorities and market areas;

Should the result indicate that a thorough refresh be required, the following additional assessments would then be carried out;

- **Triangulation** – with other housing stock, socio-economic and population data to reinforce or question observations under the Sasines analysis above; and
- **Use of local knowledge** – to interpret and validate the conclusions being drawn, with professional expertise and local knowledge of the project team and key stakeholders.

The specific analyses will identify:

- **Where people move to and where they move from** – using the Sasines data, the exercise will try to understand the following factors:

   I. **Local authority and sub-area self-containment**: percentage and number of house moves within each geography by origin of purchaser;
   II. **The extent of interaction between the HMAs**; percentage and number of house moves by existing HMA that originate within that same area;
   III. **The extent of interaction between the HMAs and other locations out with the local authority, particularly neighbouring areas**; percentage and number of house moves to existing market areas that originate out with the authority.

- **Cross-boundary interactions**
  No housing market area is 100% self-contained, as people who can buy property will do so in various places for different reasons. This means that there are also some house moves between housing market areas, including across local authority boundaries. There is particular interest in understanding the extent of the Helensburgh & Lomond housing market area regarding any other cross-boundary issues.

  The role of new build properties was also considered**.** The majority of moves are within the existing stock (second-hand sales) but new build properties can sometimes influence longer distance moves or prompt a new set of trends, which are significant. However, on looking at the extent of sales purchased as new build in the 2020 to 2024 Sasines data, less than 3% of sales were classed as to new build. The numbers proved insufficient for robust analysis, and no credible inferences could be drawn regarding the proportions and number of new build property sales by purchaser origin within the authority or each housing market area.

4.1 Sasines data cleansing

The analysis for this refresh is based on Sasines data supplied by the Registers of Scotland (RoS) for the period January 2020 to December 2024. Although a small sample showed anomalies in postcode entry, all properties have been able to be assigned to Housing Market Areas and buyers assigned to the appropriate location sub-set.

The Sasines data was 'cleansed' prior to the analysis to remove errors and other anomalies so that only those categorised as 'person to person'/'2nd hand' sales or 'company new build' were included. In line with the Scottish Government's standard methodology, all property sales below £20,000 or above £1m were excluded. Total sales numbers will include a small number of private and/or family transactions that were possibly not on the open market but fall within the aforementioned value parameters, given that the location of both the property and the buyers are relevant to this paper. Duplicate entries were also cleansed to avoid exaggerated numbers and this cleansing favoured retention of purchases from within the HMA if possible. While analysis was carried out on an annual basis, the key dataset aggregated Sasines information over a five-year period to achieve sufficient numbers to ensure statistical validity of the results. This is particularly critical in the rural context of Argyll & Bute's housing market areas.

5. Argyll & Bute Housing Market 2020 to 2024

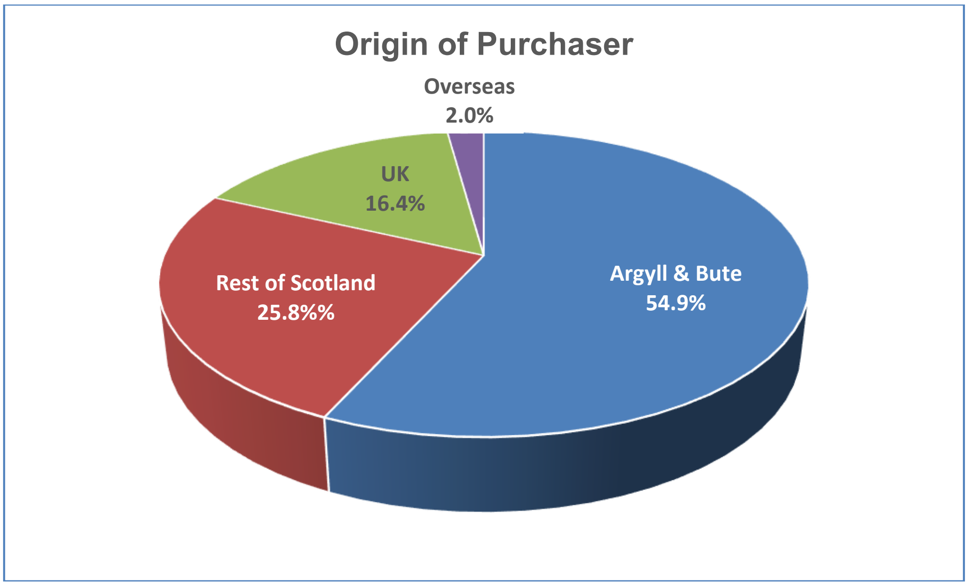
Origin based containment is defined as the majority of households buying a house within an area having moved from somewhere else within that area; while ***destination based containment*** is defined as the majority of people selling a house in an area moving to somewhere within that area. Origin based containment is regarded as the preferred approach and is most suitable for the data available for this refresh.

Between January 2020 and December 2024, there were a total of 11,277 house sales in Argyll and Bute for which we have an identified origin for the purchaser. Of these sales, 6,189 were purchased by persons already located within Argyll and Bute giving a containment rate of 54.9% (similar to the 56.8% in the previous five year period). There is no set method for determining what the appropriate threshold for self-containment is, though convention places it at around 70-75%. The containment levels indicate that Argyll and Bute as a whole is not a particularly highly self-contained single housing market. A quarter of sales went to house buyers from elsewhere in Scotland and 16% to purchasers from the rest of the UK. A small proportion of purchasers come from overseas. The following table and figure summarise the containment in Argyll and Bute between 2020 and 2024.

Table 5.1: ARGYLL & BUTE HOUSING MARKET CONTAINMENT 2020 -2024

Origin of Purchaser	Nos of Sales	As % of sales with known origin
Argyll & Bute	6,189	54.9%
Rest of Scotland	2909	25.8%
UK	1843	16.4%
Rest of World	223	2.0%
Unknown Origin	113	1%
TOTAL	**11,277**	**100%**

Figure 5.2 Argyll & Bute Housing Market Containment 2020 to 2024 (%)



Source: Register of Sasines 2020 - 2024

However, the percentage of sales to purchasers originating across neighbouring local authority boundaries is not significantly high and would not justify extending the housing market area boundary in this instance. The main origin of Scottish based purchasers out with Argyll and Bute are Glasgow (1109 sales, or 9.8% of all sales), Edinburgh (195 sales, 1.7% of total) and West Dunbartonshire (189, 1.7%). Looking at the Glasgow figures more closely, there was a substantial peak during 2021 consistent with other statistical peaks associated with COVID-19. Removing the COVID-19 peak year of 2021 from calculations shows a percentage of 9.3% of house sales from buyers in Glasgow. While noteworthy, these are below the threshold of around 10% suggested in the guidance for determining significant “spheres of influence” on local housing markets. In fact, the evidence shows that house buyers originate from a wide spread of local authorities across most of Scotland, albeit numbers in most cases are very low.

TABLE 5.3: ARGYLL & BUTE HOUSE SALES TO SCOTTISH PURCHASERS

Scottish Origin Based Sales 2020 - 2024 (excluding Argyll & Bute)			
Adjoining or Selected Local Authority areas	**Total**	**% of Scottish Sales**	**% of All Sales**
Edinburgh	195	6.7%	1.7%
Glasgow	1109	38.0%	9.8%
Highland	113	3.9%	1.0%
Inverclyde	76	2.6%	0.7%
Stirling	67	2.3%	0.6%
West Dunbartonshire	239	8.2%	2.1%

Around 83% of all Scottish based sales (out with Argyll and Bute itself) were to purchasers beyond the immediate neighbouring local authorities, of Highland, West Dunbartonshire, Inverclyde and Stirling and, overall, these cross-border sales comprised only 4.4% of the total known sales. This supports the view that Argyll and Bute, while not highly self-contained, can be considered a functional housing market area within its own boundaries for strategic planning purposes.

Looking at containment trends on an annual basis over the last five years, Table 3 below indicates that there has been some fluctuation, with marked drop in containment in 2021 which then recovered and stabilised in following years. However, overall, the proportionate breakdown of house buyers from elsewhere in Scotland, the UK and overseas has been relatively consistent.

TABLE 5.4: Annual Containment (Known Sales) Argyll & Bute

YEAR	Argyll & Bute %	Scotland %	UK %	Overseas %
2020	55.3%	25.9%	16.4%	2.1%
2021	51.9%	27.9%	17.7%	2.0%
2022	55.0%	25.8%	17.2%	1.5%
2023	56.8%	23.8%	15.0%	2.4%
2024	56.4%	24.9%	14.8%	2.1%

In summary, therefore, with origin-based self-containment flows ranging from 52% to around 57%, we can conclude that the Argyll and Bute administrative area remains a relatively distinct housing market for strategic planning purposes. Although it continues to be open to influence from the wider Glasgow City HMA and, to a lesser extent, Edinburgh City and the neighbouring authority of West Dunbartonshire, in general, the scale of moves to or from other neighbouring local authorities is comparatively weak in most cases (less than 1%).

However, the LHSA: Good Practice Guide states that larger areas are always more self-contained than smaller ones, and a sufficiently large area may meet a minimum containment criteria without necessarily having a functional significance. For example, people may choose to relocate to the Isle of Bute, rather than Argyll and Bute. In the rural context of Argyll and Bute it is crucial to consider the operation of smaller, sub-area housing markets, as need and demand can be highly localised at the level of individual islands, settlements or communities; and pressured “hotspots” may be masked within larger geographies.

The expansive size of Argyll and Bute, and travel distances between key settlements, preclude easy movement and result in a large number of discrete sub-markets with quite distinct characteristics; and therefore the following section looks at the individual HMAs in more detail.

6. THE INDIVIDUAL HOUSING MARKET AREAS (HMAs)

These HMAs are based around the main towns/key settlements or “spheres of influence” and also reflect the distribution of the main secondary school catchment areas across Argyll and Bute. For the purposes of statistical robustness in data analysis, smaller islands have been grouped together in single HMAs however it is acknowledged that on occasion further disaggregated assessment would be beneficial. A rolling programme of HMA studies carried out originally by different, independent consultants confirmed through containment analysis and community consultation that these nine HMAs represented the appropriate best-fit analytical basis for housing needs assessment. This work involved:

- Defining the settlement backbone of the area i.e. centres of local employment
- Determining movement patterns using Sasines data
- Identifying policy or infrastructure parameters which impact on the movement of households between and within local HMAs and sub-areas
- revising HMA boundaries to reflect these policy considerations.

