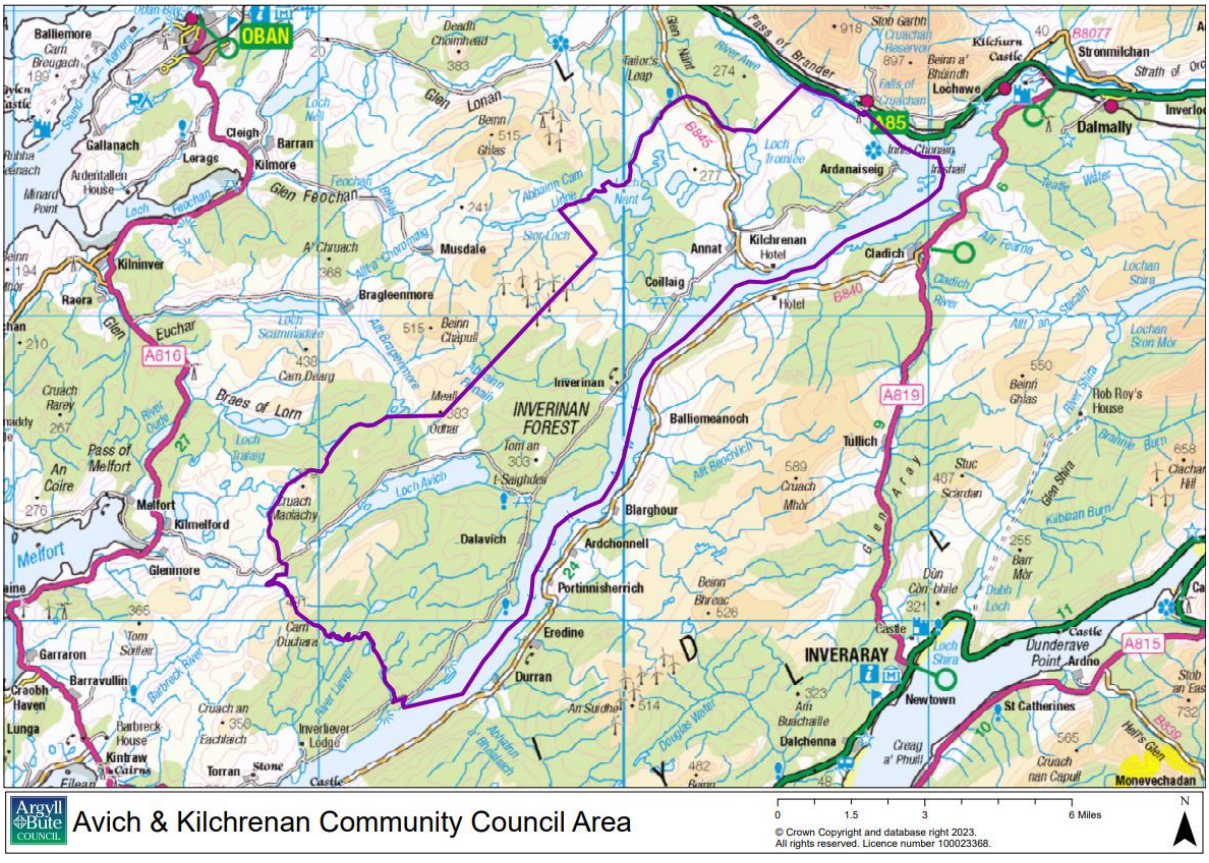
Avich and Kilchrenan

Community Housing Need and Demand Assessment

Research Report January 2026

Produced by Argyll & Bute Council – Housing Services
On behalf of
Avich & Kilchrenan Community Heritables



Contents

1.0 Introduction and Objectives 3
2.0 Methodology 3
3.0 Consultation 4
4.0 Lorn Housing Market Area (HMA) – establishing boundaries 5
5.0 Contextual Housing Market Analysis 6
6.0 Community Survey Results 14
7.0 Specialist Housing Demand 20
8.0 Community Views – Housing in the Kilchrenan & Dalavich Area 22
9.0 Employer Housing Survey Results 25
10. Determining the need for new build housing in Avich and Kilchrenan 28
11. Conclusion 32

APPENDIX - Community Comments on Local Housing Need and Demand 34

1.0 Introduction and Objectives

1.1 This report presents the findings from the surveys undertaken on the housing need and demand of residents within the Avich and Kilchrenan Community Council area. The surveys were co-ordinated by Argyll & Bute Council in October 2025 on behalf of the local community. The aim of the research 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 Argyll and Bute 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 Housing Association management data) to produce a high quality, fit-for-purpose and evidence-based community housing needs assessment.

2.0 Methodology

2.1 Working jointly with Avich and Kilchrenan Community Heritables, Argyll and Bute Council launched the Community Housing Assessment Toolkit household and employer surveys on 4th October 2025.

2.2 The Council developed the household and employer surveys using the Community Housing Assessment Toolkit, which is available on request. The surveys are based on the standard methodology that has been successfully used in other local communities across Argyll and Bute. This utilised similar measures that are set out in the 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 **36** responses were received from the household survey. However, a small number of these responses were from individuals living outwith the survey area. Some were from neighbouring settlements, while others were from other areas in Argyll and Bute. Following further examination, the responses from households in neighbouring settlements were deemed relevant for the purposes of this report, so have been included. Responses from further afield will not be included in the data presented below in relation to household information but the points made will be taken into account, particularly where housing need is displayed.

There is a level of missing data whereby some respondents did not answer all questions which has resulted in a variation in the base response figures across sections.

Overall, excluding those from outside the localised area, a sample of 34 responses was achieved, which amounts to around 15% of the total households within the Avich and Kilchrenan area based on Council Tax records. While this is a relatively low response rate, it is likely that the previous Community Housing Assessment Toolkit research undertaken for the Dalavich area in December 2025 had an impact on the response rate. The findings from the Dalavich survey will, therefore, be incorporated into the needs calculation to provide the most accurate and robust housing needs assessment possible.

2 employer survey responses were also received. While this is not representative of all employers in the area, it provides valuable insight into the impact of housing related issues on local businesses.

3.0 Consultation

3.1 In the preparation and development of the Avich and Kilchrenan Community Action Plan, housing was raised as a key issue during the community consultation phase. In relation to the theme “Housing and Development”, the key community focus points are:

- Affordable and sustainable housing for residents and key workers
- Adaptive reuse of existing properties
- Addressing barriers to local living and land for suitable living
- Exploration of community-led housing projects

A particular action point was to explore carrying out a detailed community consultation regarding housing in partnership with Argyll and Bute Council’s Housing Strategy team.

3.2 There was historic communication between the Housing Strategy team and the Avich and Kilchrenan Community Council going back to 2023. More consistent communication with Avich and Kilchrenan Community Heritables began in February 2025, initiated through discussions with West Highland Housing Association.

A series of online meetings led to an agreement that the Housing Strategy team would carry out a Community Housing Assessment Toolkit (CHAT) process which would be promoted locally via Avich and Kilchrenan Community Heritables and the Community Council. The CHAT process was discussed in detail, and it was agreed that a partnership approach would be most beneficial. This involved: defining the geographical study area; agreeing the scope and focus of the exercise; agreeing the role, remit and input from partners; establishing provisional timescales and designating key contacts.

3.3 A proposed survey was shared with Avich and Kilchrenan Community Heritables and amended following various observations and requests. The

survey went live on the 4th October 2025, initially running until the 26th October 2025. The survey date was subsequently extended to the 2nd November 2025 in consultation with community representatives. Following the launch of the CHAT surveys, these were promoted via posters, social media channels and on websites.

3.4 Communication between the Housing Strategy team and representatives from Avich and Kilchrenan Community Heritables helped to ensure that response rates were monitored, and further promotions of the survey were carried out locally where necessary.

4.0 Lorn Housing Market Area (HMA) – establishing boundaries

4.1 Defining the study area

The study is focussed on the Avich and Kilchrenan Community Council area boundary that sits within the wider Housing Market Area (HMA) of Lorn. This study area includes the postcodes: PA35 1HD, PA35 1HE, PA35 1HF, PA35 1HG, PA35 1HH, PA35 1HJ, PA35 1HL, PA35 1HN, and PA35 1HS. The maps below outline the study area and highlight the boundary for Avich and Kilchrenan Community Council.

The 1930 Civil Parish Area of Kilchrenan and Dalavich was used as the data zone for the purposes of secondary data analysis using the 2011 and 2022 Censuses. While this is not an exact fit for the Community Council area, it provides the best-fit available when compared geographically and when triangulated with other data sources in terms of household numbers and population estimates. Please note that all Census data is randomly adjusted to avoid the release of confidential data so numbers listed may not equal 100%.

