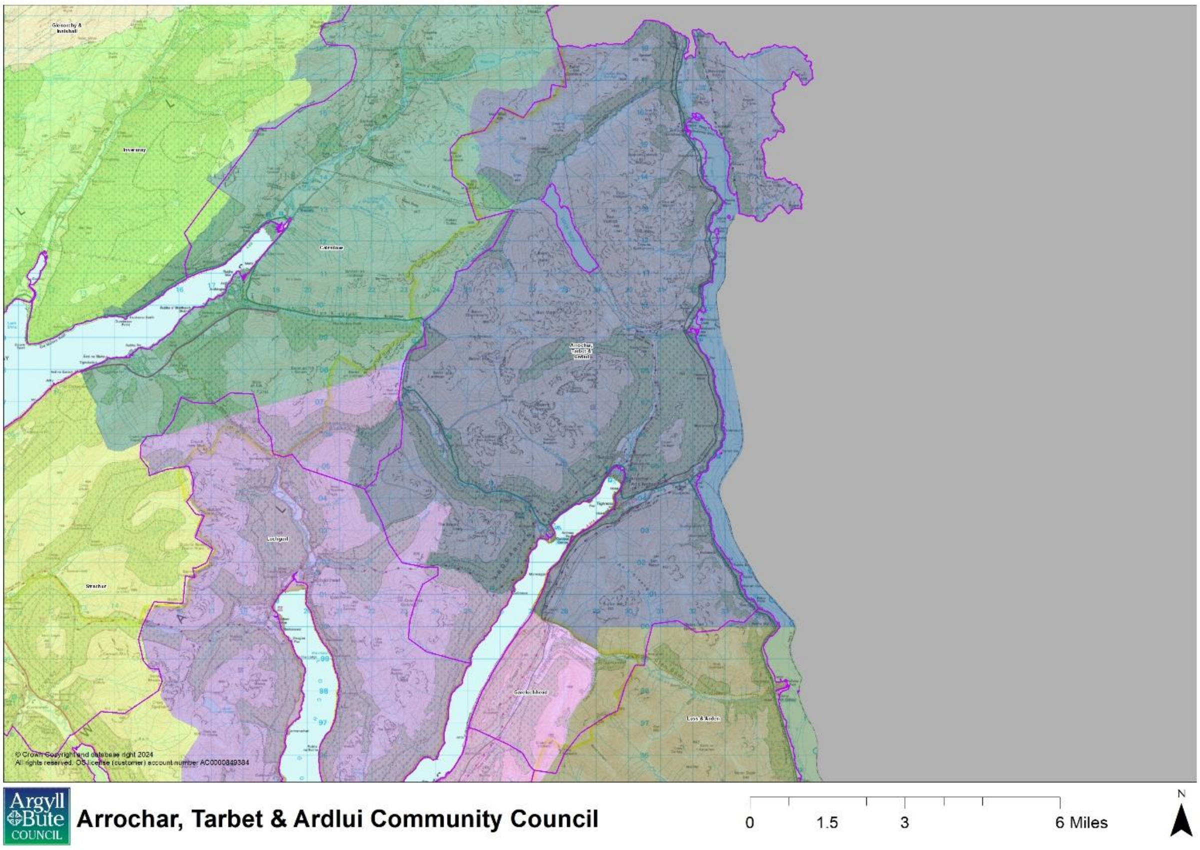
Arrochar, Tarbet and Ardlui
Community Housing Need and Demand Assessment

Research Report February 2025



Produced by Argyll & Bute Council – Housing Services
On behalf of
Arrochar, Tarbet, and Ardlui Community Council &
Development Trust

1.0 Introduction and Objectives

1.1 This report presents the findings of surveys on the housing need and demand of residents of Arrochar, Tarbet and Ardlui. The surveys were co-ordinated by Argyll & Bute Council in November/December 2024 on behalf of the local communities. The aim of the surveys was to collate accurate, current data on local housing and support needs for the area. The results will help to:

- Inform the Council's Housing Need and Demand Assessment and support the development of the Local Housing Strategy and the Strategic Housing Investment Plan for the area;

- Inform decision-making by Argyll and Bute Council, and Registered Social Landlords (RSL) partners on future housing priorities and the targeting of resources;

- Provide a robust evidence base for the local community to develop their own appropriate response to identified needs and local issues.

1.2 In conjunction with this primary research, the Council has also completed analysis of available secondary data (information produced for other purposes, e.g. national census and house condition surveys, housing association management data and Council homeless statistics) to produce a high quality fit-for-purpose evidence-based community housing needs assessment.

2.0 Methodology

2.1 Working jointly with Arrochar, Tarbet and Ardlui Community Council and Development Trust, the Council launched the Community Housing Assessment Toolkit household and employer surveys at Local Place Plan event held in 3 Villages Hall, Arrochar on 9th November 2024.

2.2 The Council developed the household and employer surveys using the Community Housing Assessment Toolkit, which is available on request. They were based on standard survey models used successfully in other local communities, and taking account of the similar requirements set out in Scottish Government guidance for "robust and credible" Housing Need and Demand Assessments. The focus of the research is on those households with an expressed housing need, and the results have not been weighted or scaled. Figures represent the actual number of respondents.

2.3 A total of **48** valid returns were received from households and **3** returns from employers in response to the online survey. With approx. 364 households in the area based on Census 2022, this gives a reasonable response rate for the survey and a statistical margin of error of +/-13.5% based on 95% confidence level. Therefore, the results can be taken with reasonable confidence as representative of the general population of the study area as a whole.

3.0 Consultation

3.1 In the preparation and development of the 'Arrochar, Tarbet & Ardlui Local Place Plan (LPP)', housing was raised as a key issue during the community consultation phase. Priority 3 of the LPP is in relation to Population & Homes. The communities key actions relating to housing include:

- Restrict and reduce the number of holiday lets and second homes;
- Develop affordable homes for young people, families, workers and people with care needs;
- Prioritise local people and workers for local social housing;
- Improve energy efficiency of existing homes.

In addition under Priority 2 'the environment', housing actions include:

- Tackle derelict sites and buildings;
- Use empty properties more productively

To address housing in the area, the community aspires to achieve:

1. More affordable housing for young people, families and workers;
2. To sustain the community and local services/facilities;
3. More energy efficient homes.

3.2 A member of Council Housing Services staff attended Community Council and Development Trust meeting in Arrochar in April 2024. This meeting gave the community representatives an opportunity to discuss the housing issues raised during the development of LPP; and to discuss how they could take forward assessing the demand for more affordable housing. The community housing assessment tool (CHAT) process was discussed in detail, and it was agreed that a partnership approach for undertaking this process would be the best way forward. This involved, defining the geography of the study area; agreeing the focus and scope of the exercise; approving the format of primary research; considering the role, remit and input of partners; establishing provisional timescales and designating key contacts.

3.3 Following the inception meeting, and subsequent emails with core group, the format and questions for the household and employer surveys were reviewed, and agreed, by the Community Council and Development Trust. To maximise participation it was agreed that we would offer a range of ways to participate in the household and employer CHAT surveys. This included having online surveys which was available via promoted links or by scanning QR code; hard copies of the surveys; and the option to participate over the phone. The surveys were initially open for a period of 4 weeks from the launch event on 9th November 2024 to 8th December 2024. In agreement with the community, the date for completing surveys was extended to 5th January 2025.

3.4 The community proposed that the launch of LPP would be the most appropriate event to launch and promote the CHAT housing surveys. The event included a coffee morning held in the adjoining hall. Council staff including members of the housing strategy, energy efficiency, and welfare rights teams attended the launch event. The co-ordinated event was a great opportunity to promote the CHAT surveys and housing staff were able to provide members of the public with information on the purpose of the surveys and encourage participation. The event attracted a good turnout from local residents as well as wider representatives including local MSP, Councillors and Provost attending. Consultants working on the LPP recorded that 64 people (excluding staff and community representatives) attended the launch session.

3.5 Following the launch of the CHAT surveys, these were promoted via posters, social media channels and on websites.

3.6 All efforts were made to engage with local residents as far as possible. All views, queries and feedback from sessions were considered, and have helped to inform this report. In general, the views expressed at the face to face sessions reflect the responses received from the extensive household survey.

4.0 Helensburgh & Lomond Housing Market Area (HMA) – establishing boundaries

4.1 Defining the study area

The study is focussed on Arrochar, Tarbet and Ardlui Community Council area boundary that sits within the wider Housing Market Area (HMA) of Helensburgh and Lomond. The maps below outline the study area and highlight the boundary for Arrochar, Tarbet and Ardlui Community Council.

2011 Intermediate Datazones and/or census output areas have been used for the purposes of the secondary data analysis as the boundaries, while not precisely contiguous, are sufficiently similar and provide a best-fit approximation for pragmatic purposes. Datazone S01007358 (Cowal North-04) covers the Arrochar, Tarbet and Ardlui Community Council area and is used as a proxy in the small area data analysis, as shown on Figure 2.

Figure 1: Arrochar, Tarbet and Ardlui Study Area within the Argyll and Bute Context.