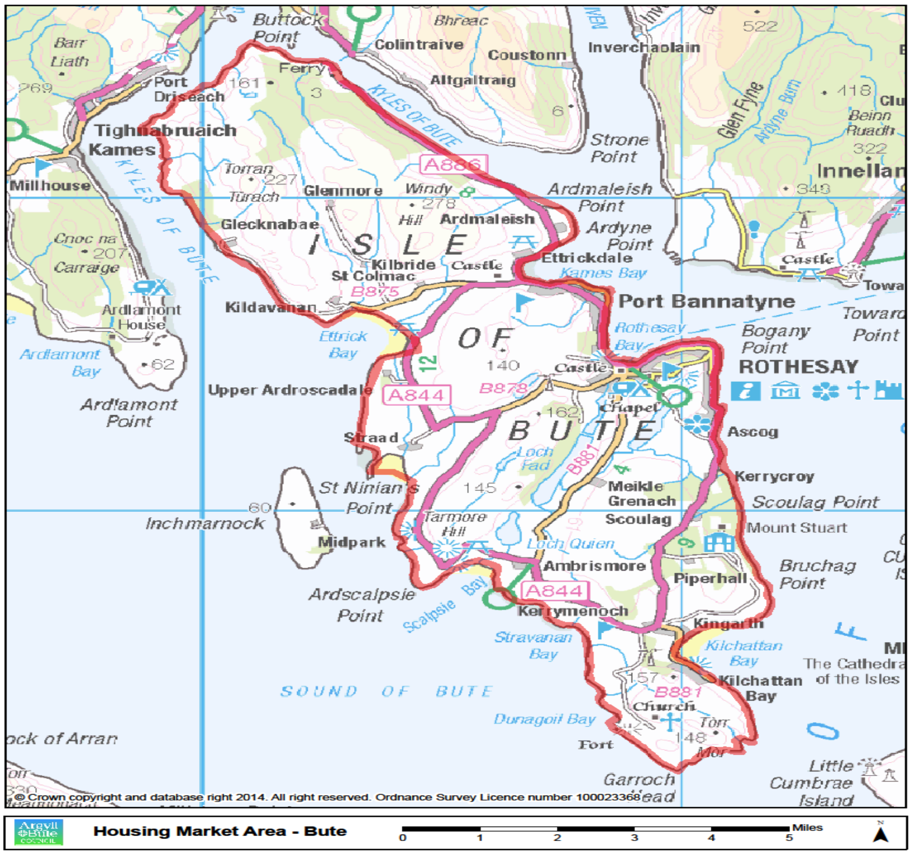
This work is recorded in the series of individual Housing Market Studies available on request from the Council; and following the process from the last HMA refresh this current study builds on that original research. Crucially, this paper also provides a basic review and update of the previous HNDA Technical Supporting Paper which was produced by the Council in 2019. The following paragraphs consider each of the 9 HMAs in turn, in the light of the latest Sasines data. In reviewing the historic approach to the definition of HMAs within Argyll and Bute, the LHS Team were mindful of certain specific issues, including (but not limited to):-

- Any evidential factors requiring adjustments to the Helensburgh & Lomond HMA;
- The status of Tarbert in relation to the Mid Argyll and Kintyre HMAs;
- The appropriateness of retaining Coll & Tiree as a distinct HMA, given the restrictive size of the population; and the relative merits of disaggregating other island groupings further, given the requirement to achieve statistical validity and critical mass for “robust and credible” analysis;
- The best-fit approach to sub-areas within the Loch Lomond & Trossachs National Park planning authority.

6.1 BUTE HOUSING MARKET AREA

This area includes the island of Bute and the much smaller neighbour of Inchmarnock. The community area is based around the town of Rothesay which provides the key service outlets and is the location of the secondary school.

HMA 1	Bute
Main Towns (i.e. pop. exceeds 3000)	Rothesay
Villages and Minor Settlements	Port Bannatyne /Ardbeg



There were 1071 house sales within the data parameters in the Bute HMA over the period 2020 to 2024, of which 1060 have identifiable origins of purchasers.

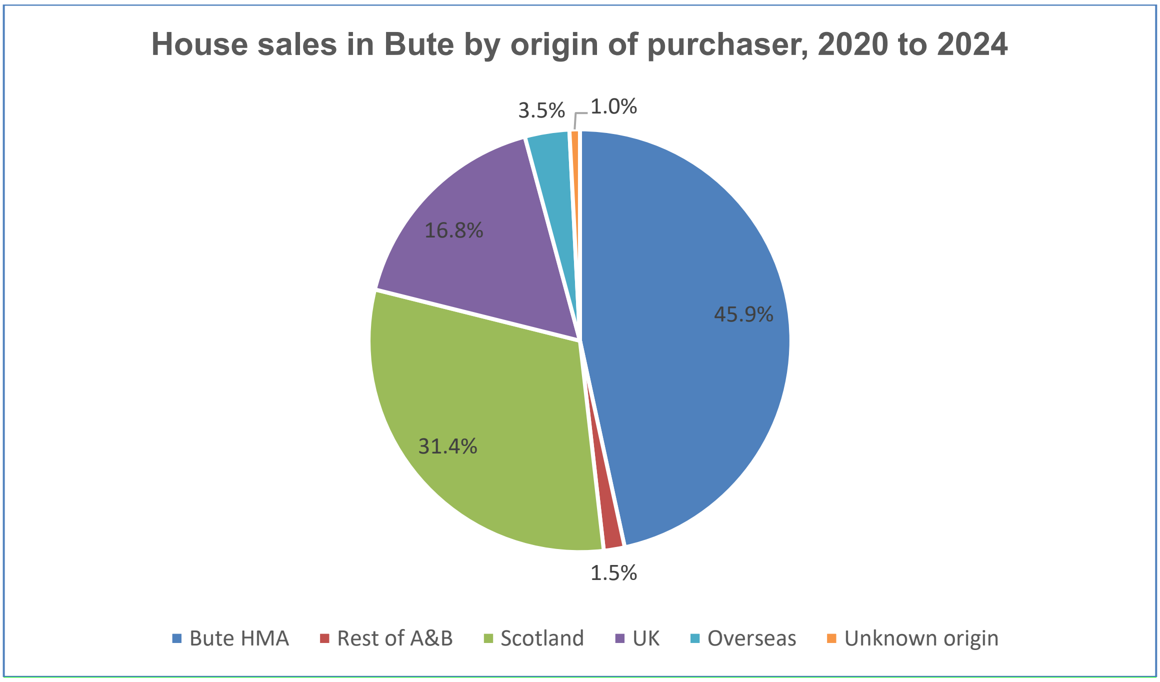
The Sasines analysis summarised below shows that Bute is not strongly self-contained, with less than half the sales (only 45.8%) originating within the HMA itself. This is still the largest source of sales however, with the next largest area of origin being the rest of Scotland (31.4%). It is noticeable that the proportion of sales from elsewhere in Argyll and Bute is marginal (1.5% in total) and that actually there were more incoming purchasers from overseas (3.5%); while the UK made up 16.8% of all sales.

The Sasines analysis below reveals that the Bute HMA is strongly influenced by in-migration and although the majority of sales do originate within the island (45.9%), this cannot be deemed to be a particularly self-contained area.

However, the HMA origin sales have increased from 38% previously suggesting that self-containment is increasing.

Although Bute is linked administratively with Cowal and together both areas were defined as a single Travel to Work Area ("Dunoon & Rothesay" based on Census data). In fact the island does not exhibit strong links with this or other local HMAs within Argyll and Bute, with only 16 sales in the five year period 2020 to 2024 originating from within Argyll and Bute. In fact, the proportion of buyers moving from overseas to Bute was more than double that from the rest of Argyll and Bute, at 3.5%.

Almost a third of purchasers were from elsewhere in Scotland (31.4%) with a further 16.8% from elsewhere in the UK.



While the island is therefore subject to very significant mobile demand, with 54% sales originating beyond its boundaries, the lack of any strong market links with immediate neighbouring areas such as Cowal indicate that there is no justification to merge the area within a wider HMA. The local community view that as an island Bute should be considered as a distinct HMA for planning purposes remains the most appropriate option. This is strengthened by the overall increase in self-contained sales when compared to previous figures, and the lack of any significant influence from neighbouring local authorities.

The Bute HMA comprises the following data geographies, which can be used for statistical analysis:

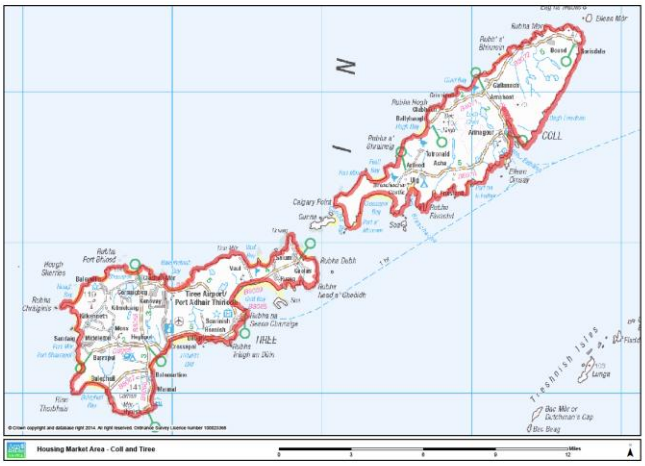
Post Code Sectors	PA20 0; PA20 9; PA21 2 (overlaps with Cowal)
Datazones	S01007340 - S01007350
Travel to Work Area	Dunoon & Rothesay