Figure 1: Avich and Kilchrenan Study Area within the Argyll and Bute Context.

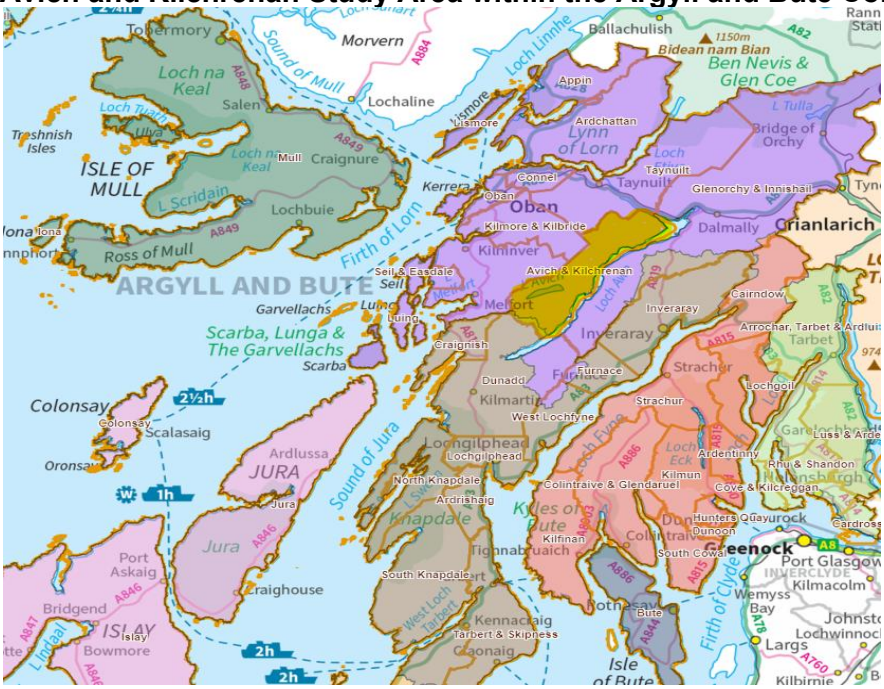
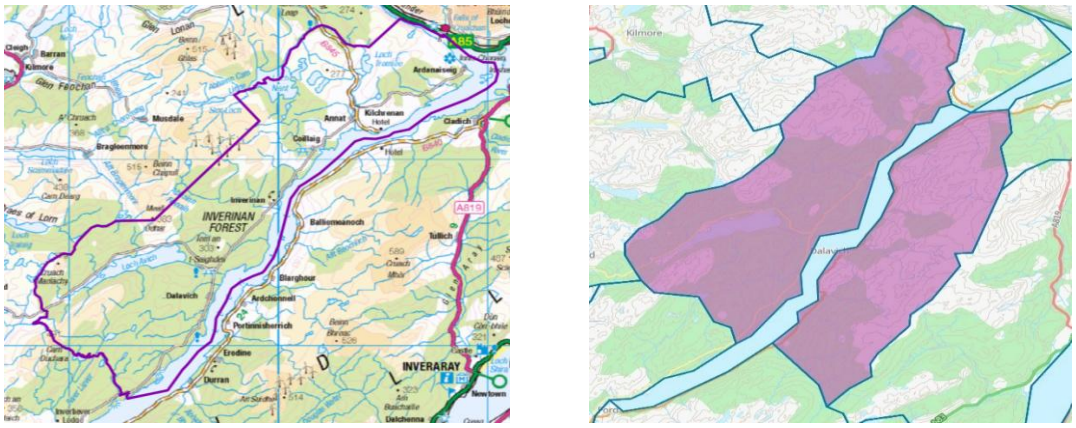


Figure 2: Avich and Kilchrenan Community Council Boundary (Left) and the 'Kilchrenan and Dalavich Civil Parish' Census Output Area (Right)



5.0 Contextual Housing Market Analysis

5.1 Demography

Table 1 presents a comparison of the population figures from the 2011 and 2022 Censuses, based on the Kilchrenan and Dalavich Civil Parish data zone.

The 2022 Census records show that there has been a 56.5% increase in the overall population of Kilchrenan and Dalavich Civil Parish area. This is a significant deviation compared to the 2.5% reduction in the population of Argyll and Bute as a whole.

Table 1: Population by study areas: Kilchrenan & Dalavich and Argyll and Bute

Area	Total Population 2011	Total Population 2022	% change from 2011 to 2022
Kilchrenan & Dalavich Civil Parish Area	182	285	+56.6%
Argyll and Bute	88,166	85,970	-2.5%

Source: 2011 & 2022 Census

5.2 Population Age Cohorts

The proportion of people in the 16-64 age group has decreased slightly between 2011 and 2022 in the Kilchrenan and Dalavich area. There has been a further decrease in the proportion of individuals under the age of 16, and a corresponding increase in the proportion of individuals aged over 65.

Table 2: Population breakdown by area and age cohort for Kilchrenan & Dalavich Civil Parish Area

Census Year	all people	under 16	% of total	16-64	% of total	65+	% of total
2011	**182**	28	15.38%	113	62.09%	41	22.53%
2022	**285**	31	10.88%	167	58.60%	93	32.63%

Source: 2011 & 2022 Census

5.3 Households

The overall population increase in the area is further highlighted by a 73% increase in the number of households in the Kilchrenan and Dalavich area between 2011 and 2022.

Table 3: Census Household Number 2011 and 2022

Area	Total Households Census 2011	Total Households Census 2022	% change from 2011 to 2022
Kilchrenan & Dalavich Civil Parish Area	79	137	+73.4
Argyll and Bute	40,125	41,894	+4.4

Source: 2011 & 2022 Census

The majority of households in Kilchrenan and Dalavich are comprised of 2 people at 48% of the total. 1 person households account for 32% of the total.

Table 4: Household size by person (Census 2022)

Household Size	Census 2022 Kilchrenan & Dalavich	% of total
Total households with residents	**137**	**100.0%**
1 person	44	32.1%
2 people	66	48.2%
3 people	15	10.9%
4 people	5	3.6%
5 people	3	2.2%
6 or more people	2	1.5%

Source: 2022 Census

As shown above, the 2022 Census data suggests that the average number of persons per household in Kilchrenan and Dalavich is two. Table 5 below provides a breakdown of the household composition across age groups and household types.

Single person households (combining all ages) account for just under one third of all households, and couples with no children makes up 31% of the total households with a further 15% of households with all inhabitants over the age of 66. Couples with dependent children represent 7% of households and couples with non-dependent children account for 4% of the total. Lone parent families (with dependant and non-dependent children) represent 6% of the total and other household types account for 2%.

Table 5: Household Composition – Kilchrenan & Dalavich, 2022

Household Composition	2022 Kilchrenan & Dalavich	Percentage of total households
All households	**137**	**100%**
One person household: Aged 66 and over	19	14%
One person household: Aged under 66	25	18%
Family/Household (All aged 66 and over)	20	15%
Couple (No children)	42	31%
Couple with dependent children	10	7%
Couple: All children non-dependent	6	4%
Lone parent: With dependent children	3	2%
Lone parent: All children non-dependent	5	4%
Other households: With dependent children	0	0%
Other households: All full-time students	0	0%
Other households: Other	3	2%

Source: Census 2022

5.4 Economic Activity

The 2022 Census indicates that around 47% of the those aged 16-74 are either employed full-time, part-time or self-employed. 2% are unemployed, 2% are full-time students and 49% are classified as economically inactive, which includes early retirees. The percentage of economically inactive people is significantly higher in the Kilchrenan and Dalavich area than the Scottish (22%) and Argyll and Bute (29%) averages.

Table 6: Economic Activity 2011 & 2022 – Kilchrenan and Dalavich

	Total aged 16 to 74	Part-time employee	Full-time employee	Self-employed	Unemployed	FT Student	Economically Inactive
2011	**145**	14	37	26	8	2	58
As %		10%	26%	18%	6%	1%	40%
2022	**258**	**22**	**53**	**43**	**5**	**5**	**126**
As %		9%	21%	17%	2%	2%	49%

Source: 2011 & 2022 Census

There has been an overall decrease in the proportion of economically active people in Kilchrenan and Dalavich between 2011 and 2022. In line with the aging population that is apparent across Argyll and Bute, the number of retirees in the area has increased from a total of 39 in 2011 to 102 in 2022. The decrease in the proportion of individuals in part-time and full-time employment is likely to have had an impact on the affordability of the local housing market.

5.5 The Census data was analysed as to the occupations of people living within the Kilchrenan and Dalavich area. The most apparent industries in the area are

accommodation and food services (24%); agriculture, forestry and fishing (12%), and human health and social work (11%).

