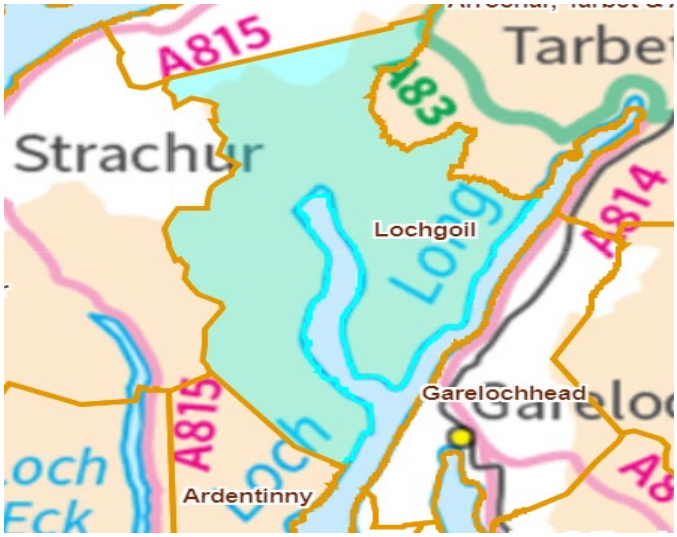
Loch Goil Communities

Community Housing Need and Demand Assessment

Research Report September 2025

Produced by Argyll & Bute Council – Housing Services
On behalf of
Loch Goil Community Council



1.0 Introduction and Objectives

1.1 This report presents the findings from the surveys undertaken on the housing need and demand of residents of Loch Goil. The surveys were co-ordinated by Argyll & Bute Council in June/July 2025 on behalf of the local community. 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 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 Loch Goil Community Council, Argyll and Bute Council launched the Community Housing Assessment Toolkit household and employer surveys on 23rd June 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 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 **85** responses were initially received from the household survey. However, following data cleansing, two of these were removed due to incomplete answers and one being out with the survey area. This left us with **83** valid returns from households and **4** valid returns from employers in response to the online surveys. With approximately 384 households in the area based on the 2022 Census, this gives a reasonable response rate of around 21.6%. Therefore, the results can be taken with reasonable confidence as representative of the general population of the study area.

3.0 Consultation

3.1 In the preparation and development of the Lochgoil Local Place Plan, housing was raised as a key issue during the community consultation phase. In relation to the theme "Our housing", key actions relating to housing are:

- Our plan should explore ways to increase the amount of affordable housing.
- Our plan should explore ways to increase energy efficiency in homes, and diversify sources of energy, to bring both cost and climate benefits.
- Our plan should affirm the importance of maintaining a healthy balance between residential housing and holiday accommodation.

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

3.2 The community first contacted the Housing Strategy team in January 2024 to enquire about assistance in running a community consultation. Following completion of the Local Place Plan, further communication led to the formation of a Loch Goil Communities Housing Steering Group, with this group then taking the lead on the consultation process on behalf of the Loch Goil Community Council.

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 by the local steering group. The CHAT process was discussed in detail, and it was agreed that a partnership approach for undertaking this 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 A proposed survey was shared with the steering group and amended following their various observations and requests, and the survey went live on the 23rd June, initially running until the 12th of July 2025. The survey date was subsequently extended to the 20th July 2025 in consultation with the community. Following the launch of the CHAT surveys, these were promoted via posters, social media channels and on websites.

3.4 Communications between the Housing Strategy team and the local steering group helped ensure that response rates were monitored and further promotions of the survey were carried out locally where necessary.

4.0 Cowal Housing Market Area (HMA) – establishing boundaries

4.1 Defining the study area

The study is focussed on the Loch Goil Community Council area boundary that sits within the wider Housing Market Area (HMA) of Cowal. The maps below outline the study area and highlight the boundary for Loch Goil Community Council.

The 1930 Civil Parish Area of Lochgoilhead and Kilmorich was used as the data zone for the purposes of secondary data analysis using the 2011 and 2022 Census. 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.