6.2 COLL AND TIREE HOUSING MARKET AREA

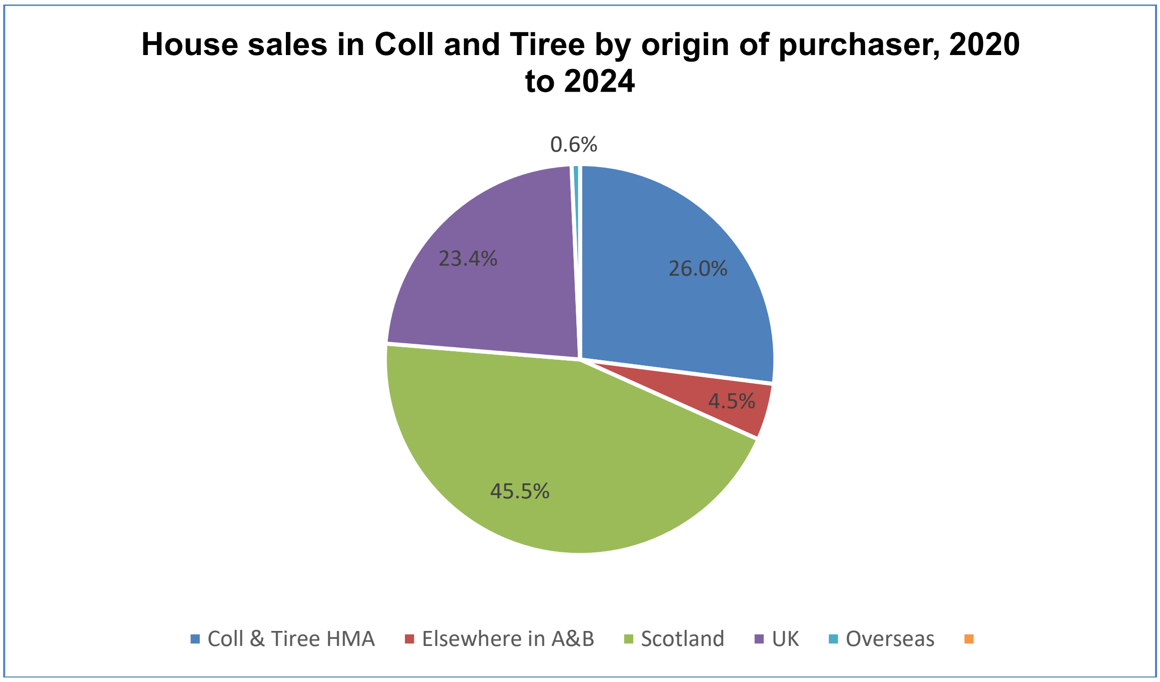
By far the smallest of the nine HMAs within Argyll and Bute, the Coll & Tiree grouping presents real issues when considering the statistical validity of the data available for analysis. As a separate HMA for strategic planning purposes, this is very much on the margins of what would be deemed acceptable and there is a decision to be made regarding the appropriate approach for these islands. Unfortunately, there is no evidence that the islands operate within a larger housing market, for instance with other islands such as Mull & Iona, or indeed with the mainland of Argyll. The following summary analysis is presented purely as indicative and it should be noted that robust conclusions cannot be drawn from these numbers.

Arinagour on Coll and Crossapol on Tiree have been designated as **key rural settlements** within the council's LDP2.

HMA	Coll & Tiree
Main Towns	None
Key Rural Settlements	Arinagour; Crossapol
Villages and Minor Settlements	A'Chrois – South; Balemartine; Balephuil; Cornaigmore; Cui Dheis – north Balemartine; Hynish; Kenovay; Sandaig; Scarnish; Sraid Ruadha/ Balevullin;
Wards	Tiree & Coll



There were only 154 sales meeting data parameters between 2020 and 2024 across both islands, all of which contained verifiable origin data. As would be expected, the vast majority of these sales (84.4%) were on the more populous island of Tiree, with only 24 sales across the 5 year period on the Isle of Coll. Local resident purchases accounted for only 26.0% of the total sales and the islands are very strongly subject to external demand, particularly from elsewhere in Scotland (45.5% of sales) and the wider UK market (23.4%).



The justification, therefore, for continuing to treat these islands as a separate HMA for planning purposes is based primarily on the fact that Tiree is served by its own secondary school, and the islands constitute a single electoral ward with their own community identities; with little or no functional market links to the mainland or a larger island such as Mull. However, it may not be possible to address one of the key requirements of the HNDA in this instance given the numerically small baseline numbers involved, which is to estimate future population and household projections at this level; and some pro rata statistical analysis may be required on occasion.

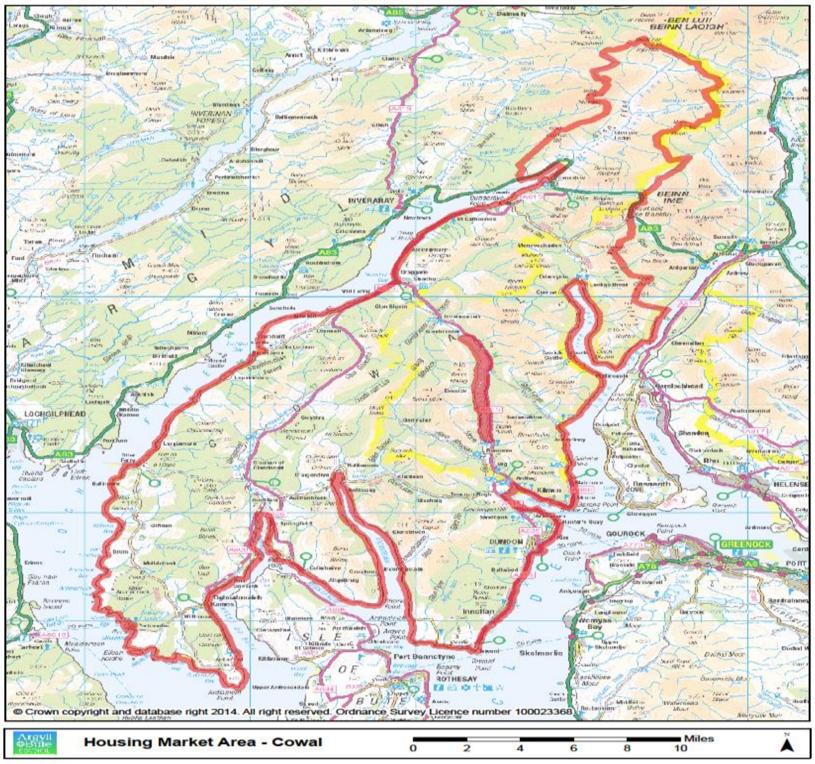
The Coll & Tiree HMA comprises the following data geographies which can be used for statistical analysis:

Post Code Sectors	PA77 6 Tiree; PA78 6 Coll
Datazones	S01007284
Travel To Work Area	Mull & Islay

6.3 COWAL HOUSING MARKET AREA

The Cowal peninsula is mainly influenced by the town of Dunoon, and includes the **key rural settlements** of Kames/Tighnabruaich; Strachur; and Cairndow as designated within the Council's LDP2. The area includes part of the Loch Lomond & Trossachs National Park which covers north Cowal – Loch Eck; Lochgoilhead; and Carrick – down to Blairmore/ Kilmun/ Strone.

HMA 3	Cowal
Main Towns	Dunoon
Key Settlements	Sandbank (includes Ardnadam);
Key Rural Settlements	Kames/Tighnabruaich, Cairndow; Strachur
Villages and Minor Settlements	Ardentinny; Innellan; Lochgoilhead; Ardnagowan; Carrick Castle; Clachaig; Colintraive; Clachan of Glendaruel; Kilfinan; Leachd; Leanach; Lephinmore; Lower Altgatraig-Newton; Mill Cottage (Glendaruel); Millhouse; Newton; Portavadie; St Catherines; Stronafian; Toward



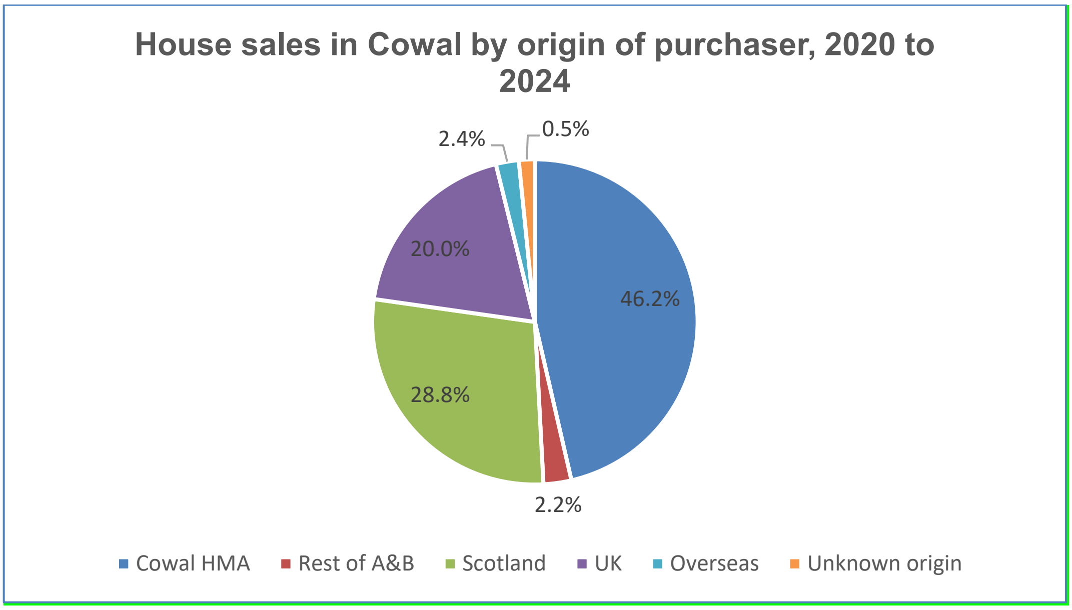
There were 2,184 house sales within the cleansed data in the Cowal HMA over the period 2020 to 2024, of which 2,173 have identifiable origins of purchasers. The Sasines analysis summarised in figure 3.1 below shows that Cowal is not strongly self-contained, with less than half the sales (only 46.2%) originating within the HMA itself. This is still the largest source of sales however, with the next largest area of origin being the rest of Scotland (28.8%). It is noticeable that the proportion of sales from elsewhere in Argyll and Bute is marginal (2.2% in total), incoming purchasers from overseas (2.4%); while the UK made up 20.0% of all sales.