Table 7: Kilchrenan and Dalavich Civil Parish - Employment and Industry in 2022

Industry	Number	%
All people aged 16 and over in employment the week before the census	123	
Accommodation and food service activities	30	24.4%
Agriculture, forestry and fishing	15	12.2%
Human health and social work activities	13	10.6%
Wholesale & retail trade, repair of motor vehicles & motorcycles	10	8.1%
Education	9	7.3%
Construction	8	6.5%
Public administration & defence, compulsory social security	7	5.7%
Professional, scientific and technical activities	7	5.7%
Administrative & support service activities	6	4.9%
Transport & storage	6	4.9%
Manufacturing	4	3.3%
Other Service Activities	3	2.4%
Arts, Entertainment and Recreation	2	1.6%
Real estate activities	2	1.6%
Mining and quarrying	2	1.6%
Financial and insurance activities	1	0.8%

Source: 2022 Census

5.6 Housing Stock

Table 8 details the housing tenure breakdown of occupied properties in Kilchrenan and Dalavich area as per the 2022 Census. Owner occupation accounts for the majority of occupied properties in the area (83%), which is above the Argyll and Bute average. The percentage of social housing stock is well below the Argyll and Bute average, as is the percentage of private rented stock. There is a higher proportion of 'other' tenure types in the area comparatively to the Argyll and Bute average. This includes those who 'live rent free' and may refer to those living in accommodation provided by employers.

Table 8: Occupied Properties by Tenure, 2022

Area	All households	Owner Occupation	Social Rent (RSL)	Private Rented	Other
Kilchrenan & Dalavich Civil Parish Area	**137**	**114** 83%	**3** 2.19%	**12** 9%	**7** 5.11%
Argyll & Bute	**41,894**	**28,198** 67.30%	**7,976** 19%	**4,863** 11.60%	**857** 2%
Scotland	**2,509,269**	**1,585,758** 63.20%	**564,527** 22.50%	**323,043** 12.90%	**35,941** 1.40%

Source: 2022 Census

Property Type

96% of occupied properties in the area are houses or bungalows, and only 2% are flatted accommodation.

Table 9: Accommodation Type (All occupied dwellings) 2022

Property type	Nos	%
All occupied households	**137**	
Detached House or bungalow	90	65.69%
Semi-detached house or bungalow	40	29.20%
Terraced House	2	1.46%
Flat, maisonette or apartment	3	2.19%

Source: 2022 Census

Ineffective Stock

Council Tax records suggest that as of October 2025, around 14% of the dwellings in the Avich and Kilchrenan area would be deemed "ineffective" in terms of meeting local housing need and demand. This includes second/holiday homes and long-term empty properties. The percentage of "ineffective" stock for Argyll and Bute as at October 2025 was around 10% of total dwellings. This suggests that the Avich and Kilchrenan area is facing substantial impacts on the localised housing market due to the higher levels of ineffective stock comparatively with the rest of Argyll and Bute. In addition, around 9% of registered properties are job related or purpose-built holiday homes. Due to the nature of many of these properties they are unlikely to be suitable to meet local housing needs.

However, it should be acknowledged that, the Council are undertaking a second home review which considers Council Tax qualifying criteria and on-going evaluation of occupancy statuses. Due to data cleansing this has also had an impact on overall empty homes numbers; where occupancy statuses were not confirmed, these properties have been considered as empty until further information is received from the owners.

Table 10: Council Tax Records, October 2023-25

Council Tax records (Avich and Kilchrenan Community Council Area)	**Oct-23**	**% of total**	**Oct-24**	**% of total**	**Oct-25**	**% of total**
All properties	**217**		**220**		**220**	
Long-term empty (incl Levy)	4	2%	7	3%	13	6%
2nd/holiday homes	33	15%	19	9%	18	8%

Source: Council Tax Register, 2023-25

In April 2025, there was approximately **47** properties in the area registered as self-catered lets (commercial), which are not included in Council Tax register as these are classed as businesses and recorded on Rates Register.

As of October 2025, owners of **42** properties in the area had **applied** for a short-term let licence. Due to the variation in the ways that short-term let properties can be registered, some of these properties will be accounted for via the Council Tax and Self-Catered let figures above. Further analysis shows that of these 42 applications, 74% were for 'conventional dwellings' and 26% are for 'unconventional dwellings. This suggests that a large proportion of the properties in this category are dwellings that would otherwise be deemed a part

of existing housing stock to meet housing needs, rather than unconventional dwellings, such as caravans, pods or mobile dwellings.

Table 11: Dwelling Type – Short-Term Let License Applications

STL - Dwelling type for Kilchrenan and Dalavich Area	Total	%
Detached House	25	60%
Self-Contained flat	3	7%
Semi-detached house	3	7%
Unconventional Dwellings	11	26%
Total	**42**	

Source: STL Register (October 2025)

5.7 Social Rented Sector

Argyll and Bute Council transferred all housing stock to Argyll Community Housing Association (ACHA) in 2006, and the Council no longer has a landlord function. All social housing provision in the Avich and Kilchrenan Community Council area is owned by Registered Social Landlords (RSLs or Housing Associations).

There are currently **4** social rented homes in the area, provided by two local housing associations: Argyll Community Housing association (ACHA) with 2 homes, and West Highland Housing Association (WHHA) with 2 homes. Table 12 provides a breakdown of the social rented sector by size as of 2025.

Table 12: Combined RSL Stock by Size, 2025

RSL	1 bed	2 bed	3 bed	4+ bed	Total
ACHA			2		**2**
WHHA			2		**2**
Total	**0**	**0**	**4**	**0**	**4**

Source: Annual RSL Returns 2025

All the RSL stock in area are three-bedroom homes. All the RSL stock in the area are mainstream/general properties.

5.8 Social Rented Turnover

Over the last four years, there has been 1 relet in the area which suggests that the local social housing options available are very limited within the Avich and Kilchrenan area.

5.9 RSL Waiting Lists

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

As of December 2025, the HOMEArgyll waiting list shows 1 active application with Kilchrenan or Dalavich as first choice area of preference. There are a further 4 applicants for second choice area of preference and a further 2 applicants for third choice area of preference. Of these, there are a total of **3** applicants who have been allocated points via the waiting list allocations policy, signifying that they are in housing need. The bedroom sizes required of all

applicants on the common housing register as at December 2025 is detailed in the table below.

Table 13: HOMEArgyll Applicants by Bedroom Size – Kilchrenan/Dalavich 1st, 2nd and 3rd area of preference combined, December 2025

Kilchrenan/Dalavich - All Applications (1st, 2nd and 3rd Preference)	1 bed	2 bed	3 bed	4 bed	Total
All Applicants	**4**	**1**	**1**	**1**	**7**
Applicants with points (NEED)	**2**	**1**			**3**
Applicants with 0 points (DEMAND)	2		1	1	**4**

Source: HOMEArgyll Waiting List – December 2025

Alternative tenures

Applicants can also express their interest in alternative housing tenures such as shared ownership and mid-market rent. Please note, again, that applicants can select multiple options. Table 14 below details the interest in these tenures for the Kilchrenan and Dalavich area.

Table 14: Kilchrenan and Dalavich Applicants interest in Mid-Market Rent & Shared Ownership

Common Housing Register	1 bed	2 bed	3 bed	TOTAL
Mid-Market Rent interest (all applicants)	1		1	**2**
Shared Ownership interest (all applicants)	1		1	**2**

Source: HOMEArgyll Waiting List – December 2025

Applicants in Housing Need

All three applicants in housing need with Kilchrenan or Dalavich as an area of preference noted that they currently rent from a Housing Association or Local Authority. Most applicants in housing need noted they would accept general needs housing, but a few applicants displayed demand for wheelchair housing and amenity housing for older people.

All three applicants in housing need stated that they have a medical condition that is being impacted by their current housing circumstances.

All three applicants in housing need originate from outwith the Avich and Kilchrenan area. This would indicate that there is a potential net requirement for additional new builds as no existing properties in the area would be freed up within the local housing market as a result of these cases being rehoused.

It is important to note that these figures do not account for latent need or “hidden homelessness” where local residents are currently sharing accommodation but wish to form a new household or move into an independent

home but have not yet registered this need. The household survey will, therefore, provide primary evidence of any additional unmet need for the Avich and Kilchrenan area.

5.10 Private Market

There have been, on average, around 18 house sales per annum in the area over the last four years. From 2021- 2024 there was a total of 74 transactions on the Register of Scotland Sasines (*excluding any sales below £20k or above £1m in an attempt to prevent any non-market transactions or outliers skewing the figures*). Only 20% of these sales were purchases by individuals already living within the area, and a further 15% of sales were from purchases living elsewhere in Argyll and Bute. 65% of house sales were from purchasers originating elsewhere in Scotland or the rest of the UK.