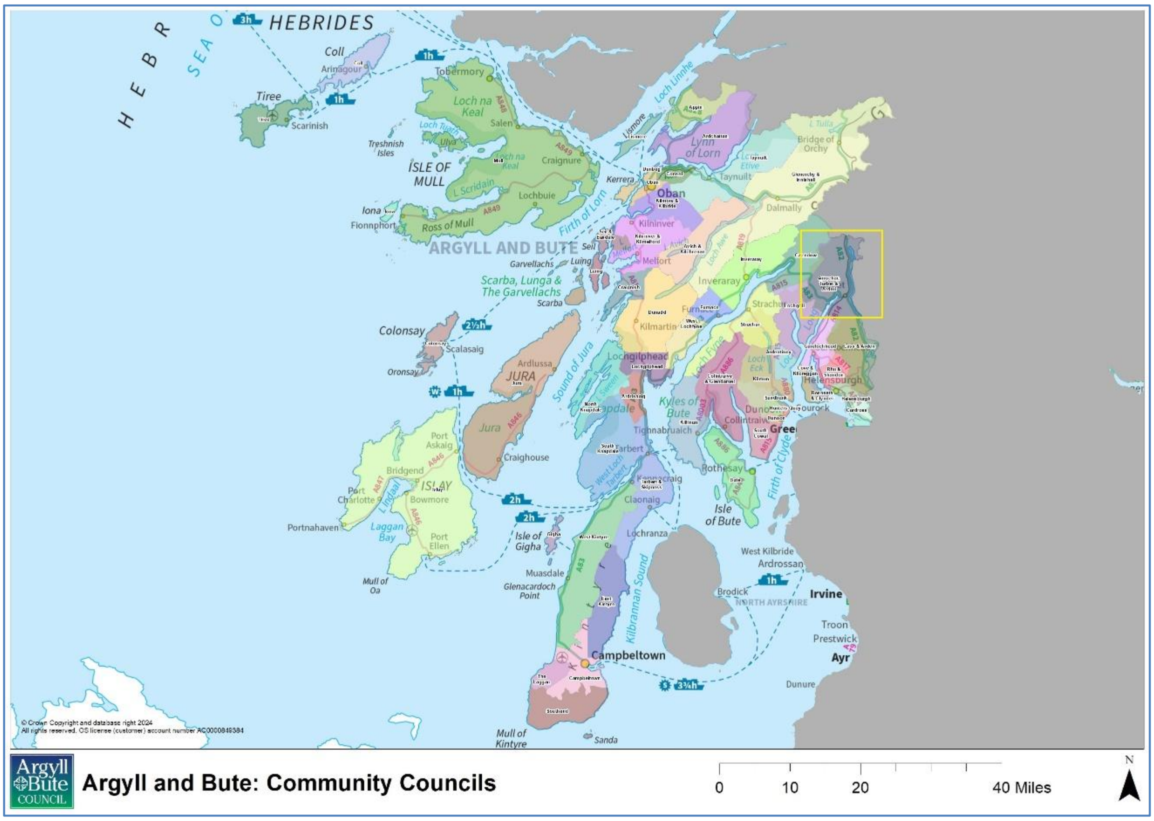
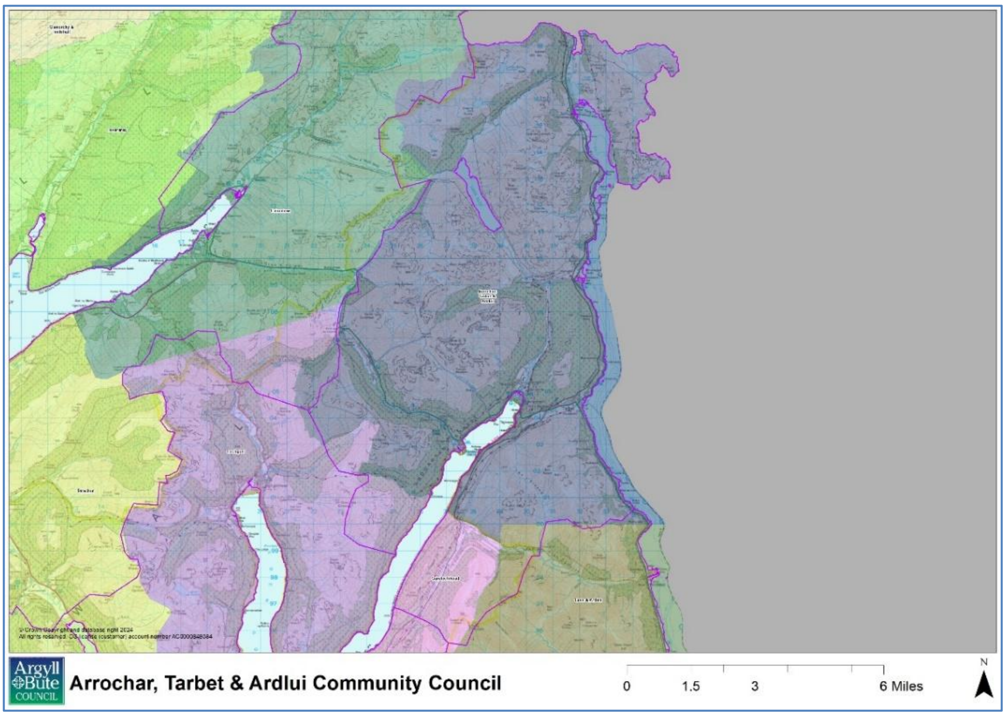


Figure 2: Arrochar, Tarbet and Ardlui Community Council Boundary within Datazone – Cowal North 04

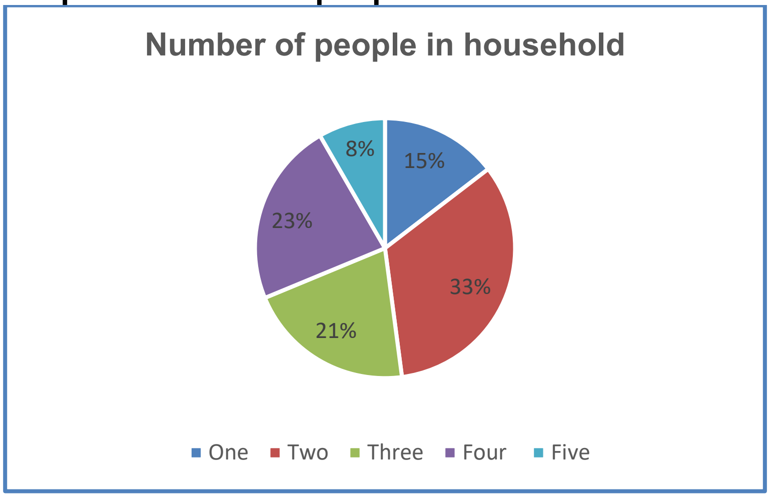


5.0 COMMUNITY SURVEY RESULTS

5.1 Profile of Household Respondents

48 households (relating to 132 individuals) responded to the survey. The majority of respondents comprised two person households (33%).

Graph 1: Number of people in household



(Base - 48 responses)

5.2 The age profile of the household residents reflect a relatively balanced population. While 20% were aged over 60, the majority (53%) were aged under 60, and 27% of household residents were aged under 25.

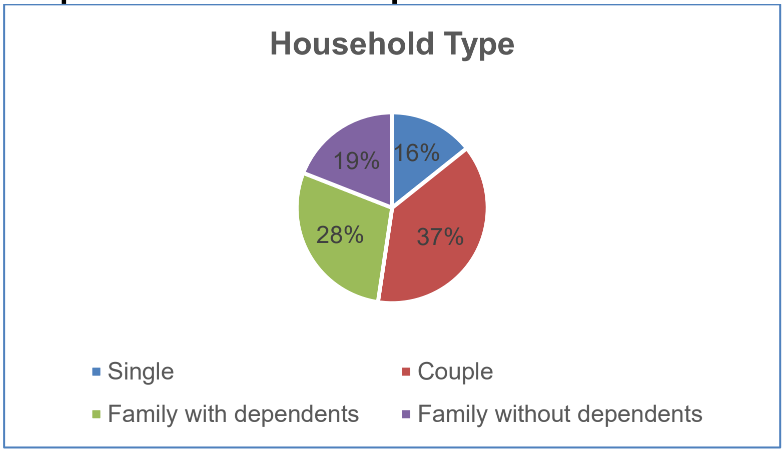
Table 1: Age and Gender Breakdown of all household residents

Total age group	Males	Females	Total Persons	% of Total
0-15	8	13	**21**	16%
16-24	8	7	**15**	11%
25-55	29	27	**56**	43%
56-60	6	7	**13**	10%
61-65	2	4	**6**	5%
66-74	10	7	**17**	13%
75+	1	2	**3**	2%
Total	**64**	**67**	**131**	**100%**

(Base - 47 responses – 1 no data provided)

In terms of household composition, by far the largest proportion are couples (37%) while families with dependent children make up 28%. With 19% families without dependents and 16% single persons.