Cowal also remains relatively distinct from other local authorities: the majority of sales out with the HMA come from areas, which have no boundary with Cowal. The scale of moves originating in neighbouring authorities or housing market areas is in fact comparatively weak, with Inverclyde having only 1.3%. Glasgow had the highest percentage of purchasers (11.7%) and the other main origin within Scotland was Renfrewshire (2.5%).

The figures for Glasgow show an increase from the previous HMA refresh exercise using 2014 to 2019 data (7.4% to 11.7%). It is notable that the majority of these sales (68%) occurred during the years where data is likely skewed by the effects of the Covid pandemic (2020 to 2022). Numbers in the two following years have scaled back to roughly two-thirds of the peak figure in 20/21.

However, the figures for purchases from Scotland as a whole actually show a percentage decrease from the previous HMA refresh (32.7% to 28.8%), while the purchases within the Cowal HMA itself showed an increase from 43.9% to 46.2%. This would indicate that the HMA is showing marginally increased self-containment.

Cowal is also quite distinct from the neighbouring HMAs in Argyll and Bute with only 49 sales in total in the 5 year period, with no clear correlation for any particular HMA.



This illustrates that the HMA is subject to significant external demand and it also reinforces the conclusion that, despite some increases in percentage sales within the HMA, it is not strongly self-contained. There is evidence that this area includes a significant proportion of second homes, which can be a significant factor on the operation of the market. However, despite the lack of strong self-containment, there is no compelling statistical evidence to suggest altering the market area boundary; and given the influence of the congruent local secondary school catchment area together with local perceptions and community views, it is recommended that the Cowal HMA as presently defined should be retained. It should also be noted that housing market analysis carried out by the Loch Lomond and Trossachs National Park in 2021 recommended no change to the Cowal HMA, reinforcing the Council's conclusion that the Cowal sub-area of the Loch Lomond & Trossachs National Park forms part of the Cowal HMA that extends across the whole of the peninsula.
The Cowal HMA comprises the following data geographies which can be used for statistical analysis:

Post Code Sectors	PA22 3; PA23 7; PA23 8; PA24 8; PA25 8; PA26 8; PA27 8; PA21 2 (partially overlaps Bute)
Datazones	S01007351-S01007357; S01007359-S01007372
Travel To Work Area	Dunoon & Rothesay

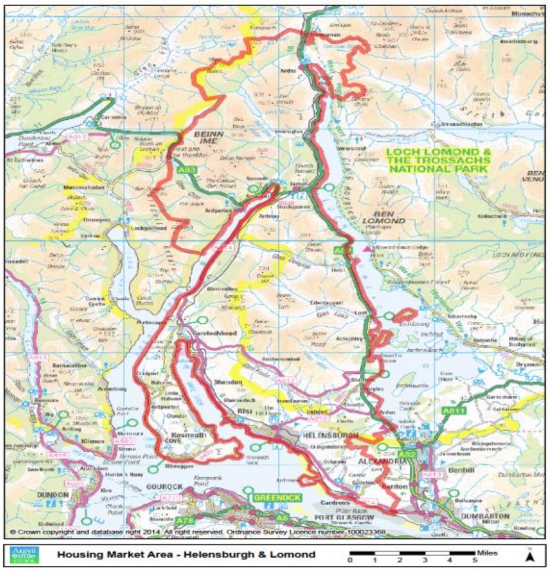
6.4 HELENSBURGH & LOMOND HOUSING MARKET AREA

This HMA comprises 2 separate planning areas:

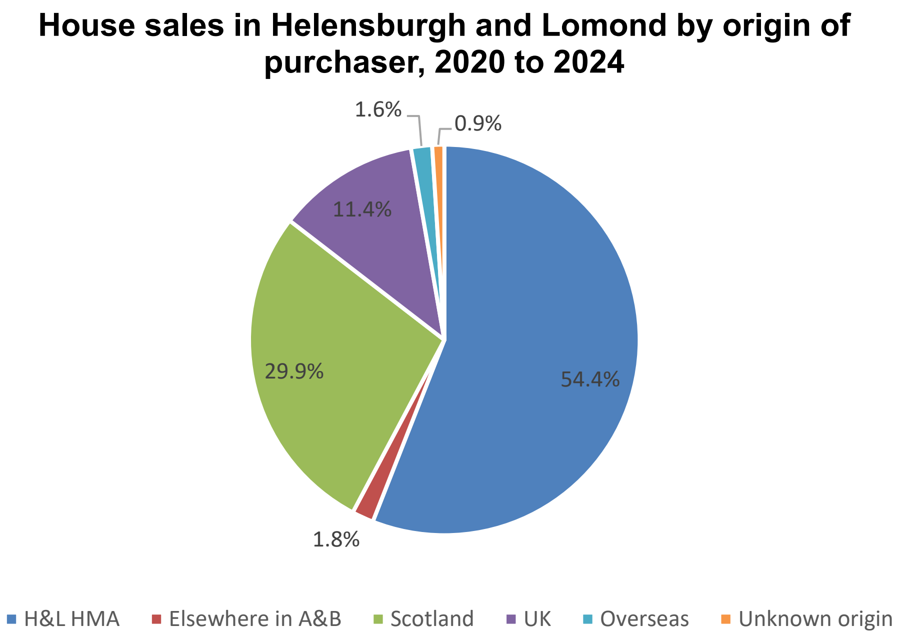
a) **Helensburgh/Cardross/Rosneath** which is centred on the main town of Helensburgh; extending eastwards around Gareloch & includes the Rosneath peninsula; military bases; MOD barracks & peace camp; and has links with Glasgow & east. Garelochhead, Rosneath, and Cove/Kilcreggan are designated **Key Rural Settlements** in the Council's LDP2.

b) **Loch Lomond & the Trossachs National Park** (Argyll & Bute Sector) covering Loch Lomond-side, Arrochar, Succoth & the "Arrochar Alps".

HMA	Helensburgh & Lomond
Main Towns	Helensburgh
Key Settlements	Cardross;
Key Rural Settlements	Clynder/Rosneath; Garelochhead; Kilcreggan/Cove;
Villages and Minor Settlements	Ardpeaton; Arrochar/Succoth; Coulport/Letter; Luss; Portincaple/Whistlefield; Portincaple (Loch Long-side); Portkil; Rahane; Succoth Pier; Tarbet; Rhu; Shandon
Wards	Helensburgh East; East Central Helensburgh; Helensburgh Central; Helensburgh North; Helensburgh West; West Helensburgh & Rhu; Garelochhead & Cove Cardross; Arrochar, Luss, Arden & Ardenconnel; Rosneath, Clynder & Kilcreggan;



There were 3,079 house sales in the Helensburgh & Lomond HMA meeting data parameters between 2020 and 2024, of which 3,051 have identifiable origins of purchasers. From the Sasines analysis illustrated below, it is evident that there is a reasonable degree of self-containment in this area (54.4%) but also a significant influence from out with the area. Almost one third of house purchasers (29.9%) come from elsewhere in Scotland and 11.4% come from elsewhere in the UK. However, less than 2% come from elsewhere in Argyll and Bute itself, with only 56 purchases across the 5-year period. This indicates fairly weak market links with the rest of the local authority area.



Of the 921 purchasers from elsewhere in Scotland, the majority (66.3%) originated in either Glasgow or West Dunbartonshire, the equating to 44.3% and 22.0% of the total known Scottish based sales respectively. In particular, the numbers buying from the neighbouring local authority of West Dumbarton are relevant to setting HMA boundaries. When disaggregating data from the Registers of Scotland, there is a sharing of the G83 8 postcode area between Argyll and Bute and West Dunbartonshire. The numbers for this particular postcode area were further broken down to ensure that all house sales were within the Helensburgh and Lomond HMA and that figures were not diluted by the inclusion of sales in West Dunbartonshire. While notable in relation to other areas of origin, the level of impact would not in itself be sufficient to support the extension of the HMA beyond the local authority boundaries. Other neighbouring authorities had minimal influence.

Many of the purchases by residents in Helensburgh and Lomond are to remain within the HMA. The high levels of in-HMA purchases and the relative lack of purchases from neighbouring local authorities suggests relatively robust levels of containment around the main town but also supports the view of market linkages between the rest of Lomond and Helensburgh itself.

The decision of the National Park to dis-aggregate Balloch from their Loch Lomondside Housing Market Sub-area bring their boundaries closer to those of the existing Council Helensburgh and Lomond HMA and thus further supports the lack of need to change HMA boundaries.

While the Helensburgh & Lomond HMA largely falls within the Dumbarton & Helensburgh TTWA, as does the whole of the Dumbarton and the Vale of Leven HMA, there are valid institutional and practical reasons why the HMA boundaries are not extended beyond local authority boundaries, including data availability. Considering the influence of the National Park, in terms of the Loch Lomondside sub-area, patterns of residential mobility add support to local perceptions that this area is subject to very considerable housing demand from the Greater Glasgow HMA, and from long distance purchasers from England or further afield. Moreover, very low numbers of buyers move between this area and the rest of the National Park in either direction. This strongly suggests that the residential links between the Loch Lomondside Area and the rest of the National Park are weak. On this basis, the Council does not recommend creating a separate National Park HMA across borders, but will continue to focus primarily on the wider Helensburgh & Lomond HMA within the local authority boundaries. However, as far as practicably possible we will also strive to disaggregate need to the National Park sub-area.

HM Naval Base Clyde (Faslane) is a major employer within this HMA and has recently been subject to expansion of staff and personnel. In planning for this change the MOD had developed a Future Accommodation Model to help guide and provide adequate homes for the new staff, which was piloted at some locations including Faslane. Although the final analysis is not available, interim results passed to the Council indicated that 10 staff looked to purchase property and over 100 staff were keen to enter the private rental market. Precise geographical data for properties taken on are not available but anecdotal evidence suggested that personnel were mostly looking beyond the Helensburgh and Lomond area for their accommodation, to be nearer social and recreational opportunities, to be nearer jobs markets for their partners and to have a wider choice of schooling available. Therefore this suggests little impact on the housing market in Helensburgh and Lomond.

In light of this analysis, there are no compelling reasons to adjust the current definition of Helensburgh & Lomond as a practical and functional HMA for strategic planning purposes.