Table 15: House Sales – Origin of Purchaser/Containment- number of sales per year 2021-2024

Origin of Purchaser/ Containment	2021	2022	2023	2024	Total
Within Community	6	5	2	2	**15**
Elsewhere in Argyll & Bute	1	3	6	1	**11**
Scotland	5	2	4	4	**15**
UK	18	8	4	3	**33**
TOTAL Sales	**30**	**18**	**16**	**10**	**74**

Source: Register of Scotland – Sasines (2021-2024)

5.11 The average house price in the area between 2021 and 2024 was £266k, and the average lower quartile price (often seen as the entry point for first time buyers) was £142k. There was a reduction in the number of sales during 2024, and this has likely skewed the averages slightly. As shown in Table 15 above, there was a peak in sales in 2021, which has been reducing year on year since.

Table 16: Housing Market Sales Prices, 2021-2024

House Sales	2021	2022	2023	2024
Number Sales	**30**	**18**	**16**	**10**
Average Price	£266,917	£272,389	£278,406	£231,000
Median Price	£168,750	£219,750	£287,500	£177,500
Lower Quartile Price	£128,125	£156,250	£198,125	£171,250
Total Sales Value	**£8,007,500**	**£4,903,000**	**£4,454,500**	**£2,310,000**

Source: Register of Scotland – Sasines (2021-2024)

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 £75,965 and £40,571 respectively. The most recent mean income data available at this local area level (based on the PA35 1H postcodes listed at section 4.1), suggests that household (*as opposed to individual*) incomes in the area are higher than the

Argyll & Bute average. 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 beyond the reach of the majority of local residents.

The CACI income data (© 1979 – 2024 CACI Limited*)* indicates that approximately **81%** of households in the locality are in income bands below the £80k threshold required to afford the average house price; and up to **53%** of households are in income bands below that required to afford even the lower quartile house price in the local market.

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, 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.

5.12 House Conditions and Fuel Poverty Estimates

Information on local house conditions is very sparse at this level, particularly in the private sector. However, from data provided to local authorities, under Scottish Government license, it is possible to estimate the approximate proportion of dwellings within certain age bands. 29% of properties in the Avich and Kilchrenan area were constructed between 1950-1983, and 25% were built Pre 1919.

Table 17: Estimated Age of Properties – Filtered on PA35 1H postcodes listed in section 4.1

Property Age	Pre 1919	1919-1949	1950-1983	1984-1991	1992-2002	Post 2002	unknown
% of Dwellings	25%	5%	29%	4%	7%	18%	11%

Source: Home Analytics Scotland 2025

It is estimated that approximately 31% of households in the Avich and Kilchrenan area could be in fuel poverty (Home Analytics, 2025). This is slightly higher than the average for Argyll and Bute as a whole (30%).

6.0 Community Survey Results

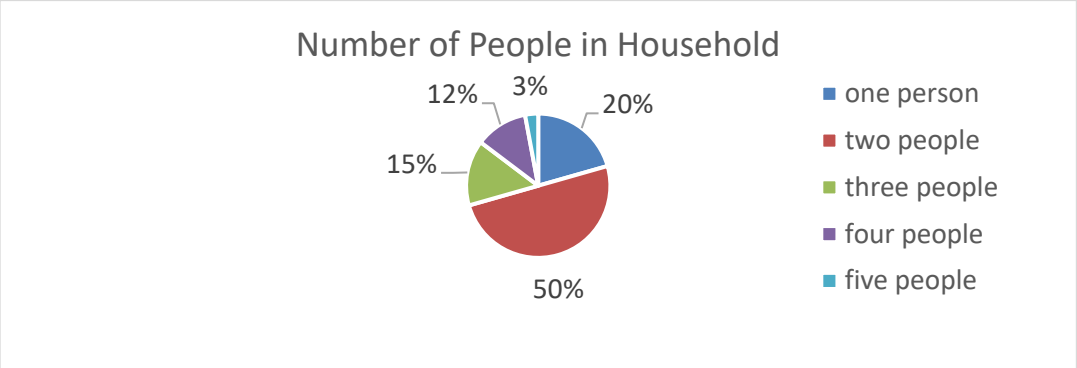
6.1 Profile of Household Respondents and Household Composition

As noted above, there was a small number of responses from outwith the survey area, some from settlements very close to the survey area and some further afield. Upon closer inspection, 2 responses, although just outside the community council boundaries, are relevant for the purposes of this assessment as they are situated in the same Housing Market Area (HMA), so have been included in the analysis. There was a further 2 responses that

originate from further afield and these will be excluded from the detailed household data below, but any indication of housing need will be included where appropriate. Please note that there is a level of missing data, so baseline response numbers vary.

34 households (relating to 63 individuals) provided details on their household composition. The majority of respondents comprised of two person households (50%).

Figure 3: Number of people in household



(Base - 34 responses)

The age profile of the respondent's household residents reflects the aging population that is apparent across Argyll and Bute as a whole. 57% of residents were aged under 60, and 43% were aged 60 and over. There is a higher proportion of individuals aged 65+ than those aged under 25.

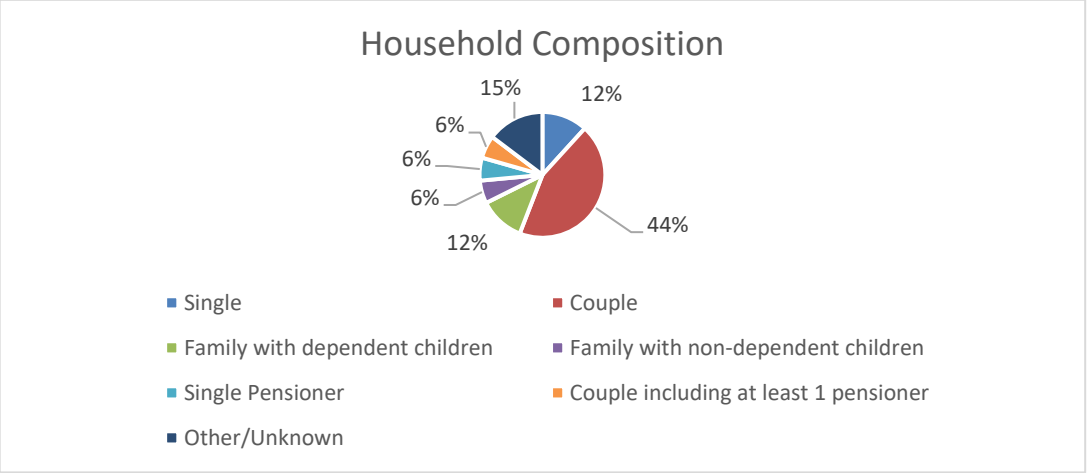
Table 18: Age Breakdown of all household residents

Age group	Total Persons	%
0-15	3	5%
16-24	9	14%
25-55	15	24%
56-60	9	14%
61-65	6	10%
66-74	11	17%
75+	10	16%
Total	**63**	

(Base - 34 responses)

44% of households were comprised of couples, while families with dependent or non-dependent children accounted for 18% of household types. A further breakdown of other household types is presented in Figure 4 below.

Figure 4: Household Composition



(Base - 34 responses)

6.2 Location of Respondents - (Base: 34 Responses)
The vast majority of respondents stated that they lived within the Community Council area. 65% resided in Kilchrenan village, 12% in Dalavich, 9% in Tevine, 6% in neighbouring settlements and 9% did not provide this detail.

Respondents were asked to state their primary work location, if applicable. 18 respondents indicated their place of work. Of these, 56% work within the Kilchrenan/Dalavich area, 22% work in other locations across Argyll and Bute, 11% work Scotland/UK wide and 11% work from home.

6.3 Current Housing Circumstances – (Base: 34 responses)
85% of respondents were permanent residents, 6% had second/holiday homes in the area and the occupancy status was unknown for the remaining 9%. 79% of respondents were homeowners, 6% rented privately, 3% stayed in tied accommodation provided by their employer, 3% lived with family/friends and 9% did not provide detail on their current housing tenure.

6.4 Property Type - (Base: 34 responses)
85% of respondents were living in a house and 6% were living in caravans/chalets and 9% did not provide detail on their property type.

6.5 Size of Property - (Base: 34 Responses)
The most common property size within the sample was three-bedroom properties at 41% of the total. 9% have one bedroom, 3% have two bedrooms, 15% have 4 bedrooms and 24% have five or more bedrooms. 9% of the sample did not provide this detail in their response.