Graph 2: Household Composition

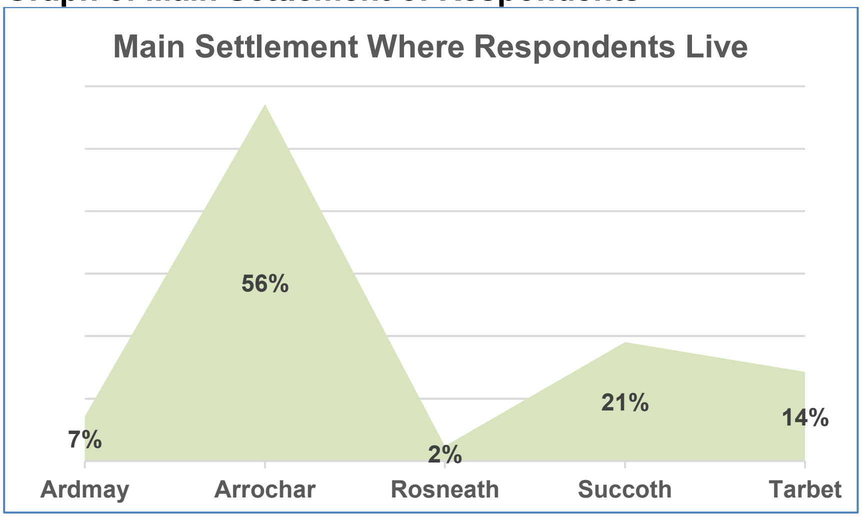


(Base - 43 responses)

5.3 Location of Respondents

Most of the respondents stated that they lived within the Community Council area and only five respondents did not provide a current location. The graph below shows the percentage of respondents for each of the settlements provided.

Graph 3: Main Settlement of Respondents



(Base: 43 responses)

In addition, 28 respondents also stated where they work, with the majority 79% of these working within the Helensburgh & Lomond Housing Market Area either with an employer or home based; and 21% working out with the area.

5.4 Current Housing Circumstances – (Base: 43 responses)

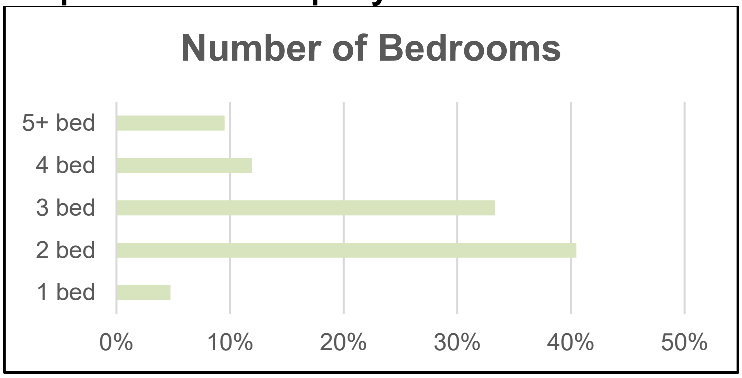
The vast majority of respondents (77%) were homeowners, while 16% rent from Housing Association, 5% stay with family/friends and 2% were privately renting their property.

98% respondents advised that this was their main/only residence, which signifies that majority who participated in survey were permanent residents.

5.5 **Property Type -** (Base: 43 responses)
In terms of the occupied property type, houses (36) make up almost all of the stock reported by the respondents with only seven flats in the survey sample.

5.6 **Size of Property**
The responses indicate that 40% of the household properties have two bedrooms, making up the largest proportion of property size, with 33% having three bedrooms. Only 5% of the homes are smaller, one bedroom properties, while 14% have four bedrooms and 9% have five or more bedrooms. This implies that there is a number of larger size properties within the area.

Graph 4: Size of Property



(Base: 43 responses)

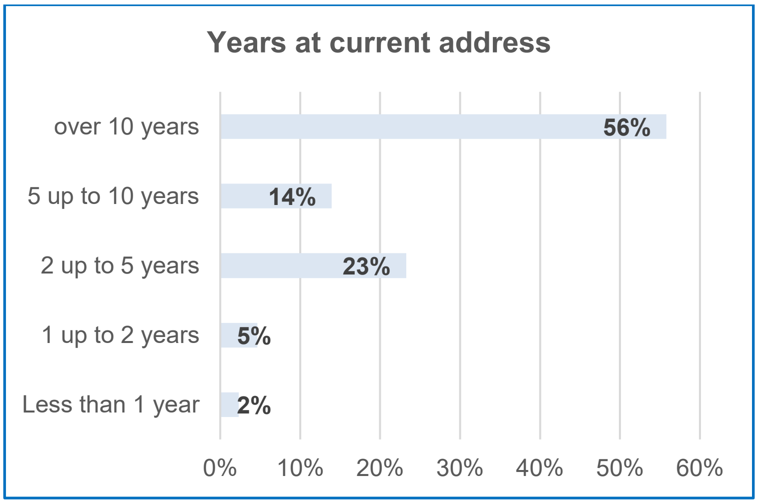
5.7 **Overcrowding/ Too few bedrooms -** (Base: 43 responses)
55% of respondents advised that their current accommodation has the right number of bedrooms. Whilst 14% are under-occupying and have more bedrooms than required, 31% report that they have fewer bedrooms than required indicating a high element of overcrowding within these households, which could potentially trigger a housing need.

Further investigation shows that of the 13 respondents who claimed to live in over-crowded accommodation, around 6 of these households might be deemed to have the adequate number of bedrooms based on their household composition (according to standard measures), thus reflecting purely aspirational preferences for larger properties. **Seven** households would be classed as overcrowded. Of the overcrowded households, only one stated that they were unsure if need to move; while five indicated that they need to move and only one said they would like to move. Of those who need or would like to move, three are currently homeowners, one rents privately and three rent from a housing association. In terms of preferred tenure, three would like to own their own property either open market purchase or shared ownership; two would prefer to rent from Registered Social Landlord only; and one would prefer to privately rent, some households selected multiple options.

5.8 Length of time at current address

The graph below summarises the recent moving trends of local households in terms of the number of years that they have lived at their current address. Over 56% of respondents have occupied their current home for more than 10 years while just 7% have lived in current home for less than 2 years.

Graph 5: Length of time at current address



(Base: 43 responses)

5.7 Newly-Forming Households

There were 48 responses to the question asking if anyone living in the current household would require separate accommodation in the next 3 years. 65% stated that there would be nobody requiring separate accommodation while 27% stated that there would, and the remaining 8% stated “don’t know”. The number of respondents stating that they would require separate accommodation equated to **13** new households.

Of the 13 potential new households, ten of them will most likely be seeking single person accommodation; and three would require housing suitable for a couple with children. The majority would not require any form of specialist accommodation, with one household preferring sheltered housing.

In terms of location, **six** stated that they would likely prefer to live within the survey area with Arrochar the preferred location, while five are likely to move within wider Argyll and Bute area, and two elsewhere in Scotland.

This provides one estimate of additional need for those with clear intentions of seeking to be rehoused.

Overall, these results suggest minimal movement within the area, with the vast majority of local residents settled, although there is evidence for **six** proposed new households forming to occupy separate properties in the area.

5.8 Households Needing or Wanting Alternative Accommodation

Seven households have indicated that they require alternative accommodation, which equates to 15% of the total respondents. The vast majority (50%) have indicated that they do not need to move. A further 19% of respondents (amounting to nine households) have stated that they would *like* to move and 17% are unsure as to whether they require alternative accommodation.

The profile of those who stated that they '*need to move'* are all families with or without dependents.

5.9 The overwhelming majority of those who stated they need (7), or would like to move (9), seek a house rather than a flat (75%). With only 13% preferring a flat, 6% would accept a house or flat, and 6% would like form of sheltered housing. The required number of bedrooms varies from one to four bed, with the majority requiring three-bedroom accommodation.

The majority of these households would prefer to own their home, closely followed be a preference for social rented property, with lower interest in private rented or lodgings. A few respondents also expressed interest in alternative options such as self-build or shared ownership.

Table 2: Size of property required for those who Need or Would Like to move

	Property Sizes Required/Preferred				
	1 bed	2bed	3 bed	4 bed	Totals
Need To Move	0	0	6	1	7
Would Like To Move	2	4	3	0	9
Totals	**2**	**4**	**9**	**1**	**16**

(Base: 16 responses)

Table 3: Preferred tenure for those who NEED or LIKE to move

Tenure/Option	Preferred tenure for those who NEED to move*	Preferred tenure for those who would LIKE to move*
Buy/Own outright	1	2
Buy/Own with mortgage	3	6
Self-build with mortgage	1	3
Rent from Housing Association	3	5
Shared Ownership / Equity	1	2
Rent from Private Landlord	1	3
Rent a room/lodgings		1

**more than one option could be selected* (Base: 16 responses)

All respondents who *need* or would *like* to move indicated their preferred location, and of these **nine** wished to remain within the survey area and would prefer housing in Arrochar or Tarbet, while seven would like to move elsewhere in Argyll & Bute, or Scotland.

Table 4: Preferred location for those who NEED and would LIKE to move

Preferred location	Those who NEED to move	Those who would LIKE to move	Total
Within the survey area	4	5	**9**
Elsewhere in Argyll & Bute or Scotland	3	4	**7**
Total	**7**	**9**	**16**

(Base: 16 responses)

5.10 **Reasons for moving.**
There are a wide range of reasons for moving, but the most commonly cited are in relation to finding the right size/type of property, to find affordable housing, and to be nearer family/friends. The reasons for households seeking alternative accommodation are summarised in the following table. Respondents were able to make multiple selections, therefore figures do not sum to the total of individual households in each category.

Table 5: Reasons for Moving

Main Reasons to move	Those who NEED to move	Those would LIKE To Move
To find the size/type of property required	5	6
To find affordable housing		7
To be nearer family/friends		7
Larger home	6	3
Retirement		3
Poor transport/ accessibility		3
Smaller home		1
To form a joint household with another		1
For Health/Care/ Support reasons	1	1
To attend University / College		1
No jobs available locally	1	
Family break up	1	
Other - need more space	1	
Other - Distance to supermarket & activities		1
Other - To move out parents		1

(Base: 16 respondents)

Generally, the numbers of those needing to move are relatively low, and many of these needs could potentially be addressed, without necessary recourse to a new build solution.