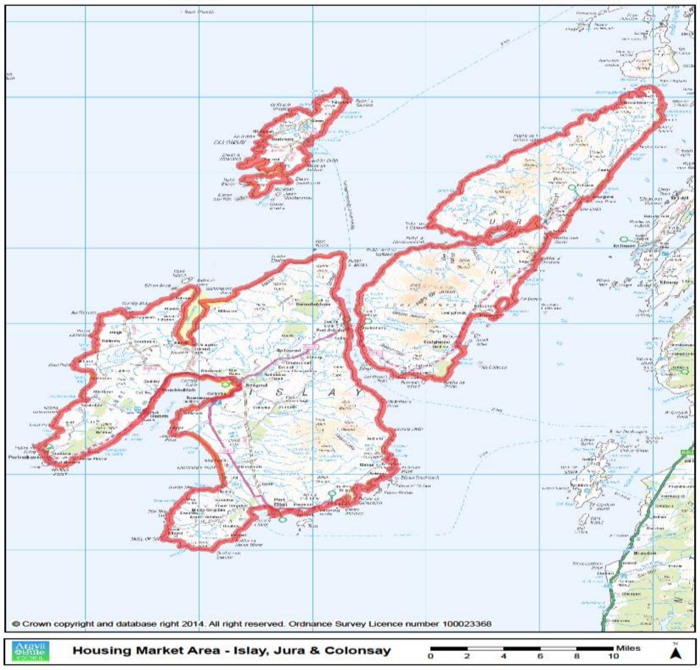
The Helensburgh & Lomond HMA comprises the following data geographies which can be used for statistical analysis

Post Code Sectors	G83 7 Arrochar; G84 0 Garelochhead; G84 7 Helensburgh; G84 8 Helensburgh/Rhu; G84 9 Helensburgh; G82 5 Cardross
Datazones	S01007358; S01007373 - S01007408
Travel To Work Area	Dumbarton & Helensburgh

6.5 ISLAY, JURA & COLONSAY HOUSING MARKET AREA

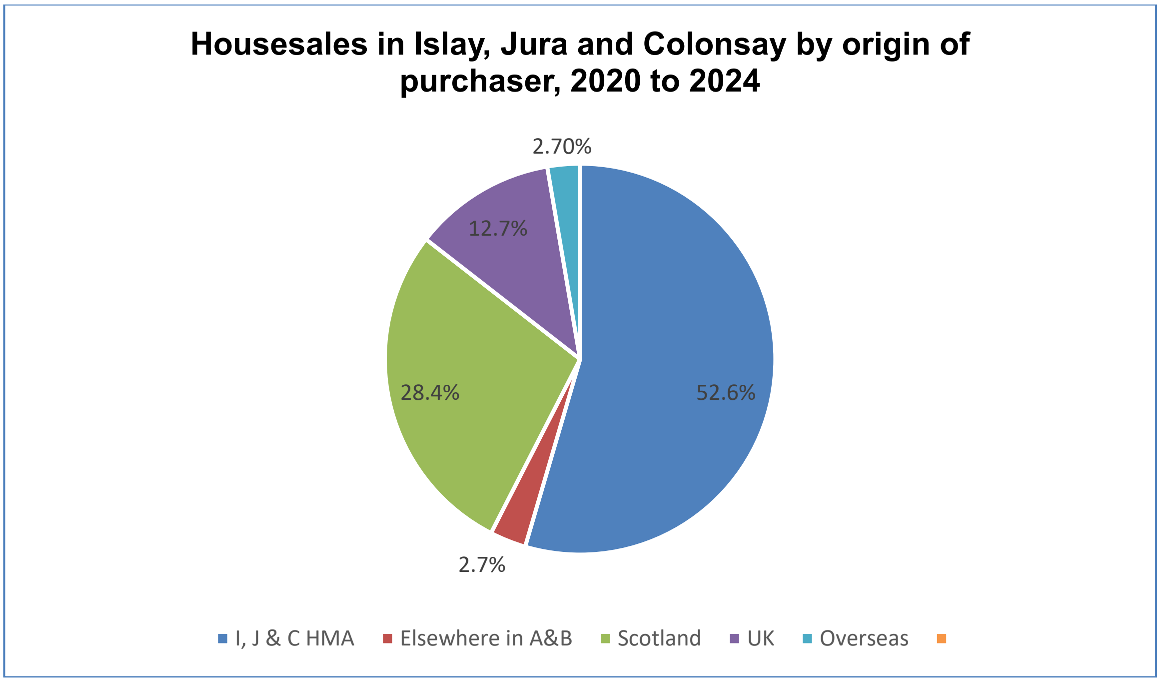
Islay is the second largest island in Argyll & Bute and Bowmore is its largest settlement. Jura is the third largest island but has a relatively small population based around Craighouse. Colonsay is physically linked to Oronsay at low tide. **Key rural settlements** for development in the Council's proposed LDP2, include: Craighouse, Port Charlotte and Port Ellen

HMA 5	Islay, Jura & Colonsay
Main Towns	None
Key Settlements	Bowmore
Key Rural Settlements	Craighouse, Port Charlotte, Port Ellen
Villages and Minor Settlements	Ardbeg, Bruichladdich, Bunnahabhain, Caol Ila, Claddach, Conisby, Duiletter, Eallabus, Glenegedale, Keills, Knockrome/Ardfernal, Lagavulin, Nerabus, Port Askaig, Portnahaven/Port Wemyss, Redhouses,
Wards	Islay North, Jura & Colonsay; Islay South



There were 331 house sales within the data parameters across the islands of Islay, Jura & Colonsay between 2020 and 2024, with 328 valid for containment analysis. A total of 174 sales (52.6%) were contained within the existing HMA, with 92.5% of these sales being to Islay inhabitants, as would perhaps be expected given population sizes.

With 52.6% of sales within the HMA it is one of the more contained HMAs in the local authority area, however 28.4% of sales to people elsewhere in Scotland, and 12.7% to UK residents still represents a significant number, and no doubt geography plays a role in determining self-containment. Also, the combined island market is subject to significant external demand and in-migration and there is evidence of a significant second/holiday home market on the islands which can adversely impact on local housing need.



Based on this analysis, there is no compelling evidence for extending or merging these islands within a wider HMA. However, at the same time, for the purposes of strategic planning and robust analysis, it would not be practical to disaggregate the islands further. As far as possible, the SHIP process will incorporate a finer grained approach to address this issue.

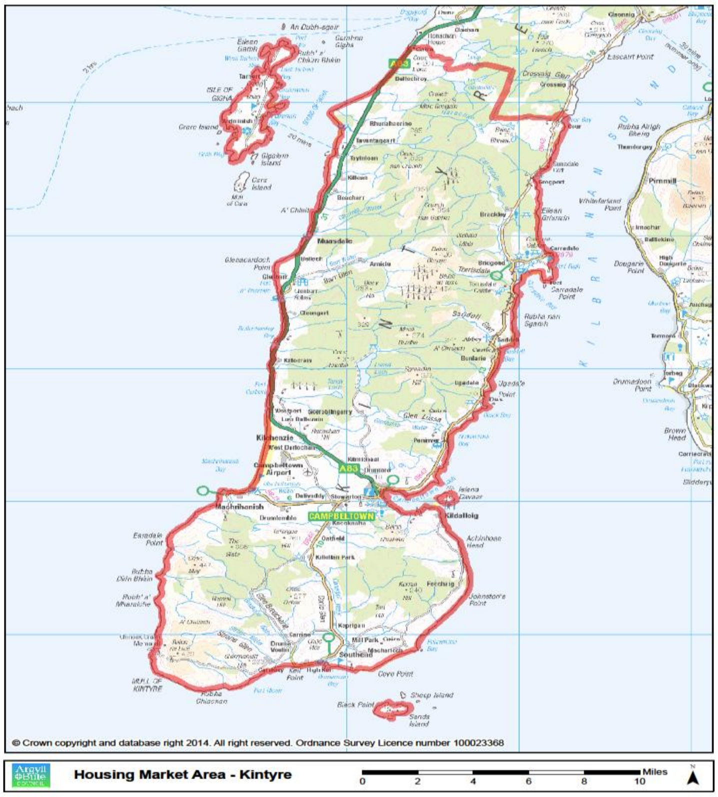
The Islay, Jura & Colonsay HMA comprises the following data geographies which can be used for statistical analysis:

Post Code Sectors	PA42 7 Port Ellen; PA43 7 Bowmore; PA44 7 Gruinart; PA45 7 Ballygrant; PA46 7 Port Askaig; PA47 7 Portnahaven; PA48 7 Port Charlotte; PA49 7 Bruichladdich; PA60 7 Jura; PA61 7 Colonsay
Datazones	S01007324 - S01007328
Travel To Work Area	Mull & Islay

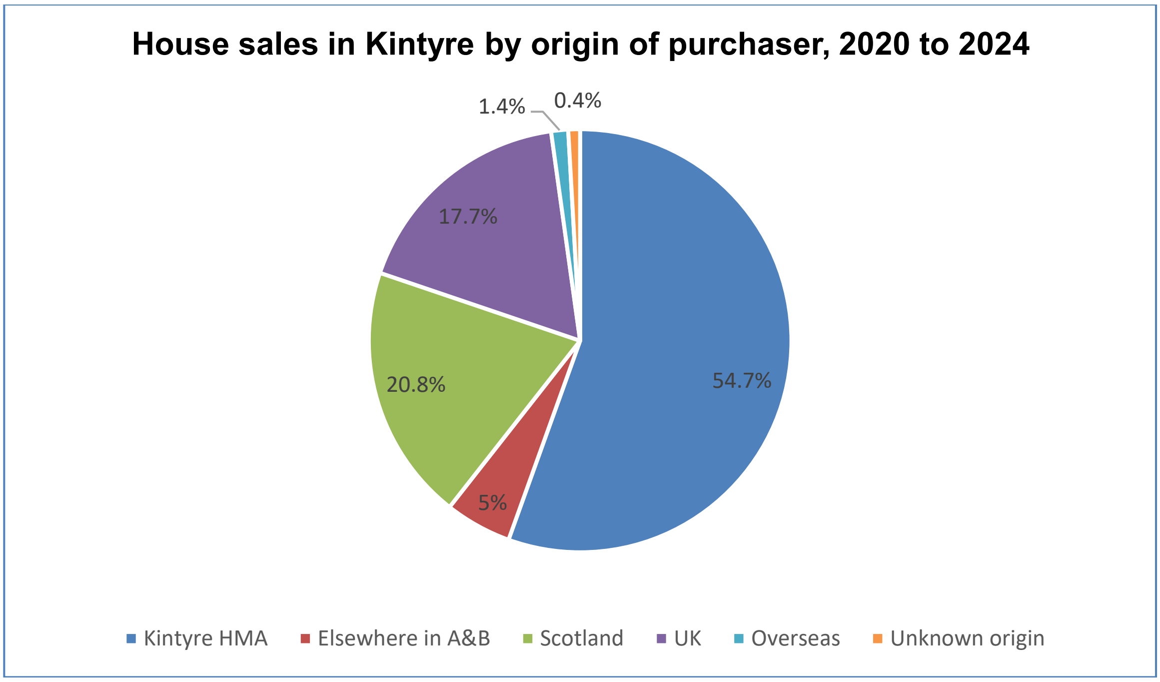
6.6 KINTYRE HOUSING MARKET AREA

The south Kintyre peninsula is combined with the Isle of Gigha to constitute this HMA, focused around the main town and service delivery centre of Campbeltown. The Council's LDP2 has designated Carradale, Glenbarr, and Ardminish (Gigha) as **key rural settlements**; and this HMA is contiguous with the Campbeltown TTWA.