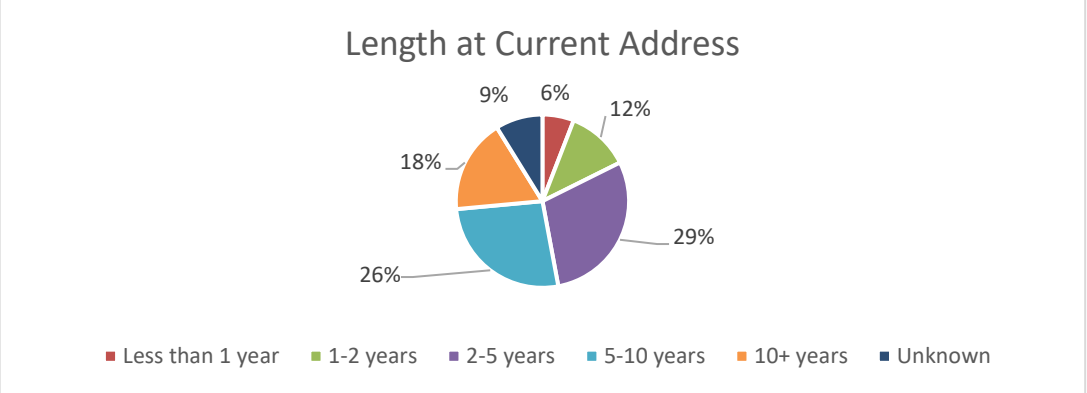
6.6 Overcrowding/Too few bedrooms - (Base: 34 responses)
The majority, 59% of respondents stated that their current accommodation has the correct number of bedrooms for their needs. 26% stated that they are under-occupying (have one or more bedrooms more than needed), and 6% of respondents stated that they have one or more bedrooms less than required.

Two respondents noted that their current property has 1 or more bedrooms fewer than required to meet their needs.

Further investigation indicates that both respondents may be deemed to have an appropriate number of bedrooms based on the household composition information provided, according to standardised measures. This may indicate that the respondent's statement that they require additional bedrooms is purely aspirational in that they would *prefer* to have a larger property.

6.7 Length of time at current address - (Base: 34 Responses)
The recent moving trends of local households within the sample is detailed in the figure below. 29% of respondents have occupied their current property for 2-5 years and 44% of respondents have lived in their current property for 5+ years.

Figure 5: Length at current address



(Base: 34 Responses)

6.8 Newly Forming Households
There were 34 responses to the question asking whether there is a household member that would require separate accommodation in the next three years. 88% of respondents stated that there would be either no one or they were unaware of anyone requiring additional accommodation in the next three years. Four respondents expressed that there would be a possibility for a newly forming household to arise from within their current household that would wish to form a separate household in the near future. This means that there would be an overall total of six newly arising households.

Of the potential newly arising households, three would be single person households and three would be couples with no children. None of new households would require any specialist housing. In terms of location, one would be looking for housing outwith the survey area, and the remaining **five** potential newly arising households would be looking for housing within the Avich and Kilchrenan area.

Overall, this suggests that most households within the sample are settled, but that there may be a further **five** newly arising households looking for separate accommodation within the study area.

6.9 Households Needing or Wanting Alternative Accommodation

One household within the survey area expressed that they *need* alternative accommodation, which equates to 3% of the total respondents, and 9% of respondents stated that they would *like* to move. 62% of individuals stated that they did not need or want to move from their current housing and 26% stated that they were unsure about their expected moving behaviour. An additional response was received from an individual outwith the survey area that detailed that they currently *need* to move to the Lorn Housing Market Area to take up an employment opportunity and noted that they would consider settlements in and around the Oban area.

The profile of respondents who stated that they would *need* or *like* to move were either single people, or couples. All respondents who stated that they *need* or would *like* to move would seek to move to a house rather than a flat. The required number of bedrooms for these respondents was either one or two-bedroom properties.

Table 19: Size of property required/ preferred for those who need or would like to move

Bedroom Size	1 bedroom	2 bedrooms	Total
Need to Move		2	**2**
Would **Like** to Move	2	1	**3**
Total	**2**	**3**	**5**

(Base: 5 Responses)

The respondents indicated a strong interest in private rented properties and social rented properties. In addition, some respondents expressed an interest in home ownership, either by buying on the open market with a mortgage or by making use of other options such as shared-ownership, shared-equity schemes and self-build mortgage/loans.

Table 20: 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 with mortgage	2	1
Self-build with mortgage or loan		2
Rent from Housing Association	1	2
Shared Equity	1	2
Shared Ownership	1	2
Rent from Private Landlord	1	3
Rent a room/Lodgings		1

*** Respondents could select multiple options** **(Base: 5 Responses)**

All respondents, from within the survey area, who would *like* to or *need* to move from their current property stated that they wish to remain in the Avich and Kilchrenan area. One additional response, from outwith the area, noted that they *need* to move to the Oban area for employment, and would be interested in surrounding settlements.

6.10 Reasons for moving

The respondents reported a range of factors that underpin their need/want to move from their current housing. The most cited reasons were to be nearer to friends/family and to find affordable housing. Small numbers of respondents also noted other factors, such as poor condition of current housing, to find a larger home, to move out of employer accommodation, being at risk of homelessness/insecurity of tenure and employment opportunities elsewhere, as reasons for their desire to move.

6.11 Affordability

Affordability is a key factor that underpins the assessment of housing need and demand and is crucial to assess the feasibility of different strategic options for addressing this need and demand. The assessment of local income relative to local housing market prices and rent levels is essential to achieving a robust and credible Housing Need and Demand Assessment (HNDA). The respondents to the survey who would like or need to move were, therefore, asked financial questions as to what they feel that they could reasonably afford in terms of monthly rental expenses and house price brackets for those interested in homeownership. Please note, care should be taken when interpreting percentages as the sample size for this section is very small.

Of those who indicated their interest in home ownership, 25% indicated that they could afford a mortgage of up to £100,000, 50% stated that they could afford a mortgage of between £100,0000 and £150,000 and 25% stated they could afford between £250,000 and £300,000. This confirms the analysis of secondary data as presented at paragraph 5.11 in the previous section of this report. The average house price in the area of £266k would be beyond the budgets of the majority of the respondents in the sample. This indicates that the local housing market is not affordable for most residents and the opportunities to access home ownership are limited.

For those in the sample who were interested in renting, 20% stated that they could afford no more than £400 per month, 60% could afford between £400-£600 per month and 20% could afford between £800 and £1000 per month.

Recent analysis carried out by the Council suggests that the average rental rates for a 3-bedroom Housing Association property in the Kilchrenan and Dalavich area is around £129.74 per week (approximately £540.58 per month). This would be affordable for the majority of respondents (80%) who were interested in renting.

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 21: 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, only 20% of the sample detailed above would be able to sustain a three-bedroom private rented property. While not conclusive, this is certainly further indicative of a general affordability issue within the local housing system.

6.12 Fuel Poverty

As detailed in the contextual housing analysis, Home Analytics (2025) estimate that 31% of households in the Avich and Kilchrenan area could be in fuel poverty. However, the data collected through the community survey indicates that around 47% of respondents could be in fuel poverty according to the current definition (i.e. those who spend more than 10% of household income on heating costs). This suggests that fuel poverty appears to be a significant issue facing many households within the Avich and Kilchrenan area.

Table 22: Fuel Poverty – Community Household Survey Respondents
What proportion of your income do you spend on heating your home?

Response	Number of Respondents	% of Respondents
10% or less	14	41%
Between 11% - 20%	11	32%
Between 21% - 30%	4	12%
More than 30%	1	3%
Unknown/Don't Know	4	12%

Base: 34 Responses

Table 23: Heating Current Home – Community Household Survey Respondents
Do you find it easy to heat your current home?

Response	Number	Percentage
Yes	21	62%
No	10	29%
Unknown/Don't Know	3	9%

Base: 34 Responses

7.0 Specialist Housing Demand

7.1 The survey asked respondents whether there are any household members that require specialist requirements in their accommodation such as adaptations or additional support.

Seven respondents indicated that at least one member of their household requires some form of specialist provision/adaptation. The most common adaptations mentioned were specifically for those experiencing deteriorating mobility, for example bathroom adaptations, handrails and issues with stairs. None of these respondents noted that they would like or need to move from their current property, and a few noted that they have completed some adaptations in their current property already but further adaptations, as time goes on, are likely to be necessary.

7.2 The survey also aimed to investigate whether there was an element of unmet housing needs for individuals with various health conditions. 15 respondents stated that there was at least one household member that has a health condition, long-term illness or disability. The results identified that the most prominent health issues from respondents are mobility/physical disabilities, long term illnesses, mental ill health.

7.3 Of these 15 respondents with some form of limiting long-term illness or health condition, 73% stated that their current housing meets the needs these conditions very well. However, 27% stated that their current home did not meet their needs very well.

An additional 19 respondents, who had not indicated any health condition, long-term illness or disability, also completed the question on how well their current accommodation meets their needs. All responses are summarised in the following table.