Nevertheless, on this evidence, a small-scale affordable housing development would clearly benefit the local community and facilitate movement within the local housing system, while ensuring a greater range of options for residents and better community sustainability in the future, as household circumstances change.

5.11 Affordability

Affordability is one of the critical factors underpinning the assessment of housing need and demand, and will also inform the viability of various strategic options for addressing that assessment. An understanding of local earnings and incomes relative to market prices and rent levels is fundamental to a robust and credible HNDA, and therefore the household survey seeks valid financial information on what households feel they can reasonably afford.

Below is a table showing the interest of respondents towards owning and renting their home, in relation to what each household can afford to pay. In terms of respondents who are interested in owner occupation, 27% stated that they could afford a mortgage of £60,000 or less, and a further 20% can afford up to £90,000. 27% of respondents would have a budget of £90,000 - £120,000, while 13% can afford up to £160,000. The remaining 13% can afford mortgages up to £200,000. This confirms the analysis of secondary data as outlined at paragraph 9.12 in the following section of this report. In general, and particularly for those households most in need, the local housing market is not affordable and opportunities for accessing home ownership are relatively limited.

Table 6: Affordability regarding Buying or Renting a Home

If you are interested in owner occupation, please indicate the value of property you are likely to be able to afford		If you are interested in renting, please indicate the monthly rental you would be able to afford	
Mortgage Band	**No**	**Rental Band (monthly)**	**No**
Less than £60,000	4	£200 - £400	4
£60,000 – £90,000	3	£400 - £600	6
£90,000 - £120,000	4	£600 - £800	2
£120,000 - £160,000	2		
£190,000 - £200,000	2		

(Base: 27 responses)

For the respondents who are interested in renting, 33% are seeking accommodation at not more than £400 per month. 50% stated that they would be able to afford monthly rent of between £400 and £600, while 17% of the respondents would be able to afford rent between £600 and £800 a month.

Recent analysis carried out by the Council suggest that average rental rates for a mainstream two bedroom Housing Association property in the area is

£85.32 per week (£341.26 per month). This makes social rented two bedroom properties affordable to most of the respondents.

The Local Housing Allowance (LHA) provides a further benchmark of affordable private sector rents, and for the Broad Rental Market Area of Argyll and Bute, the current rates are as follows.

Table 7: Local Housing Allowance (LHA) Rate Argyll and Bute 2024/25

Number of Bedrooms	(£ per week)
Shared Room Rate	£80.55
1 bedroom	£103.56
2 bedroom	£138.08
3 bedroom	£159.95
4 or more bedroom	£276.16

Source: Argyll and Bute Council Website

Private Rent - Assuming the LHA reflects local private rent levels, then over 50% of survey respondents for instance would not be able to sustain a two bedroom privately rented property and potentially over 83% could not afford a three bedroom property. While not conclusive, this is certainly indicative of a general affordability issue within the local housing system.

6.0 Specialist Housing Demand

6.1 The survey asked households to consider any special requirements that their accommodation would need to support.

Only five respondents indicated at least one member of their household required some form of adaptation (10% of all respondents). Limited data was provided on the type of adaptations required in responses, but of those who required an adaptation only two would ‘need or like’ to move with a preference for owner occupied or social rented property.

6.2 The survey also wanted to investigate whether there were unmet housing needs for people with various health conditions. 16 respondents stated that at least one member of their household had a health condition, long-term illness or disability which limited their daily activities or the work that they could do. Multiple options were also available for this question, and 27 were selected. The results identified long-term illness, mobility/physical disabilities and mental ill health as the highest proportion of health conditions.

Table 8: Health Condition of Respondents

Is anyone living in this household affected by any of the following long-term illnesses, health conditions or disabilities and does this affect their housing need?	**Number** *Multiple options could be selected
Learning disabilities / Autism	5
Long term illness	8
Mental ill health	5
Mobility/physical disabilities/hearing impairment	9

(Base: 16 responses)

6.3 Of these 16 respondents with some form of limiting long-term illness or health condition, 11 (75%) stated that their current housing meets these conditions fairly well or very well. Only three households (19%) felt that their current home did not meet these needs; while one household did not know. However, an additional 32 respondents who had not indicated any health condition, long-term illness or disability, also completed the question on how well their current accommodation met their particular needs. All responses are summarised in the following table.

Table 9: Suitability of Current Home in relation to health conditions

How well do you think that your current housing meets the needs of the health conditions detailed in response	**All other respondents**		**Respondents with health conditions, disabilities or long-term illness**	
	Number	**%**	**Number**	**%**
Very well	14	44%	3	19%
Fairly well	8	25%	9	56%
Don’t know	5	16%	1	6%
Not very well	4	13%	2	13%
Not at all well	1	3%	1	6%
Total	**32**		**16**	

(Base: 48 responses)

6.4 It is important to state that respondents have provided multiple answers to the questions investigating specialist housing demand, therefore each unmet need does not equate to a requirement for a new build house. Of the respondents who did indicate an unmet housing need, further investigation shows that only two households have declared that they *need* to move; one would *like* to move; and three households are unsure if they need to move.

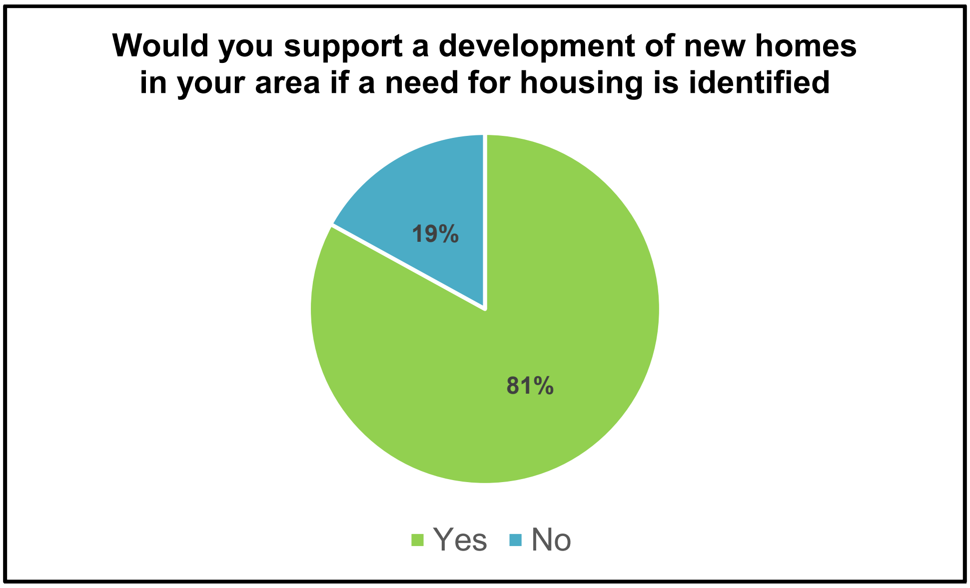
7.0 COMMUNITY VIEWS – Housing in Arrochar, Tarbet and Ardlui

7.1 The final section of the survey gave residents the opportunity to comment in general on the need for further affordable housing options in the area. All 48 respondents indicated whether they would support additional housing in their area or not.

The vast majority **81%** (39 respondents) would in principle support additional affordable housing in the area.

Only **19%** (9 respondents) were not supportive of any further housing development locally. The reasons cited were mainly due to the number of second homes or holiday let's; sufficient housing that becomes available for purchase; lack of local jobs and/or amenities; and due to concerns that there was no capacity within the local infrastructure (roads, amenities etc) to support and sustain additional households.

Graph 6: Community views on supporting development of new homes if a need for housing is identified.



7.2 We also received useful comments from 32 households in relation to their views. Comments received have been collated and summarised in Table 10. There was a number of common themes that emerged, these have been highlighted in the table by colour. These include the need for more affordable housing to sustain the area that was cited numerous times in comments; as was the impact of second homes/holiday lets/Air B&Bs on the local community; impacts on businesses; and the lack of transport and local amenities.

TABLE 10: Community views on local housing need and demand

Do you have any comments that you wish to make about housing need and demand in your community?		
We need more affordable housing to encourage young people and families – ***numerous comments***	We need affordable family homes (3&4bed) – ***numerous comments***	Too many air b&b and second homes – ***numerous comments***
It would be good to support more local amenities as well as accommodation - not just with regards to tourism	Need for a sheltered housing for the growing older population – ***numerous comments***	Community has become more fragmented due to number holiday lets
Transport is not good	Need more jobs – ***numerous comments***	Cap the number of holiday homes
High need for local housing for LOCAL people and their children	More transport required including evening bus/ train	Second homes/Air B&Bs provide nothing to support community; schools; or GP - ***numerous comments***
We desperately need a shakeup of the housing list and new houses to be built	Unused buildings should be used or sold	Empty business premises could be re-developed into residential properties
Weight should be placed on local connection when it comes to the allocation of social housing, to prevent families having to move away	Local businesses have been forced to limit their opening hours as a result of a lack of locally available staff	The villages need new homes rather than more holiday accommodation
Current road infrastructure struggles with normal traffic and additional traffic without road upgrading would be a disaster	Businesses staff could move locally rather than travel if there were housing opportunities	Holiday lets/ short term lets are putting housing prices out of reach
We need larger family homes and also affordable homes for 1st time buyers, young families and young professionals	There is very little job opportunities within this area or easy travelling distances	There is a high number of holiday let's which often price families out of being able to get a property large enough
We need more families. The school and other services are struggling. The lack of shops, facilities, transport links and employment really doesn't help	More shops and recycling facilities required	Yes - put restrictions on homes so that they cannot be used or sold as 2nd homes
Many new young families in need of new affordable housing but they are moving due air bnbs or holiday homes	When a home does come up for sale, a housing association should buy it to rent out	We do need more housing but we also need better transport links to places of work and local activities

Comment outlining local scenarios

We work locally, our children attend the local school, and we utilise the local bus.
So many people have to leave because we need bigger homes and there simply are not any social houses of appropriate size available. We may have to leave to find appropriate accommodation, which would result in two local workers and a family leaving the area. We are aware of someone who has left already, another who is leaving soon, both because family homes are not available.