HMA 6	Kintyre
Main Towns	Campbeltown
Key Rural Settlements	Ardminish, Carradale, Glenbarr,
Villages and Minor settlements	Bellochantuy, Bridgend/ Waterfoot, Croggan, Kilchenzie, Killean, Killeonan/Knocknaha, Machrihanish, Millpark, Muasdale, Peninver, Saddell, Stewarton, Tayinloan,
Wards	South Kintyre; Campbeltown Central; East Central Kintyre; North & West Kintyre



Between 2020 and 2024 there were 837 sales within the data parameters in the Kintyre HMA, of which 834 provide verifiable data for analysis. With 54.7% of sales being local to the HMA, this is actually one of the most self-contained HMAs in the authority area, although this is a reduction from the previous figure of 64%. Only 5.0% of sales were to buyers from elsewhere in Argyll and Bute, with the total of 21 sales to the Mid-Argyll HMA being the most numerous. Over a third of sales (40.3%) are from areas out with Argyll and Bute, this including 17.7% from the UK and 20.8% from elsewhere in Scotland.



As noted in consideration of Mid Argyll, the only potential issue with this HMA is whether the boundary could be extended northwards to encompass the wider Skipness & Tarbert community area, however as noted the statistical evidence is insufficient to warrant this adjustment to the historical approach and the recommendation is to retain Kintyre as currently defined. This also has the merit of following the datazone boundary, which facilitates consistent, comparative statistical analysis over time. It should be noted that the adjacent Island of Gigha is usually incorporated in this HMA purely for practical planning purposes, as it would not have sufficient critical mass in terms of market activity to support independent analysis at this level.

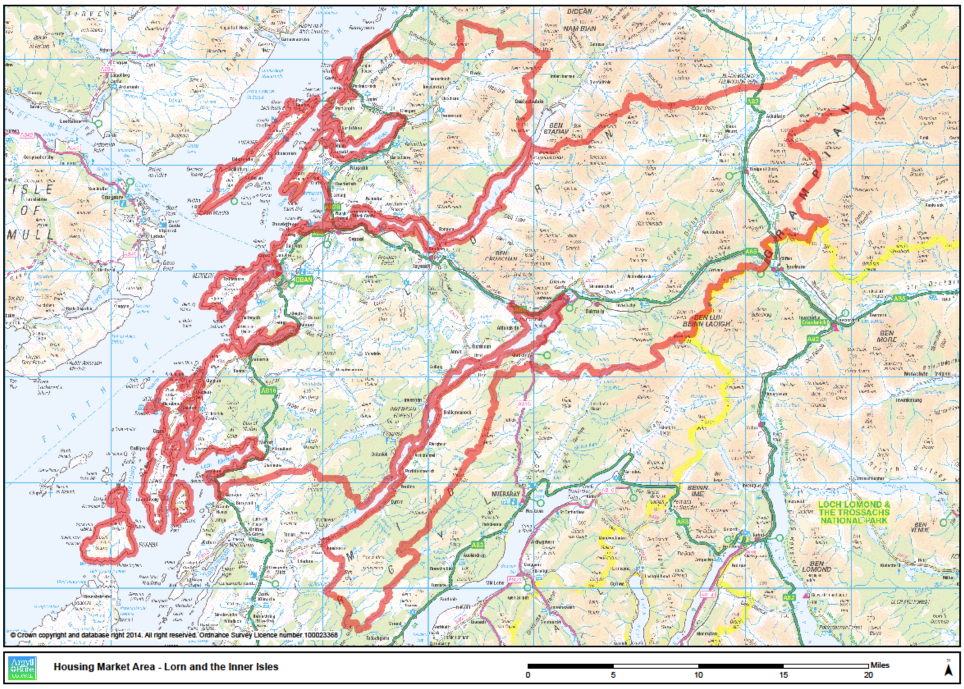
The Kintyre HMA comprises the following data geographies, which can be used for statistical analysis:

Post Code Sectors	PA28 6 Campbeltown; PA41 7 Gigha
Datazones	S01007329 - S01007339
Travel To Work Area	Campbeltown

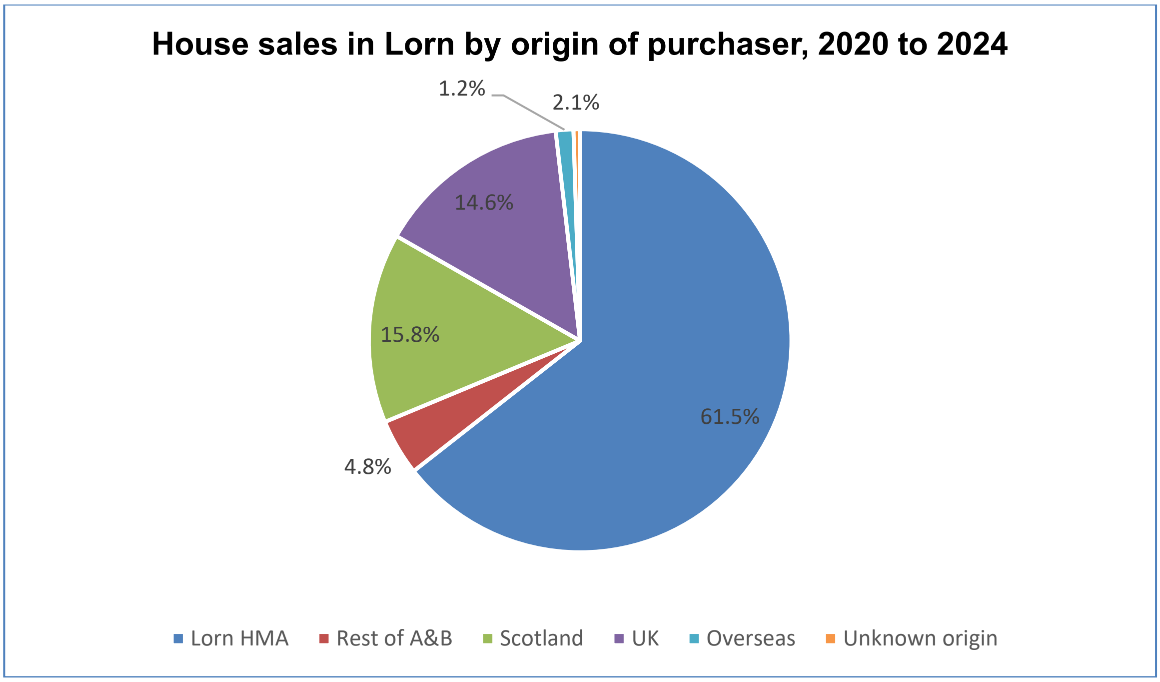
6.7 LORN HOUSING MARKET AREA

Centred on Oban, this community area embraces much of Loch Awe & the smaller inner islands of Lismore, Kerrera, Seil, Easdale, Luing & Shuna. There are also various small, uninhabited islets within the area. The HMA is more or less contiguous with the Oban TTWA (based on 2011 Census data); and it is served by the secondary school in Oban.

HMA 7	Lorn
Main Towns	Oban
Key Settlements	Dunbeg
Key Rural Settlements	Benderloch (including Ledaig/Keil, Crofts, Baravullin), Dalmally, Taynuilt
Villages and Rural Settlements	Acha – Seil, Achnacroish – Lismore, Appin/Tynribbie, Ardentallen, Arduaine, Balvicar, Connel, Cuan – Seil, Cuillipool – Luing, Dalavich, Easdale, Ellenabeich – Seil, Inverinan, Kilchrenan/Annat; Kilmichael of Inverlussa; Kilmelford, Kilmore/Barran; Kilninver; Letterwalton; Melfort; North Connel, Old Kilmore; Port Appin, Port Ramsay(Lismore); South Cuan (Luing); Stronmilchan, Toberonochy (Luing)
Wards	Awe; Oban North; Oban Central; Oban South; Ardconnel-Kilmore; North Lorn



Between 2020 and 2024 there were 2,005 verifiable house moves in the Lorn HMA , with 1,963 of these offering useable migration data. Almost two thirds of these were by local households, giving the highest self-containment rate (61.5%) in Argyll and Bute, although this is a reduction from the 65.4% in the last HMA refresh. There was limited interaction with neighbouring HMAs in the local authority (4.8%) but significant demand from the rest of Scotland (15.8%) and the UK (14.6%). House purchasers from overseas have only marginal impact in this area, at just over 1%.