Table 24: 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	**Respondents with no health conditions** Number and %	**Respondents with health conditions, disabilities or long-term illness** Number and %
Very well	15 / 79%	11 / 73%
Not very well	1 / 5%	4 - 27%
Does not meet current needs	1 / 5%	
Don't Know	2 / 11%	
Total	**19**	**15**

(Base: 34 responses)

7.4 It is important to acknowledge that respondents have provided multiple answers to the questions regarding specialist housing demand, and therefore, each unmet need does not equate to a requirement for a new build house.

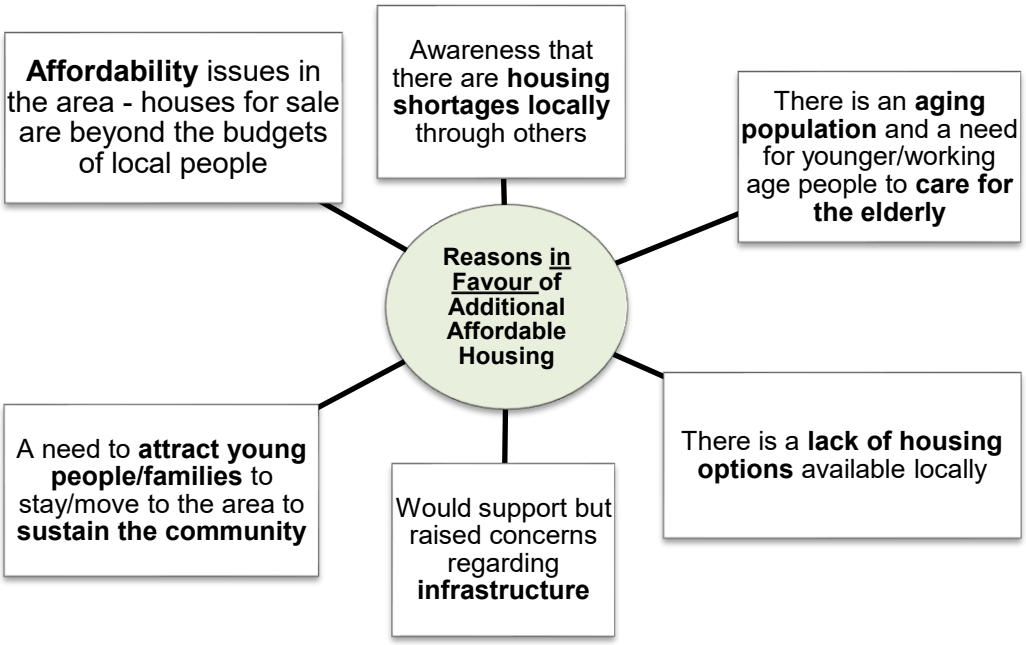
There was a total of **6** respondents that indicated that their current housing does not meet their current needs/ does not meet their needs very well. Further investigation of this highlight that **one** of these respondents stated that they *need* to move, and **two** would *like* to move from their current accommodation.

8.0 Community Views – Housing in the Kilchrenan & Dalavich Area

8.1 The final section of the survey provided residents with the opportunity to comment in general on the need for further affordable housing options in the area. 34 respondents indicated whether they would support additional housing in their area or not. Respondents also were able to provide context for these answers in a comment box. These were analysed and key themes emerged.

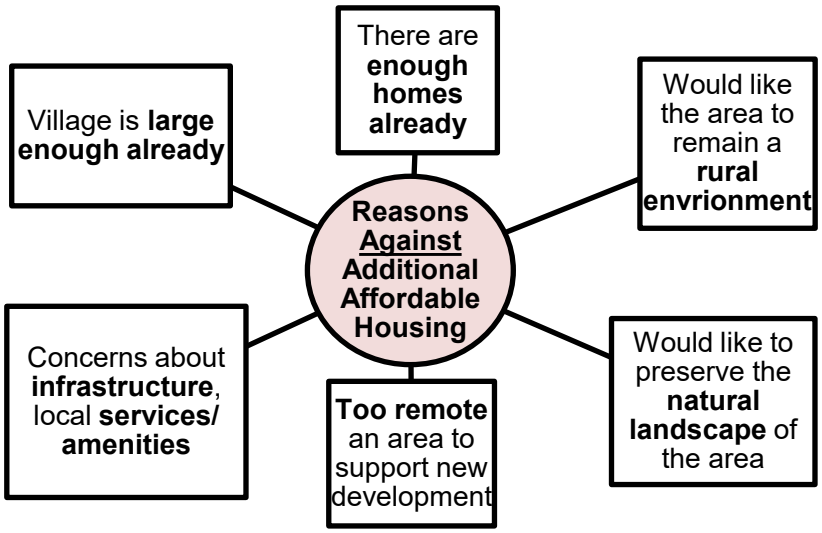
74% (25 respondents) would, in principle, support additional affordable housing in the area. The main reasons cited by respondents in favour of new housing developments were analysed and the key themes are detailed in the figure below. The most frequent reason cited by respondents in favour of a new housing development was the need for more housing options for workers and young people/families.

Figure 6: Respondent comments in favour of additional affordable housing development



26% of respondents indicated that they would not support any further housing development in the local area. The main reasons cited by respondents opposing such developments are detailed in the figure below. The main concern expressed by those against a new development was that existing infrastructure and local services/amenities would not support the additional population that would come with a new housing development.

Figure 7: Respondent comments against additional affordable housing development



We received 34 useful comments from respondents to provide context for their answers, and there was conflict but also similarities in answers as shown in Figures 6 and 7 above. Notably, both groups expressed concerns about the ability of current infrastructure and local services/amenities to cope with a new housing development. A small number of respondents who indicated that they would be against a new development did, however, acknowledge that there is a lack of affordable housing locally but noted that new development may not be the most appropriate mechanism to tackle this. An option raised in the comments was the potential for the community to purchase existing properties as they become available and rent them out to those who need them. A further interesting point that was expressed in comments was the need for more appropriate houses for the elderly that would enable elderly residents to downsize and free up larger houses for families and younger people. A summary of a sample of comments from respondents can be found in Appendix 1.

8.2 Community Perception of Housing Required

Table 25 below details the respondents' perceptions of demand for different housing tenures in the Avich and Kilchrenan area. There was a total of 34 responses to this question, and while these provide valuable insight into community perceptions, these are subjective views rather than "robust and credible" evidence within the terms of the HNDA guidelines. There was significant support for more housing for young people/families, social rented accommodation, as well as more housing for sale at low cost. Quality private rented housing also received noteworthy support.

Table 25: 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*
Yes- housing for young people/families	26
Yes- social rented/housing association homes	23
Yes- housing for sale at low cost	23
Yes- quality private rented housing	20
Yes- more new build homes for sale	10
Yes- housing for older people (including sheltered housing)	10
Yes - seasonal accommodation	10
No- there is enough housing	6

***Multiple options could be selected by respondents (Base: 34 Responses)**

8.3 Respondents were asked if they had any additional comments in relation to housing need and demand in the area. A range of common themes emerged from the responses.