7.3 **Community Perception of Housing Required**

Table 11 below shows how the respondents perceived the demand for housing in their area. There were 48 responses to the question and while these provide valuable and indicative supporting data; these are subjective and/or anecdotal perceptions rather than "robust and credible" evidence within the terms of the HNDA guidance. There was significant support for housing for both young people/families and older people, with social rented housing and more housing for sale at low cost being the preference for tenure. More new build homes for sale and quality private renting also received noteworthy support. The suggestion of returning holiday homes/lets for family homes was suggested as an option to address housing need.

Table 11: Community views on type of housing required

Do you think that there is a need for more housing to be developed in the community	**Number** *Multiple options could be selected
Yes- housing for young people/families	33
Yes- social rented/housing association homes	28
Yes- housing for sale at low cost	28
Yes- housing for older people (including sheltered housing)	22
Yes- more new build homes for sale	17
Yes- quality private rented housing	13
Return holiday rentals to family use	3
No-already enough homes for my community	8

(Base: 48 responses)

7.4 Respondents were asked if they had any additional comments in relation to development of more homes in the area. Similarly, there was common themes among the responses.

The need for more affordable housing, in particular family housing had strong support. There were views that affordable housing would help support and sustain jobs and businesses in the area, although there were some comments that more jobs are required to support additional housing to help sustain local communities.

A key issue raised included the negative impact of air b&b/second/holiday homes on the local housing market and consequently limiting access to effective stock for local residents. There was strong feelings that the holiday market was having an adverse impact on house prices making it unaffordable for people to become owner-occupiers. The views on air b&b/second/holiday homes was cited not only by those in housing need, but also by those who did not support further housing development, signifying the impact that it is having in the local area.

The current infrastructure in terms of road capacity, transport, sustaining local services and amenities such as the school were reoccurring themes. Although these included mixed views, with concerns that due to lack of family housing that this will threaten the sustainability of school and services, but equally concerns that the current infrastructure cannot support additional housing and will put more pressure on the main roads.

Despite an ageing population there were only a few specific responses that referred to the potential need for some form of elderly accommodation. Nor did many comment on the condition of the housing stock, energy efficiency or fuel poverty – although these are often considered to be critical issues generally across Argyll and Bute.

The following is only a small selection of comments, but does reflect the main concerns, the diverse and occasionally conflicting range of views, and some of the key issues:

There is a need for housing that is suitable for young/growing families in the area. Unfortunately, most houses which become available are either too small, or they are a decent size so they are snapped up to be holiday lets.

To encourage young families to stay in community and the elderly so they can stay near family support

To help retain the services, school, Doctor Surgery, Fire and Ambulance

Would support - if they can be ring fenced for permanent housing and prevented from becoming holiday lets

People who work locally struggle to be able to buy property due to all the homes turned into holiday let. There are no private long-term rentals available, as anything available to rent privately is for holiday lets.

If there was a strict limit on air b&bs and holiday let's within the area, then a lot of houses would be freed up for people to buy. The prices for houses when they go up for sale are unrealistic for lots of families, due to people buying outbidding them for holiday let's. The local school and services are also suffering due to families being unable to stay or afford to buy within the area. Although I'd prefer new houses weren't built, affordable and realistic house prices need to be an option

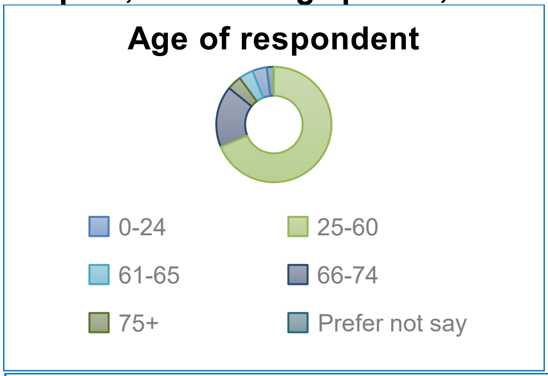
Need infrastructure and jobs before housing

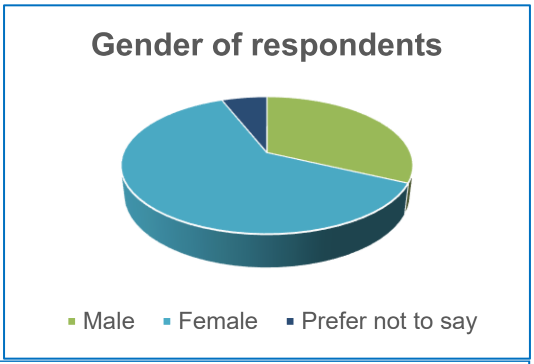
All comments have been considered and taken into account to help inform future policy decisions.

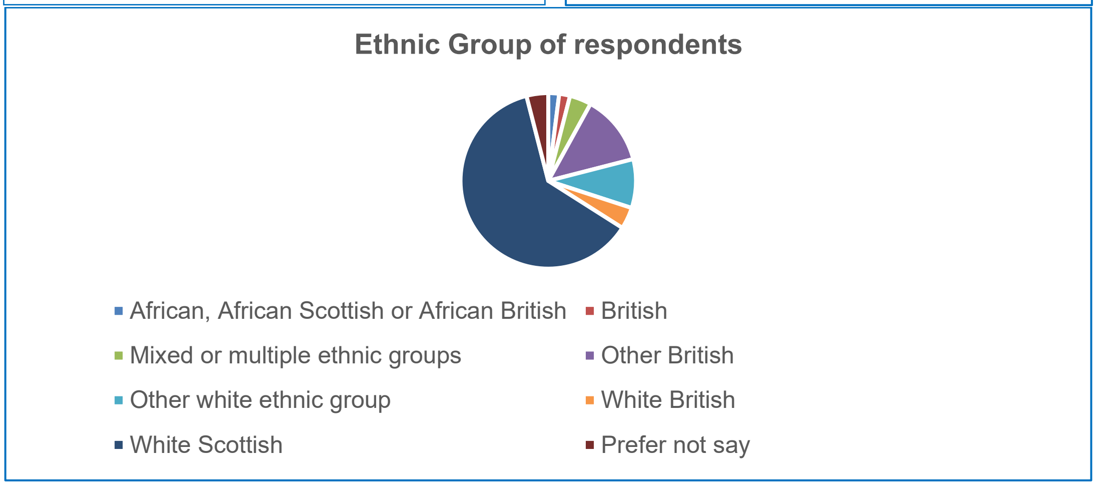
7.5 Profile of Community Household respondents

The majority (67%) of household survey respondents were aged 25-60, female (62%), and classed as white Scottish or British (66%).

Graph 7, 8 and 9: Age profile, Gender and Ethnic Group of respondents







8.0 Employer Housing Survey results

8.1 Local businesses were asked to provide their views on local housing need in the area, and three employers responded. All business respondents were based in Arrochar. Whilst this was low response rate and not representative of all employers, it is important to consider employer views in relation to housing and the impact on economic activity, sustainability of services and businesses, and making area attractive place to live and visit.

8.2 **Employees**

The majority of businesses had permanent employees (two), although one stipulated that they had no permanent staff due to not being able to recruit. With all three requiring temporary/seasonal staff (ranging from 2 to 4 employees). Of those with permanent staff, it is estimated that around 70% live in local area, or in tied accommodation. With one employer being aware of two employees, experiencing excessive commutes to work (over 1 hour) due to limited housing options. Employers who responded currently have three unfilled vacancies.

8.3 Housing for employees

In relation to employee current housing, there was no reports of employees occupying temporary accommodation due to being unable to source local accommodation to meet their needs. However, there is likely to be local examples of this as there was responses noting that employees are in accommodation unsuitable for their needs. From an employer's perspective, employees usually most in need of housing are single households.

There were differing views on housing provision and requirements in the area. Two respondents report that lack of housing was having a very significant/ significant negative impact on their business.

In response to question "*Have you ever needed to provide relocation costs or other incentives to retain or attract staff due to lack of housing in the area*" only one employer had not had to offer any incentives. One employer has willingness to do so but there is no housing available; whilst another has had to offer higher wages to attract employees as they struggle to get enough staff during summer season, and due to lack of affordable housing have had to provide tied accommodation.

All respondents would support some type provision of accommodation for employees as detailed in table below.