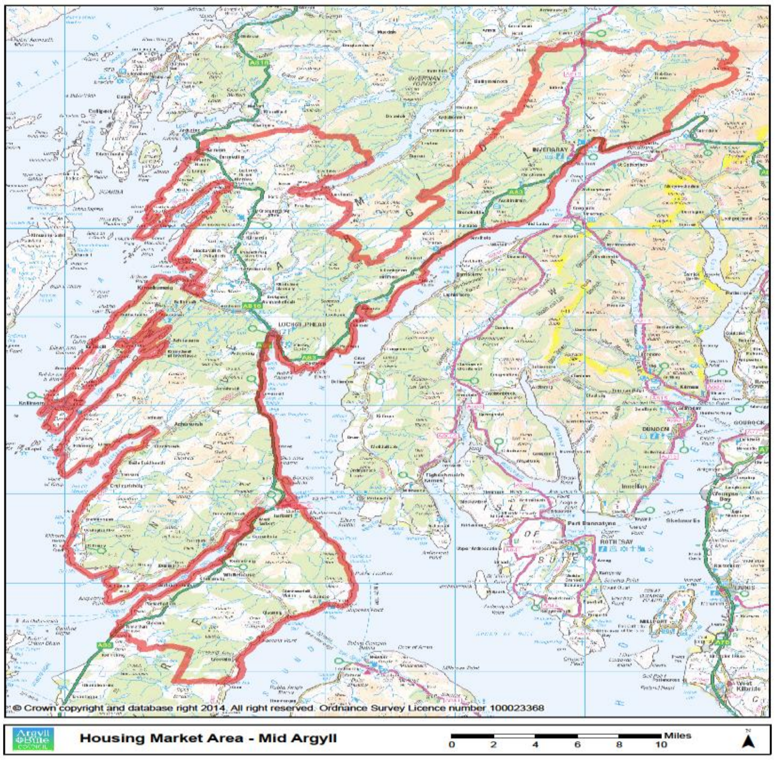
While the demand from elsewhere in Scotland is a significant factor in this HMA, this is spread widely across the country; and the immediate neighbouring local authority areas do not exhibit a particularly high level of influence. Highland had 2.6% of the total sales and Perth & Kinross had only 0.4% while Stirling was 0.7% of the total; and most of these originated in settlements that are not geographically adjacent to the border of the Lorn HMA. On the basis of little sales to adjacent local authority areas, limited interaction with adjacent HMAs, and relatively high levels of self-containment, it is considered appropriate to retain the current HMA as historically defined.

The Lorn HMA comprises the following data geographies, which can be used for statistical analysis:

Post Code Sectors	PA33 1 Dalmally; PA34 4 Oban; PA34 5 Oban/Lismore; PA35 1 Taynuilt; PA36 4 Bridge of Orchy; PA37 1 Connel/Dunbeg; PA38 4 Port Appin
Datazones	S01007289 - S01007310
Travel To Work Area	Oban

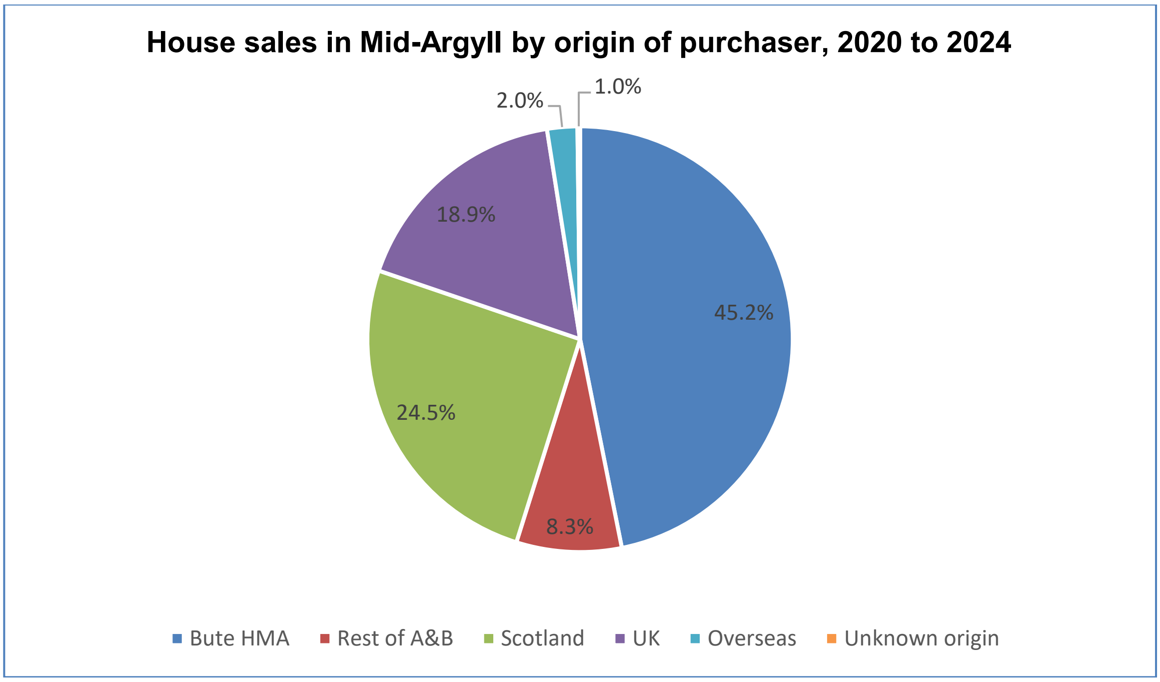
6.8 MID ARGYLL HOUSING MARKET AREA

This Housing Market Area overlaps with 3 separate community areas: Mid Argyll - centred on Lochgilphead & Ardrishaig, includes North Knapdale; North Kintyre - focused on Tarbert, includes Clachan, Whitehouse & South Knapdale; and the Inveraray/Furnace area. This area is contiguous with the Lochgilphead TTWA. **Key rural settlements** designated in the Council’s LDP2 include: Ardfern/Craobh Haven, Furnace, Tayvallich, and Clachan.



HMA 8	Mid Argyll
Main Towns (i.e. pop. exceeds 3000)	Lochgilphead/Ardrishaig
Key settlements	Inveraray, Tarbert
Key rural settlements	Ardfern/Craobh Haven, Furnace, Tayvallich (including Carsaig), Clachan
Villages and Minor settlements	Achahoish, Achnamara, Bellanoch, Cairnbaan, Crinan/Crinan Harbour, Cumlodden, Ford, Kilberry, Kilmartin, Kilmichael/ Bridgend, Skipness, Torinturk, Whitehouse
Wards	Knapdale; Lochgilphead; Craignish/Glenaray

Within the Mid-Argyll HMA between 2020 and 2024, there were 1,188 sales within the data parameters, of which 1,176 provide migration data for containment analysis. The majority of these sales (537 or 45.2%) were from within the HMA itself. Purchases originating in other parts of Scotland amounted to 291 (24.5%), and from elsewhere in the UK were 225 (18.9%). A total of 99 sales originated from elsewhere in Argyll and Bute with the Lorn HMA representing the most with 42 sales.



As historically defined, the Mid Argyll HMA extends from the main "sphere of influence" in Lochgilphead to encompass both Inveraray and Tarbert. However, the positioning of the latter settlement in particular and the appropriate boundary between Mid Argyll and Kintyre HMA's has proved fluid and open to debate. However, as figures indicate that purchases from the neighbouring Kintyre and Cowal HMA's are low, and in fact comparable to other non-adjacent HMA's, there is little evidence of particularly strong and unique linkages with either Cowal or Kintyre HMAs.

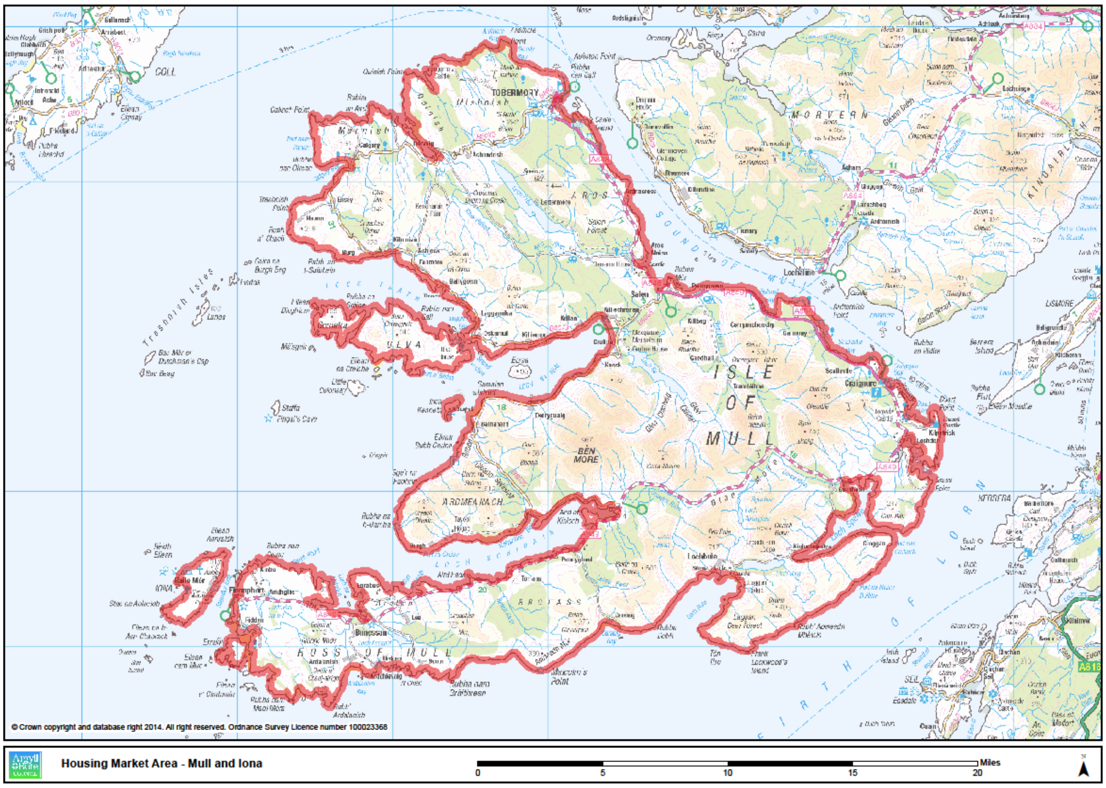
On balance, therefore, it is recommended that the historic definition of the Mid-Argyll HMA is retained for general planning purposes but that the Strategic Housing Investment Plan process should also continue to monitor and assess priorities at as localised a level as possible.