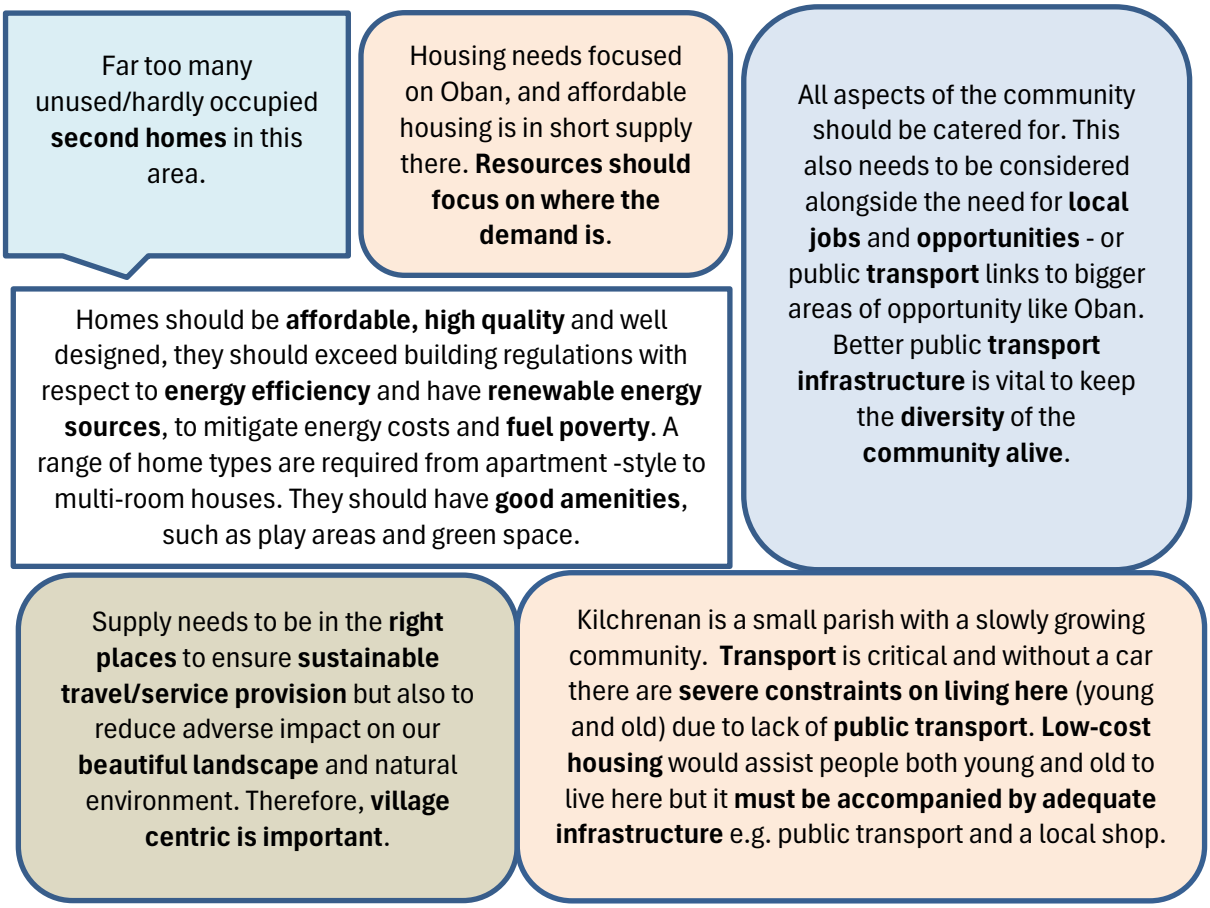
Similarly to the previous qualitative responses, the most common theme was regarding the infrastructure constrains of the local area. The lack of transport links to the area was highlighted as being the key concern, but the need for other local services, such as shops, schools and facilities was also raised. However, there were differences in the ways in which this was framed by respondents – some noted infrastructure constrains as a reason for opposing new development, while others noted that population growth in the local area may result in further development of local services due to increased demand.

There was further emphasis on the need for more homes to allow families, workers and young people to remain/move to the area to sustain the community, provide essential services such as caring for elderly residents, and support local businesses.

The lack of local housing options locally was detailed by several respondents, and it was emphasised that affordability is a key issue in the area alongside a lack of available properties to rent. In addition, the prevalence of holiday/second homes was also raised by a few respondents.

The figure below is a small selection of comments, but does reflect some of the main concerns, and the diverse and occasionally conflicting range of views.

Figure 8: Respondents additional Comments regarding housing need in the area



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

8.5 Profile of Community Household respondents (Base: 34 Responses)
62% of respondents to the household survey were aged female, 35% male and 3% preferred not to say. In terms of age, 44% were aged 25-60, 18% aged 61-65, 18% aged 66-74, 15% were aged 75+, and 6% were aged 24 or under. The ethnicity of respondents varied with the majority (79%) white Scottish or British.

9.0 Employer Housing Survey Results

9.1 Local businesses were asked to provide their views on local housing need in the area, and **two** employers responded. All business respondents were based in Kilchrenan. 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 the area an attractive place to live and visit.

9.2 Employees

All of the businesses in the sample had permanent employees, ranging from 8 to 20 employees. One employer also had several seasonal/temporary employees. The proportion of permanent employees that live locally varies across the businesses in the sample. One business estimated that 90% of employees were living locally, while the other stated that around 20% of staff living locally. Neither of the employers noted that any of their employees face excessive commutes (over 1 hour). There was a combined total of 7 present unfilled job vacancies from the employers in the sample.

9.3 Housing for employees

In relation to employees current housing, both employers stated that they are aware of employees who are currently living in temporary accommodation due to a lack of local housing options that meets their needs. One employer also noted that their staff accommodation available has constraints in terms of size. There was a total of **3** employees, across both employers, who were currently in 'temporary accommodation' and several employees currently live in staff accommodation. Both employers noted that the reliance on having to provide staff accommodation has reduced their capacity for growth as rooms that would otherwise be used for guests are being used to house staff.

From an employer's perspective, the household type of employees most in need of housing are single households.

Both employers stated that the lack of housing is having a very significant/ significant negative impact on their business. Both employers in the sample stated that they would support the development of new housing in the Avich and Kilchrenan area. The table below details the level of support for different types of housing provision.

Table 26: Employers views on supporting employees with accommodation

Housing Provision	Would Support	Would not Support	Currently Provide
Provide tied housing	1		1
Relocation fees/ travel costs/ other financial expenses related to housing or relocating	1		1
Contribute to fund new development in partnership with Council/RSL (eg. Investment/ land/property)	2		

(Base: 2 responses)

9.4 Housing priorities / new development

Both employers in the sample provided responses with regards to the type of housing that they believe would best support their employees. This is detailed in the table below.

Table 27: Employers views on provision of accommodation for employees

What type of accommodation do you think would help support your employees?	Total Number
Rent from a Housing Association or other Registered Social Landlord	2
Rent a room/lodgings	2
Renting from an employer	2
Renting privately	2
Seasonal accommodation	1

(Base: 2 Responses)

Employers were asked the rank their views regarding different housing options based on priority levels. Quotas reserved for key (incoming) workers, priority housing allocations for workers and the building of affordable homes for rent came out as the top priority for employers.

Table 28: Employer views on priority for housing priorities

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

(Base: 2 Responses)

As a part of the survey, employers were given the opportunity to provide further comments on their views of housing need within the area. The impact of the number of second/holiday homes and short term lets was raised as a main concern for local businesses. It was noted that there is a need for affordable rented accommodation in the area, particularly over the summer months to cater for seasonal workers.

Figure 9: Employer Comments

Desperately need affordable seasonal (summer) accommodation to meet the seasonal demands of the business. This though should not be at the expense of providing accommodation for tourists who are one of the primary drivers of the business	Need a strategy for the future or the local community will continually decrease. Any new private home becomes second homes or short term let's. Need accommodation suitable for staff.	Locally we have no vacant properties apart from second homes. Need to have good accommodation to remove the constraints from business growth.	ONLY option is to have staff accommodation. We at times even have to use hotel rooms to accommodate staff, so reduced income.

(Base: 2 Responses)

9.5 Business Growth

Businesses were asked if they have any growth plans, and if there is likely to be additional job opportunities over the next three years. One employer detailed that they anticipate 4 additional posts as a result of business growth in the coming years. Another employer noted that they are currently having to limit growth of their business due to staff accommodation pressures.

Both employers noted that they will have to consider housing availability in their plans for growth, and one stated that the lack of housing is “a severely constraining factor” for growth.

10. Determining the need for new build housing in Avich and Kilchrenan

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 current 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.

It is also 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.

10.2 Social Housing

Overall, the household survey indicated that the majority of residents in the area are satisfactorily housed at present.

The household survey identified two households who *need* alternative accommodation and a further three who would *like* to move from their current accommodation. However closer investigation showed that those stating their properties were overcrowded had, in fact, an appropriate number of bedrooms to suit their household composition and therefore this may be aspirational, rather than a clear need.

The survey also identified six potential newly arising households, **five** of whom would aspire to remain within the survey area. When asked about preferred tenure of these newly arising households, there was a fairly even mix across social rented, private rented and buying options, although two did indicate that buying a house would be something considered.

There was **one** household in housing need on the HOMEArgyll waiting list with Avich and Kilchrenan as their first choice of preference, with a further two households choosing Avich and Kilchrenan as their second or third choice. Past experience would indicate that the first choice category is the far more compelling statistic. All three expressing an interest are from out with the survey area, therefore there would be no benefit of freeing up an existing property within the study area.

Two employers responded to the Employers Survey, with each noting that housing challenges affect the viability of their business. Currently employees are occupying rooms within the business that could otherwise be used for income generation. This corresponds with information in the household survey where one of those needing to move cited employment and insecurity of tenure as reasons.

Both employers expressed an interest in helping in the provision of affordable housing in some manner.

10.3 Tenure choices

When asked for preferred housing tenure, the five respondents stating a need or like to move chose a variety of tenures, with interest in purchasing (3), renting privately (4), social rent (3) and shared ownership (3) and shared equity (3) all being considered.

When asked what housing type would most suit their employees, employers had a similar spread of tenure preferences, however there was no indication of a preference for shared ownership or shared equity.