Table 13: Employers views on supporting employees with accommodation

Would you support any of these options		
Provide tied housing	**Relocation fees/ travel costs/ other financial expenses related to housing or relocating**	**Contribute to fund new development in partnership with Council/RSL (eg. Investment/land/property)**
2	3	3

8.4 Housing priorities / new development

Two employers provided response on type of housing that would support employees.

Table 14: Employers views on provision of accommodation to support employees

What type of accommodation do you think would help support your employees?	Number
Rent from a housing association or other Registered Social Landlord	2
Rent a room/lodgings	2
Renting from an employer	1
Shared Equity	2
Renting privately	1
Buy with mortgage—on market	1

Employers were asked to rank their views on priority for different housing options. Bringing empty buildings back into use was highest priority, with development of affordable housing to rent or purchase receiving good support. Whereas the provision of market housing was lowest priority.

Table 15: Employer views on priority for housing

Option	High Priority	Medium Priority	Low Priority
Building affordable homes to buy	2	0	1
Building affordable homes to rent	2	0	1
Building market housing	0	**1**	**2**
Quotas reserved for key (or incoming) workers	2	0	1
Priority housing allocations for workers (i.e. social rented stock)	2	0	1
Improving quality of existing stock	2	0	1
Bringing empty buildings back into use	**3**	0	0
Seasonal or temporary accommodation for workers	2	0	1

In addition, employers were given the opportunity to provide further comment on their views on housing need in the area. Similarly, to household survey there was comment on the number of Air B&B properties, and purchase of homes by those who do not live in the village. Another view was to protect the rurality of the village and not develop new housing but restrict those who can acquire property in area. A sample of some comments are included below.

There are no options for renting in my area

Most young people are priced out the market

Don't want any more people brought in to fill houses with people that don't want or are unable to work

There is a lack of affordable housing and also long term rent options as most rental properties are used for air bnb

The villages aren't thriving because of a lack of housing, but yet I know people who want to live in our area

8.5 **Business Growth**

Businesses were asked for their views on growth plans and likelihood of new job posts in the next three years. There was at least one business seeking to grow with requirement for two additional employees.

In relation to growth plans, all businesses noted that they do not currently take into account local housing availability. However, it was acknowledged by two businesses that they should consider housing in relation to growth plans.

9.0 Contextual Housing Market Analysis

9.1 Demography

Table 16 shows the variation of population from the 2011 and 2022 Census, based on the intermediate 2011 datazone area, which is Cowal North 04 – S01007358.

The most recent Census records that there has been a 10% reduction in the overall population of Cowal North 04 datazone area. This is significantly higher than the overall reduction in Argyll and Bute as a whole where the estimated population in 2011 of 88,166 reduced by 2.5% to 85,970 in 2022.

Table 16: Population by study areas, Argyll and Bute and Scotland

Area	Total Population Census 2011	Total Population Census 2022	% change from 2011 to 2022
S01007358	912	819	-10.2%
Argyll and Bute	88,166	85,970	-2.5%

Source: 2011 & 2022 Census

9.2 Population Age Cohorts: Based on the 2022 datazone information, the area has a higher proportion of people aged 16-64 which is similar to the 2011 profile. However, there has been a reduction in those aged under 16 falling from 147 in 2011 to 101 in 2022, whilst those aged 65 or over has increased from 131 in 2011 to 203 in 2022 denoting the ageing population of the area.

Table 17: Population breakdown by area and age cohort

Area S01007358	all people	under 16	% of total	16-64	% of total	65+	% of total
2011	**912**	147	16.12%	634	69.52%	131	14.36%
2022	**819**	101	12.33%	515	62.88%	203	24.79%

Source: 2011 & 2022 Census

9.3 Households

Whilst the overall population of the area has declined between the 2011 and 2022 Census, the number of households has remained relatively static. This differs slightly to Argyll and Bute as a whole where despite the population declining the number of households increased.

Table 18: Census Household Number 2011 and 2022

Area	Total Households Census 2011	Total Households Census 2022	% change from 2011 to 2022
S01007358	368	364	-0.09%
Argyll and Bute	40,125	41,894	+4%

The majority of households in 2022 comprise of single persons and couples.

Table 19: Household size by person (2022)

Household Size	Census 2022 Datazone S01007358	% of total
Total households with residents	**364**	
1 person	118	32.42%
2 people	147	40.38%
3 people	48	13.19%
4 people	39	10.71%
5 people	9	2.47%
6 or more people	2	0.55%
Unknown	1	0.27%

Source: 2022 Census (Table UV406)

The 2022 Census indicates that the average number of persons per household in the area is two. In terms of household composition, Table 20 below shows that single person households (combining all ages) make up nearly a third (32%) of all households; couples with no children make up the largest single category at around 20% of the total, and 13% comprise households aged 66 or over. Couples with non-dependent children represent 14% households, compared to 13% couples with dependent children. Lone parent families make up just 3% of the total, with 2% other households with dependent children and 2% other household types.

Table 20: Household Composition, 2022

Household Composition	2022 Datazone S01007358	Percentage % of households
All households	**364**	**100%**
One person household: Aged 65 and over	50	14%
One person household: Aged under 66	68	19%
Family/Household (All aged 66 and over)	47	13%
Couple (No children)	73	20%
Couple with dependent children	46	13%
couple: All children non-dependent	52	14%
Lone parent: With dependent children	7	2%
Lone parent: All children non-dependent	5	1%
Other households: With dependent children	7	2%
Other households: All full-time students	0	0%
Other households: Other	9	2%

Source: 2022 Census (Table UV113)

9.4 Economic Activity

Based on the 2022 Census around 60% of the population aged 16-74 are economically active and only 1.1% are unemployed. Almost 37% of people are classed as being part of an inactive economic group, including retirees (206).

Table 21: Economic Activity 2011 & 2022, Datazone S01007358

Area Datazone S01007358	All people aged 16 to 74	Part-time employee	Full-time employee	Self-employed	Unemployed	FT Student	Economically Inactive
2011	**712**	102	314	88	25	12	171
As %		14.3%	44.1%	12.4%	3.5%	1.7%	24.%
2022	**718**	80	284	67	8	16	263
As %		11.1%	39.6%	9.3%	1.1%	2.2%	36.6%

Source: 2011 & 2022 Census (Table KS601SC & UV601)

9.5 Overall, there has been a decrease in the number of economically active people within the area since 2011. In line with the general ageing population, the number of retirees increased from 116 in 2011, to 206 in 2022. The decrease in part-time and full-time employment could have a direct impact on the local housing market, affordability and other housing factors.

9.6 The main occupations in the area are in the "Accommodation and food service activities" (27.8%); "Human health and social work activities" (10.7%); and Public administration & defence, compulsory social security (8.9%).

Table 22: Datazone S01007358 - Employment and Industry in 2022

Industry	Number	%
All people aged 16 and over in employment the week before the census	**449**	
Accommodation and food service activities	125	27.8%
Human health and social work activities	48	10.7%
Public administration & defence, compulsory social security	40	8.9%
Manufacturing	34	7.6%
Education	34	7.6%
Construction	28	6.2%
Wholesale & retail trade, repair of motor vehicles & motorcycles	22	4.9%
Professional, scientific and technical activities	20	4.5%
Administrative & support service activities	19	4.2%
Transport & storage	18	4.0%
Agriculture, forestry and fishing	13	2.9%
Information and communication	11	2.4%
Other	11	2.4%
Electricity, gas, steam and air conditioning supply	9	2.0%
Arts, Entertainment and Recreation	7	1.6%
Real estate activities	4	0.9%
Financial and insurance activities	3	0.7%
Water supply, sewerage, waste management and remediation activities	2	0.4%
Mining and quarrying	1	0.2%

Source: 2022 Census (Table UV605)

9.7 Housing Stock

The tenure breakdown across Cowal North-04 as at 2022 Census is summarised in the table below. Owner occupation accounts for the majority of occupied properties (81%), which is significantly higher than Argyll & Bute as a whole (67%) and the average nationally (63%). Whilst social and private rented occupied properties are much lower than average for the Argyll & Bute and Scotland as a whole.

Table 23: Occupied Properties by Tenure, 2022

Area	All households	Owner Occupation	Social Rent (RSL)	Private Rented	Other
Cowal North-04	**364**	**295**	**52**	**11**	**6**
		81%	14.3%	3%	1.6%
Argyll & Bute	**41,894**	**28,198**	**7,976**	**4,863**	**857**
		67.3%	19%	11.6%	2%
Scotland	**2,509,269**	**1,585,758**	**564,527**	**323,043**	**35,941**
		63.2%	22.5%	12.9%	1.4%

Source: 2022 Census (Table UV404)

Property Type

Almost all of occupied properties are houses or bungalows, with only 10% being flatted properties in the area.

Table 24: Accommodation Type (All occupied dwellings) 2022

	Datazone S01007358	
Property type	**Nos**	**%**
All occupied households	**364**	
Detached House or bungalow	150	41.2%
Semi-detached house or bungalow	106	29.1%
Terraced House	71	19.5%
Flat, maisonette or apartment	37	10.2%

Source: 2022 Census (Table UV402)

Ineffective Stock

According to the Council Tax Register, in recent years around 9% of the Arrochar, Tarbet and Ardlui dwelling stock would be deemed “ineffective” i.e. second / holiday homes or long term vacant properties and therefore unavailable to meet local need or demand. This is roughly proportionate to the level for Argyll & Bute as a whole.