Post Code Sectors	PA29 6 Tarbert; PA30 8 Ardrishaig PA31 8 Lochgilphead; PA32 8 Inveraray/ Furnace
Datazones	S01007311 - S01007323
Travel To Work Area	Lochgilphead

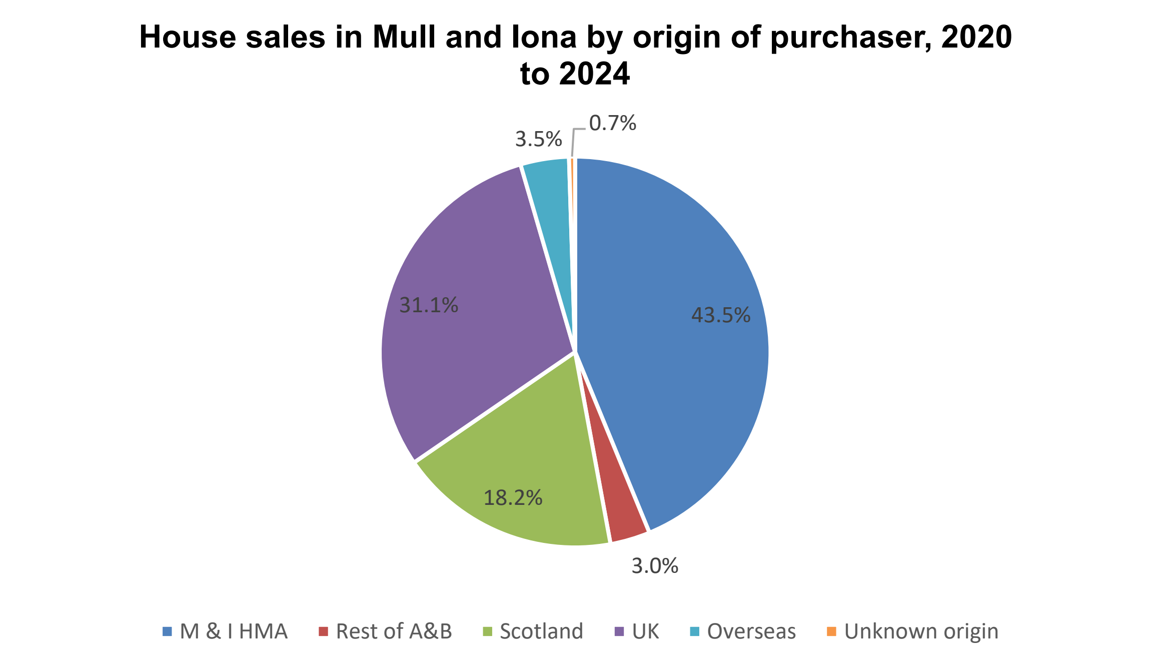
6.9 MULL AND IONA HOUSING MARKET AREA

Mull is the largest island in Argyll & Bute, and third most populated; and the largest settlement is Tobermory where the local secondary school is located. The area includes the isle of Iona and at low tide is attached to the small island of Erraid. **Key rural settlements** in the council's LDP2 include: Craignure; Salen; and Bunessan.

HMA 9	Mull & Iona
Main Towns (i.e. pop. exceeds 3000)	None
Key Settlements	Tobermory
Key Rural Settlements	Bunessan; Craignure; Salen
Villages and Minor Settlements	Aros Mains; Baile More (Iona); Calgary; Dervaig; Erraid; Fionnphort; Kintra; Lochdon; Pennyghael; Uisken West Ardhu.
Wards	Mull



House sales within the Mull and Iona HMA within the data parameters between 2020 and 2024 totalled 428, with 425 of these allowing migration analysis. The available evidence summarised below reveals that this is one of the least self-contained HMAs in Argyll and Bute with only 43.5% of sales going to local purchasers – this being a reduction of the figure of 44.7% in the previous HMA refresh. As might be anticipated, this area is very strongly influenced by external demand with 53.5% of sales to buyers from out with Argyll and Bute. However, only 3.0% come from elsewhere in the local authority (in fact this amounted to a mere 13 sales) suggesting that market interactions with neighbouring or adjacent HMAs are negligible. While the influence of the rest of Scotland (18.2%) and in particular the UK (31.1%) is marked, this is in part a function of the small numbers involved which does limit the value of any conclusions to be drawn from the analysis. This is even more so, when considering disaggregation of analysis to the Isle of Iona. Only 10 recorded sales on the island provide detailed data and while there is little evidence of market interaction with Mull itself, it does make practical sense to combine the two islands as a single planning area for strategic purposes.



The Mull & Iona HMA comprises the following data geographies which can be used for statistical analysis:

Post Code Sectors	PA62 6 Lochbuie; PA63 6 Croggan; PA64 6 Lochdon; PA65 6 Craignure; PA66 6 Fionnphort; PA67 6 Bunessan; PA68 6 Gribun; PA69 6 Tiroran; PA70 6 Pennyghael; PA71 6 Gruline; PA72 6 Aros; PA73 6 Ulva; PA74 6 Torloisk; PA75 6 Tobermory; PA76 6 Iona
Datazones	S01007285 - S01007288
Travel To Work Area	Mull & Islay

7. CONCLUSIONS

7.1 Summary

The following tables summarise a) the total number of sales in Argyll & Bute between 2020 and 2024, with the identified origin of purchaser; and b) express this as a percentage of total known sales (the HMA "containment"). This indicates that Lorn (61.5%) is the most self-contained HMA within Argyll and Bute. Helensburgh and Lomond (54.4%), Kintyre (54.7%) and Islay Jura and Colonsay (52.6%) HMAs also show higher containment percentages than the remaining HMAs and Argyll and Bute as a whole. Coll & Tiree and Bute exhibit extremely low containment. It is also evident that there is minimal internal movement across HMAs within the local authority area, although Mid Argyll demonstrated a degree of influence (8.3% of all sales) from elsewhere in Argyll and Bute, albeit with no definitive relationship with any particular HMA.

Table 7.1; Origin of House Sales in Argyll and Bute 2020 - 2024

Area of Sale	Total Sales	Sales With Known Origin of Purchaser	Origin within HMA	Elsewhere in Argyll and Bute	Scotland	UK	Overseas
Bute	1071	1060	491	16	336	180	37
Coll & Tiree	154	154	40	7	70	36	1
Cowal	2,184	2,173	1,008	49	628	436	52
Helensburgh & Lomond	3,079	3,051	1,675	56	921	351	48
Islay, Jura & Colonsay	331	328	174	9	94	42	9
Kintyre	837	834	458	42	174	148	12
Lorn	2,005	1,963	1,233	96	317	292	25
Mid-Argyll	1,188	1,176	537	99	291	225	24
Mull & Iona	428	425	186	13	78	133	15
Argyll & Bute	**11,277**	**11,164**	**5,802**	**387**	**2,909**	**1,843**	**223**

Table 7.2; Percentage Origin of House Sales in Argyll and Bute 2020 – 2024

Area of Sale	Sales With Known Origin of Purchaser	Origin within HMA	Elsewhere in Argyll and Bute	Scotland	UK	Overseas
Bute	99.0%	45.8%	1.5%	31.4%	18.8%	3.5%
Coll & Tiree	100%	26.0%	4.5%	45.5%	23.4%	0.6%
Cowal	99.5%	46.2%	2.2%	28.8%	20.0%	2.4%
Helensburgh & Lomond	99.1%	54.4%	1.8%	29.9%	11.4%	1.6%
Islay, Jura & Colonsay	99.1%	52.6%	2.7%	28.4%	12.7%	2.7%
Kintyre	99.6%	54.7%	5.0%	20.8%	17.7%	1.4%
Lorn	97.9%	61.5%	4.8%	15.8%	14.6%	1.2%
Mid-Argyll	98.9%	45.2%	8.3%	24.5%	18.9%	2.0%
Mull & Iona	99.3%	43.5%	3.0%	18.2%	31.1%	3.5%
Argyll & Bute	**99.0%**	**54.9%**		**25.8%**	**16.3%**	**2.0%**

7.2 Changes from previous refresh and Market Area Boundaries

Of the nine HMAs within Argyll and Bute, only Mid-Argyll and Kintyre show reduced levels of self-containment beyond a few percentage points. However, neither of these HMAs show any clearly defined market relationships with other HMAs in Argyll and Bute. Mid-Argyll, for example, at 8.3% sales to other HMAs is only 0.3% higher than the previous HMA refresh. Rather the influence of purchases from beyond the local authority area, in particular during the Covid influenced period, mostly accounts for this change.

Despite being the least self-contained, Islay Jura and Colonsay, Bute and Coll &Tiree HMAs show increased levels of containment from the previous refresh. The level of self-containment within the other housing market areas has remained relatively consistent, and while this is not particularly high in comparison with other HMAs across the country. Taken together with other practical factors - including school catchment areas, travel to work areas, physical geographic boundaries, and local community perceptions - the statistical evidence is sufficiently robust to suggest that HMAs are likely to remain unchanged.

The lack of clear sales patterns between any HMAs would suggest that the local authority does not function as a single market area and continues to include several distinct HMAs. The Housing Market Areas defined in 2001, and subsequently in previous updates of the HNDA, remain robust and credible for strategic planning purposes, albeit the potential issues regarding the critical mass and statistical validity of Coll & Tiree have been noted.

7.3 Cross-boundary market areas

Helensburgh & Lomond is the only HMA that exhibits any significant interaction with neighbouring local authorities or housing market areas. Glasgow and parts of West Dunbartonshire have some influence on the local market, but with only around 13.3% and 6.6% respectively of purchasers originating in either authority, and high levels of purchases from within the HMA, the evidence is not strong enough to warrant any major departure from the existing HMA definitions.

Overall, the scale of movement across HMAs within Argyll and Bute is minimal and certainly insufficient to warrant merger or any change in existing HMA boundaries.

Loch Lomond & the Trossachs National Park planning authority encompasses two distinct sub-areas within Argyll & Bute. These areas operate within the separate functional HMAs of Cowal and Helensburgh & Lomond, and do not exhibit any significant linkages either with each other or the rest of the National Park.

7.4 Recommendations

The housing market areas defined in 2001 and reinforced in previous HNDA updates, most recently in 2021, remain robust and there is no requirement to amend these. These conclusions should now form the geographical basis for the HNDA and LHS; and as far as possible, analysis and strategic considerations should be disaggregated on the basis of the existing nine HMAS.