Of the three households on the HOMEArgyll Common Housing Register expressing an interest in Avich and Kilchrenan, two expressed an interest in either mid-market rent or shared ownership.

While there is an expressed interest in home ownership through purchase on the open market, there are significant affordability issues in the area with high house prices. A realistic assessment of local market conditions would suggest that even the lower quartile market house price of around £171k is beyond reach of 53% of local households, while the average prices of around £231k is beyond the scope of approx. 81% of the local residents.

10.4 Dalavich Improvement Group – CHAT 2025

In 2025, the Housing Strategy team worked with the Dalavich Improvement Group (DIG) in carrying out a similar CHAT process for their operational area. As both Avich & Kilchrenan Community Heritables and DIG were drivers of the local Community Action Plan, there is merit in referencing the outcomes of the DIG CHAT within this process.

Regarding the provision of new affordable housing in Dalavich, 69% of respondents were in favour. There were some concerns that local infrastructure is not robust enough to cope with the provision of new homes, and it was also noted that homes for sale at the time of the survey were not being sold, and the market was sluggish.

Of the five suggested interventions in the Dalavich CHAT Report, two are of particular relevance here;

- Maximising the use of existing stock - bringing vacant properties or market properties back into use for affordable rent through community management to meet the needs expressed through the CHAT process.
- Exploring possible partnership working with the Avich and Kilchrenan Community Heritables;

10.5 Affordable Housing Requirement

The proportion of RSL homes within the total stock for the area is low with limited 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.

A basic calculation of the affordable housing requirement for Avich and Kilchrenan has been undertaken by triangulating the community survey results and HOMEArgyll Common Housing Register analysis, whilst discounting households that could meet their need via market movement, in situ solutions to their current home (e.g. through repairs, extensions, income maximisation) or through transfer. This analysis suggests there is a shortfall of around **five** affordable homes.

Given affordability issues, with 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 subsidised low-cost ownership and mid-market housing would be beneficial to meet expressed needs in alternative tenures.

The relatively higher household incomes in the area suggest that such subsidised models of provision could be viable and would find sufficient uptake.

These new homes should be primarily at the lower quartile end of the market. The main requirement is likely to be for smaller sized properties to enhance the mix of units within the local system and to encourage movement within the existing stock.

The CHAT survey for the Dalavich Improvement Group should also be considered. Adjusting somewhat for duplication of responses then considering wider factors such as housing needs of ageing population, affordability of market housing, and business growth, would suggest the need for further housing, which could also support the expressed needs of the Employer Surveys. Therefore, a recommendation for **six** new affordable, mixed tenure housing is recommended.

Both employer survey responses noted that they would be willing to contribute to fund new development in partnership with Council/RSL (eg. Investment/ land/property). The willingness of support from employers to contribute to new supply of housing should be explored further in conjunction with housing delivery partners.

10.6 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 future provision in Avich and Kilchrenan of circa **six** new affordable homes. This level of provision should be sufficient to meet the immediate identified demand.

10.7 The suggested programme of new affordable housing of up to **six** units could be delivered over the lifetime of the next Strategic Housing Investment Plan, through a mix of new build and community acquisition. The primary requirement is for mainstream accommodation to meet existing needs, retain and attract young person's/families 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 to support the ageing population. 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.

There are currently no proposals for development in the Avich and Kilchrenan area. However, West Highland Housing Association own a site at the memorial field in Kilchrenan and this site is also identified as a housing allocation site in the Argyll and Bute Local Development Plan 2.

10.8. Summary - In summary therefore, by triangulating data from the community survey, the census and the common housing register, the housing need would consist of **one** instance of overcrowding or insecure tenancy (indicated in the

census and employer survey), and **five** likely emerging households (community survey). Applying a ratio to match the percentage of people able to afford a house purchase the equates this need to **five** units.

Subsequent factoring in of the outcomes of the Dalavich Improvement Group CHAT indicates an additional **one** unit is required, leading to a final conclusion that to meet the needs identified through both the Dalavich Improvement Group CHAT and the Kilchrenan Heritables CHAT, a **total of six affordable homes are required.**

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.

11. 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. A small-scale development of mainstream affordable properties could address the current and latent need from young residents, families and newly forming households.

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

1. Promotion of the HOMEArgyll Common Housing Register (more information available at: Home Argyll | Housing Options Made Easy).
2. Initiate contact with Empty Homes Officers to help ensure that existing stock is maximised.
3. Exploring possible partnership working between Dalavich Improvement Group (who have experience of this approach) and the Avich and Kilchrenan Community Heritables;
4. Tackling fuel poverty by improving energy efficiency and income maximisation;
5. Raising awareness of Occupational Therapist Service for households, requiring adaptations to meet needs and remain safely in own home.
6. Addressing the identified housing need through a combination of new build and community acquisition. A housing allocation site is in the study area and within the ownership of West Highland Housing Association.

These interventions are reflective of the priorities which emerged from the Community Action Plan, which with regards to Housing and Development favoured; The need for Affordable housing, adaptive reuse of existing buildings, long-term rentals for locals, housing for key workers, addressing barriers to local living, land for sustainable living.

APPENDIX - Community Comments on Local Housing Need and Demand

Respondent comments regarding their opinion for or against a new housing development in the Avich and Kilchrenan Area (Green= For New Development, Red = Against New Development)

We have an **aging population who need help and support**. That support is currently totally unavailable - either via private or public sector. Having more **affordable housing** - for **young families and key workers** - would **enable people to move into the area** and potentially take on jobs that relating to **caring for the elderly**.	I am very fortunate in that we could afford our home and it's perfect for us but there are **few-to-no options for young people (single, couples and families)**. The few options that exist are being **purchased by people moving into the area with bigger budgets.**	I would like to see homes available for **shared ownership** or **long term rent** as well as **short term rent for seasonal workers**. I am aware of several people who would like to find accommodation in the area. **Older single people, young single people, young couples and families** are all looking.
There are houses being built by private owners, **I want to live in a countryside environmen**t not a built up area with lots of houses. Our **water supply** is inadequate, the pressure is low where I live.	Need more supply to **attract key workers and younger demographic** but also to provide more suitable (smaller with/without support) housing for elderly to free up the market.	**Housing costs are high** and **population is disproportionately skewed to older people**. Area would benefit from **lower cost housing that young people could stay in the area** to **farm**, work in **hospitality**, **provide care services for elderly**, etc
A **small development** of mixed **social & private dwellings** would encourage **population growth** within the Kilchrenan area & **ensure future services are maintained**, transport, education etc.	I would prefer the **community to be able to buy existing housing to rent out** as it becomes available. That preference is as I think the village is big enough as it is .	**Not enough rental properties** and the few that we do have are only **temporary**, **leaving people vulnerable to eviction**, particularly single people and young people
More housing is needed for **young people** to stay in the area. **Nowhere to rent** in Kilchrenan and houses currently up for **sale are above budget** and **size** needed.	There is no one who lives locally who can help look after me. We **need more affordable housing** so that people can move in who will **support all the old people** who live here.	There is **sufficient** for those that want to live here. It is **too remote for a generic housing development**. The population does not need to grow beyond that which is **already available** to those that choose to be here. There are both **houses and build plots available**. The housing stock turnover is in line with general demand for those that choose to live here.
More **affordable housing** is required for **young people** wanting to stay in the area	Unsuitable area for major housing, due to **poor roads, amenities** and **lack of employment**	Need **younger families** in the more rural villages for **diversity**.

There is a **need for low cost housing** for those who work in local hospitality venues such as hotels and the Inn. Both our school and church have recently closed as there are not enough people living in the village to support these sorts of community hubs/facilities.	There is **space for new housing** and it would be a good place for **families** to base themselves. This would also help in the development of more community **infrastructure**, community **transport**, **school**, **shop**, **activities** etc., if more people were able to move into the area.	Because we need **housing for workers** and those who don't have a significant private income to ensure that the community is **viable and diverse. Empty second homes** would kill the community.

Existing infrastructure does not support existing households: 1. **Water supply** unreliability (many properties on private sources), 2. **electricity supply unreliable** (twice current calendar year we have had 4-5 days of shutdowns), 3. **postal service unreliable** (down to 2-3 deliveries a week, with 1st class often taking 14-15 days), 4. **health services limited**, delayed and often offered only in Glasgow hospitals only accessible by car, 5. **public transport almost non-existent**, 6. without the availability (including ability to pay for) of a **car** per adult, residents are stranded, 7. **dental services nearly non-existent**, 8. **ferry services dire**, 9. 'A' classified **roads often closed** for many hours, sometimes days, due to RTAs (are the roads especially unsafe?) and roadworks, 10. **domestic refuse collection inefficient and unpredictable**, 11. Additional housing creating increased car and delivery vehicle journeys is bad for the **environment**