Table 25: Council tax 2022-2024

Council Tax records (Community Council area)	**May 2022**	**% of total**	**May 2023**	**% of total**	**May 2024**	**% of total**
All properties	**433**		**436**		**424**	
Long-term empty (incl Levy)	13	3%	18	4%	14	3%
2nd/holiday homes	25	6%	31	7%	25	6%

In September 2024, there was approx. **35** properties in the area registered as self-catering lets (commercial), which are not included in Council Tax register as these are classed as businesses and recorded on Rates register.

As at December 2024, there was **54** properties in the area, which had **applied** for a short-term let licence. Due to the variation of ways that short-term let properties can be registered, some of these properties will be accounted for in Council Tax and Self-Catering let figures above.

9.8 Social Rented Sector

Following the transfer of all its housing stock to Argyll Community Housing Association (ACHA) in 2006, the Council no longer has a landlord function. All social housing provision in the area, is owned and managed by Registered Social Landlords (RSLs or housing associations).

There are currently **65** social sector homes in the area, provided by two local housing associations, Argyll Community Housing association (ACHA) with 29 homes and Dunbritton Housing Association with 36 homes. All of the RSL provision is located within the Arrochar catchment area. The following tables provide a breakdown of the social rented sector by size, location and type of property as of 2024.

Table 26: Combined RSL Stock by Size and Area, 2024

	RSL Stock by Size (number of bedrooms)				
Registered Social Landlord	**1 bed**	**2 bed**	**3 bed**	**4+ bed**	**Totals**
ACHA	9	12	8	0	**29**
Dunbritton	0	16	15	5	**36**
Total RSL Stock	**9**	**28**	**23**	**5**	**65**
As % of Totals	14%	43%	35%	8%	**100%**

Source: Annual RSL Returns 2024

The majority of the RSL stock are 2 bedroom homes (43%), 14% are 1 bedroom properties, 35% have 3 bedrooms, and only 8% have 4 bedrooms.

Included within the RSL stock, there are 11 specialist RSL properties including 6 amenity homes (2bed), and 5 elderly homes (1x bedsit & 4x1bed).

9.9 Social Rented Turnover

There have been on average 4 lets per annum within the RSL stock in recent years. Approximately 43% of lets have been 2 bedroom properties, and around 29% are in 1 bedroom properties.

Table 27: Combined Annual RSL Lets by size

Year	1 bed	2 beds	3 beds	4 beds	Totals
2019/20	2	1	0	0	**3**
2020/21	0	3	2	1	**6**
2021/22	2	3	0	1	**6**
2022/23	1	0	0	0	**1**
2023/24	1	2	2	0	**5**
Totals	**6**	**9**	**4**	**2**	**21**

Source: RSL Annual Returns, 2019/20 – 2023/24

9.10 RSL Waiting Lists

The local housing associations in Argyll and Bute operate a Common Housing Register, known as HOMEArgyll. Both ACHA and Dunbritton Housing Association are partners.

The waiting list in November 2024 totalled 31 active applicants who selected Arrochar as their first area of preference. However, only 17, just over half of these were local residents with 14 originating from out with the Helensburgh and Lomond area. In addition, 14 applicants received no points via the allocation policy and assessed as having no housing need. Of the 31 applicants, 27 were on the general list and 4 were on the transfer list, there were no homeless applicants.

In terms of property sizes, the majority of applicants required one or two bedroom properties as the following table illustrates.

Table 28: HOMEArgyll Applicants by Bedroom Size, November 2024

Arrochar	1 bed	2 bed	3 bed	4 bed	5 bed+	Total
All Applicants	**12**	**10**	**6**	**1**	**2**	**31**
Applicants with points (NEED)	6	6	5	0	0	**17**
Applicants with 0 points (DEMAND)	6	4	1	1	2	**14**

Source: Abritas CHR Report, November 2024

Eleven applicants with Arrochar as first area of preference stated that they had a medical condition, which was affected by their current circumstances. However only one applicant stated 'no' to general needs accommodation; one applicant selected wheelchair housing; and one applicant was seeking housing with support. Applicants can select multiple options.

A number of waiting list applicants also expressed interest in alternative or intermediate forms of tenure, such as shared ownership, or mid-market rent. Again, multiple options were available to applicants.

Table 29: Arrochar interest in Mid-Market Rent & Shared Ownership

Common Housing Register November 2024	1 bed	2 bed	3 bed	4 bed	5+ bed	TOTAL
Mid Market Rent interest (all applicants)	9	7	2	1	1	**20**
Shared Ownership interest (all applicants)	4	4	2	1	1	**12**

Source: HOMEArgyll CHR November 2024

In terms of the nature of applicants' in housing need (17), four stated that they were overcrowded and four households are sharing kitchen/bathroom/facilities with someone who was not a member of their household.

Two applicants were currently either lodging, had no fixed abode, or occupying a hostel/B&B/ Refuge, or a caravan/mobile home/boat; and would therefore require permanent accommodation. A further four were residing with parents, family or friends and therefore could form a new separate household if a suitable property were available. Eight applicants rented currently from an RSL or Council landlord, while three either rented privately, from an employer, or owned their own home.

The vast majority of applicants (16) require mainstream accommodation; and while seven applicants define themselves as having a disability, with two of these having requirement for some form of adaptation. Only one applicant requires some form of specialist provision: mainly sheltered or amenity housing for older persons, with two applicants stating that they sometimes require using wheelchair and would benefit from accessible accommodation.

In terms of the "robust and credible" HNDA framework, ten applicants currently occupy a permanent home (whether renting or owned), and if re-housed would free up the existing property for another household, and consequently there would be no net requirement for 'additional' housing within the system arising from these cases.

Nevertheless, there remains a proportion of the waiting list with unmet needs, which would require a new build solution. In total, around seven applicants require to move within the area. In these cases, no existing home would be released within the system and therefore there would be a net requirement for new builds.

In recent years, the pressure ratios (i.e. the average number of applicants per available let over a year) have been moderately high. In 2023/24 for the Arrochar area on average, there were four applicants for every available let **4:1**, this reduced significantly from **15:1** in 2022/23 due to stock turnover. This would tend to indicate a potentially imbalanced housing system and some degree of unmet need.

These figures however, do not take account of latent need or "hidden homelessness" where local residents are sharing accommodation and wish to form new households or move to an independent home but do not register this need; perhaps perceiving limited options available to meet their needs in the social rented sector. Hence, the household survey will provide primary evidence of any additional unmet need in the area.

9.11 Private Market

On average, there have been around 20 house sales per annum in the area over the last four years*. Looking at the cumulative total sales between 2021 and 2024 (*up to November), there were 80 transactions for which robust data is available from the Register of Sasines (*excluding any sales below £20k or above £1m to allow for any non-market transactions or outliers which might skew the figures*). Only a quarter of these (**25%**) were purchased by persons already local to the community, and a further 11% was bought by persons originating elsewhere in Argyll and Bute. 64% of sales were to purchasers from elsewhere in Scotland, the UK or abroad.

Table 30: House Sales – Origin of Purchaser/Containment

Origin of Purchaser/Containment	Year / Number of Sales				
	2021	2022	2023	2024* up to November	Total
Within Community	6	5	6	3	**20**
Elsewhere in Argyll & Bute	3	3	3	0	**9**
Scotland	11	11	5	6	**33**
UK	7	6	1	2	**16**
Overseas	0	0	0	2	**2**
TOTAL Sales	**27**	**25**	**15**	**13**	**80**

9.12 The average house price in the area over four-year period was around £247k and the lower quartile price (often seen as the entry point for first time buyers) was around £148k, while the median price was circa £207k. There has been a significant reduction in the number of transactions from 2021 to 2024 and the average, median and lower quartile prices have come down from their peak during this period.

Table 31: Housing Market Sales Prices, 2021-2024

House Sales	2021	2022	2023	2024* up to November
Number Sales*	**27**	**25**	**15**	**13**
Average Price	£293,088	£276,583	£219,075	£199,038
Median Price	£195,000	£240,000	£218,000	£175,000
Lower Quartile Price	£170,000	£145,000	£145,000	£132,500
Total Sales Value	£7,913,383	£6,914,575	£3,286,126	£2,587,000

Source: Register of Sasines

In terms of affordability, it is estimated that a reasonable mortgage multiplier of around 3.5 times a household income would be sustainable. The four-year average and lower quartile prices outlined above would therefore require average and lower quartile incomes of around £70k and £42k respectively.

The most recent mean income data available at this local area level (Cowal North 04), suggests that household (*as opposed to individual*) incomes in the area are generally higher than the Argyll & Bute and Scotland averages. Nevertheless, for some the thresholds are well below the required levels to sustain local house prices and consequently this supports the view that the private housing market in the area is quite beyond the reach of the majority of inhabitants.

The CACI income data (© 1979 – 2024 CACI Limited*)* indicates that approximately **69%** of households in the locality are in income bands below the £70k threshold required to afford the average house price; and up to **61%** of households are in income bands below that required to afford even the lower quartile house price in the local market.

While the demand from in-migrants appears to push market prices up beyond the means of local residents, it may also help to promote a degree of community regeneration and population growth. However, a proportion of these properties are likely to be purchased as second or holiday homes and thus increase the level of ineffective stock and further reduce the options for local households in need.

While the open market remains unaffordable to a significant majority of local households, there are relative levels of affluence in the area, which suggest that some model of discounted or subsidised home ownership would be financially viable in these communities; and this would consequently alleviate some of the pressures on the social rented sector. In tandem with the degree of interest noted amongst both survey respondents and waiting list applicants, there is therefore sufficient justification for considering the inclusion of a proportion of shared equity, or low cost home ownership units along with social rented properties in mixed tenure schemes.

9.13 House Conditions

Information on local house conditions is very sparse at this level, particularly in the private sector. From data provided to local authorities, under Scottish Government license, it is possible to estimate for instance the approximate proportion of dwellings within certain age bands. Almost third properties were constructed between 1950-1983, and over a fifth (21%) are pre 1919.

Table 32: Estimated Age of Properties – Cowal North 04

Property Age	Pre 1919	1919-1949	1950-1983	1984-1991	1992-2002	Post 2002	unknown
%of Dwellings	21%	10%	32%	3%	10%	11%	13%

Source: Home Analytics Scotland 2024

From the same data source, it is estimated that approximately 37% of local households could be in fuel poverty. This is higher than the average for Argyll and Bute as a whole (30%). Although the community survey responses have indicated that least **57%** of households would be in fuel poverty (according to the current definition i.e. requiring to spend more than 10% of household income on heating costs) as table 32 below indicates.

Table 33: Fuel Poverty (Community Household Survey Respondents)
Source: 47 responses

Do you spend more than 10% of your income on heating this home?		
Response	**Number**	**% of Responses**
Yes	27	57%
No	15	32%
No response	5	11%

Table 34: Heating Current Home (Community Household Survey Respondents)

Do you find it easy to heat your current home?		
Response	**Number**	**% of responses**
Yes	21	45%
No	21	45%
No response	5	11%

Source: 47 responses

9.14 HM Naval Base Clyde Faslane

The expansion of the Faslane base to home all the UK's submarine fleet is likely to increase the number of personnel living in the base by approx. 40%. Plans approved in November 2024 for the MOD to deliver 600+ single units on site will meet the needs of single personnel. Longer term a number of personnel and their families could chose to settle in the local area and live out with the base. The impact on housing need will be monitored.

10.0 Determining the need for new build housing in Arrochar, Tarbet and Ardlui

10.1 Policy Context - It is essential to establish a robust evidence base of housing need if public investment in the form of government grant and/or Council funding is being sought for new affordable homes. The Scottish Government published revised guidance in 2020, which outlines the methodology and definitions for conducting a formal “robust and credible” housing need and demand assessment (HNDA). Within this framework, key factors that will determine the requirement for subsidised affordable new build housing, these include: demographic and economic trends and affordability in the private market; particular forms of housing need such as homelessness and those threatened with homelessness; households living in temporary accommodation or with insecurity of tenure; and concealed (or latent) households who are *also* overcrowded. Future demand is also considered, in terms of the rate of newly forming households and levels of in-migrants on an annual basis who could not afford market solutions.

10.2 Households Needing or Wanting Alternative Accommodation

Overall, the majority of residents in the Arrochar, Tarbet and Ardlui Community Council area appear to be satisfactorily housed at present. The Community Needs survey identified around 7 households who required alternative accommodation and a further 9 who potentially might like to move. However, only 9 of the combined total stated that they would definitely prefer to move within the area. This equates to circa 19% of the total respondents (and less than 2.5% of all households in the area). In addition, a further 6 new potential households would like to move and remain in the area.

A basic calculation of the affordable housing requirement for Arrochar, Tarbet and Ardlui, triangulating the community survey results, waiting list analysis, and benchmark results from the last census, can be summarised as follows:-

Backlog Need	Survey	CHR	Census/ Other	Input
Homeless households & those in temporary accommodation or insecure tenure	2	4	2	3
Concealed households/Overcrowded	7	7	5	6
Total in need	9	11	7	9
Number who can't afford average house price (69%)	6	7	5	**6**
Newly Arising Demand				
New household formation	6	2	0	4
Number who can't afford average house price (69%)	4	2	0	**3**
Affordable Supply				
Affordable available dwellings (average annual RSL lets over last 3 years)				4
Planned affordable new build (SHIP projects)*				0
Demolitions etc				0
Total supply				**4**
Backlog + newly arising need				9
Minus Supply				4
Net shortfall				**5**

*Dunbritton tentative proposals for 12 units at Succoth in 2029/30

This suggests there is an immediate shortfall of around 5 affordable homes, without looking at the wider HMA (Helensburgh & Lomond). Proposals for development in Succoth have fluctuated between SHIP Programmes, and consequently if this was to progress it could help meet the overall shortfall in the area.

To take account of the Council's strategic objectives in respect of community sustainability, population growth and economic development, a judicious, small-scale increase in the affordable housing supply would be appropriate for this area.

10.3 **Affordable Housing Requirement** – Over a third of households in current need (7 of 48) according to the survey would specifically prefer social renting. There are around **17** households on the HOMEArgyll list in the core categories of housing need. The proportion of RSL homes within the total stock for the area is low with little turnover therefore it is unlikely that much of the wider need will be addressed from within the existing stock over the five year planning period of the next Local Housing Strategy.

Discounting households that could meet their need via in situ solutions to their current home (e.g. through repairs, extensions, income maximisation and cost reduction measures among many others) or through transfer, then the overall requirement for additional affordable mixed tenure units is estimated to be around **12** over the next five years.

10.4 The Council's strategic objectives include the aim of ensuring that an adequate supply of accommodation for the changing needs of the ageing population will be available in the future; and the aim of supporting and proactively driving population growth and economic regeneration through the provision of sufficient, good quality affordable housing. With this in mind, the Council Housing Service supports the future development in Succoth (12 new homes being developed by Dunbritton by 2030) within the current Strategic Housing Investment Plan (SHIP). This level of provision plus turnover in existing stock (an average of 4 lets per annum) should be sufficient to meet the immediate identified demand over the next three-five years. It is important to note that the HNDA provides a robust evidence base; but does not necessarily reflect the actual housing that will be delivered. This is based on a policy decision using the HNDA to inform actual Housing Supply Targets. A number of additional factors also determines supply targets: available resources (finance and land supply; as well as the capacity of the construction industry); infrastructure and planning constraints; and wider strategic objectives.

10.5 The programmed new build affordable housing of up to 12 units could be delivered within available resources over the lifetime of the next SHIP. The primary requirement is for mainstream accommodation to retain and attract young persons, and sustain existing community. However, wheelchair accessible units would enhance the mix and ensure an appropriate balance is achieved to address emerging specialist needs over time. Therefore, the focus should be properties for general needs but built to Varying Needs Standards to allow for future adaptation or use as specialist accommodation as appropriate. While a proportion of the community have expressed a strong perception and anecdotal supposition regarding the need for larger properties, this is not entirely borne out by the evidence (i.e. demographic profile and trends; waiting list composition etc). Nevertheless, a proportion of any new build provision should cater for larger families with 3 or 4 bedrooms as well as smaller 1 and 2 bed properties to meet identified needs.

10.6 **Owner Occupation** – Around five of the survey respondents in housing need expressed interest in either home ownership or some form of low cost ownership. More widely, there would be potential interest in this option from a further eight households would like to move. In addition, four respondents noted potential interest in self-build options. While a few survey respondents expressed interest in home ownership through purchase on the open market, there appear to be significant affordability issues in the area with high house prices. A realistic assessment of local market conditions would suggest that even the lower quartile house price (around £148k) is beyond many local households, while the average and median prices (around £2467k and £207k respectively) are potentially beyond the scope of 69% of the local residents. Given these affordability issues, with even the (very few) properties available for sale at the lower quartile end of the market being beyond the scope of a significant proportion of local residents, some form of subsidized low cost ownership would be required. There is interest expressed for this option among the survey respondents, and waiting list applicants. The relatively higher household incomes in the area suggest that such subsidised models of provision could be viable and would find sufficient uptake.

A provisional target of around **five** new affordable homes for low cost ownership is therefore suggested over the next five years to address existing local demand. These new homes should be primarily at the lower quartile end of the market. The main requirement is likely to be for three bedroom properties with a number of smaller sized properties to enhance the mix of units within the local system and to encourage movement within the existing stock.

11.0 CONCLUSION

11.1 This study does not pre-empt the full HNDA process which the Council is legally required to carry out, but it does provide detailed evidence which will be used to inform that final assessment of need for the area. The findings of this Household Survey also suggest potential strategic responses that should be considered by the Council and its partners, as well as the local community.

11.2 The evidence indicates a relatively small but genuine backlog of unmet need in the area, and it is likely that some additional accommodation provided at affordable prices or rent levels could play a key role in promoting population growth and sustaining economic regeneration. Though, critically, this would have to operate in tandem with real and sustainable employment opportunities and improvements in local infrastructure. A small-scale development of mainstream affordable properties could address the current and latent need from young residents, families and newly forming families.

11.3 The focus of future strategic interventions is likely to be on:

1. Maximising the use of existing stock - bringing vacant properties back into use for social or private rent, or as affordable ownership options;
2. Tackling fuel poverty by improving energy efficiency and income maximisation;
3. Promoting self-build register;
4. Promoting HOMEArgyll Common Housing Register to encourage households in need to apply;
5. Delivering a small-scale mixed tenure development of affordable housing via the Strategic Housing Investment Plan (SHIP) of up to 12 units.