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

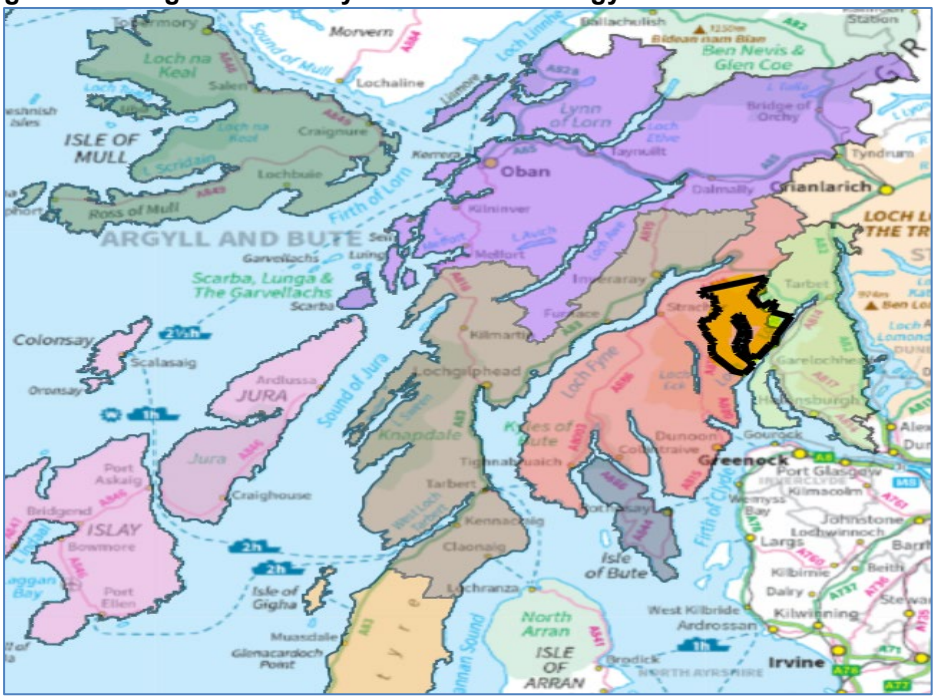
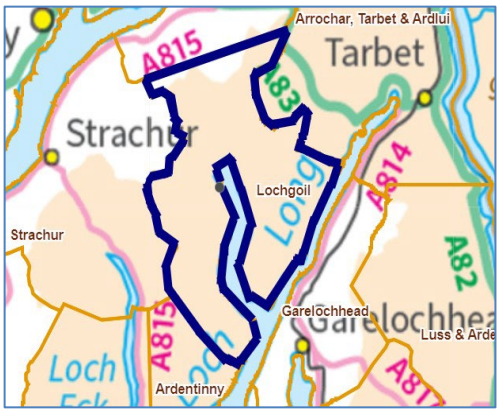
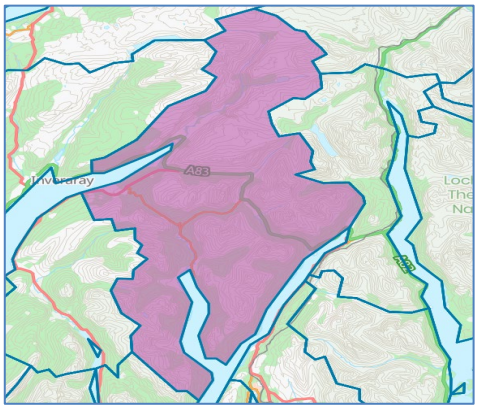


Figure 2&3: Loch Goil Community Council Boundary (Left) and the 'Lochgoilhead and Kilmorich Civil Parish' Census Output Area (Right)





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 Lochgoilhead and Kilmorich Civil Parish data zone.

The 2022 Census records show that there has been a 7.67% increase in the overall population of Lochgoilhead and Kilmorich Civil Parish area. This is contrary to the 2.50% overall reduction in Argyll and Bute as a whole.

Table 1: Population by study areas, Argyll and Bute and Scotland

Area	Total Population 2011	Total Population 2022	% change from 2011 to 2022
Lochgoilhead and Kilmorich Civil Parish	756	814	+7.67
Argyll and Bute	88,166	85,970	-2.50%

Source: 2011 & 2022 Census

5.2 Population Age Cohorts

The proportion of people in the 16-64 age bracket has remained relatively consistent between 2011 and 2022 for the Lochgoilhead and Kilmorich area. However, there was a 13.5% decline in the number of people under 16, and a further 21.4% increase in the population of people over 65.

Table 2: Population breakdown by area and age cohort
Lochgoilhead and Kilmorich Civil Parish

Census Year	all people	under 16	% of total	16-64	% of total	65+	% of total
2011	**756**	118	15.61%	470	62.17%	168	22.22%
2022	**814**	102	12.53%	512	62.90%	204	25.06%

Source: 2011 & 2022 Census

5.3 Households

The overall population increase in the area is further highlighted by a 10.9% increase in the number of households in Lochgoilhead and Kilmorich between 2011 and 2022. This is a higher percentage increase than Argyll and Bute as a whole.

Table 3: Census Household Number 2011 and 2022

Area	Total Households Census 2011	Total Households Census 2022	% change from 2011 to 2022
Lochgoilhead and Kilmorich Civil Parish	346	384	+10.9%
Argyll and Bute	40,125	41,894	+4.4%

Source: 2011 & 2022 Census

76.8% of households in Lochgoilhead and Kilmorich are comprised of one or two people households.

Table 4: Household size by person (Census 2022)

Household Size	Census 2022 Lochgoilhead & Kilmorich	% of total
Total households with residents	**384**	**100.0%**
1 person	129	33.6%
2 people	166	43.2%
3 people	43	11.2%
4 people	39	10.2%
5 people	8	2.1%
6 or more people	1	0.3%

Source: 2022 Census

The 2022 Census data shows that the average number of persons per household in Lochgoilhead and Kilmorich 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 one third of all households, and couples with no children is the largest category at 31% of the total households with a further 11% of households with all inhabitants over the age of 66. Couples with dependent children represent 14% of households and couples with non-dependent children account for 6% of the total. Lone parent families (with dependant and non-dependent children) represent 3% of the total and other household types make up the final 3%.

Table 5: Household Composition – Lochgoilhead & Kilmorich, 2022

Household Composition	2022	Percentage of households
All households	**384**	**100%**
One person household: Aged 66+	66	17%
One person household: Aged under 66	62	16%
Family/Household (All aged 66 and over)	41	11%
Couple (No children)	118	31%
Couple with dependent children	55	14%
Couple: All children non-dependent	23	6%
Lone parent: With dependent children	7	2%
Lone parent: All children non-dependent	5	1%
Other households: With dependent children	6	2%
Other households: Other	5	1%

Source: Census 2022

5.4 Economic Activity

The 2022 Census indicates that around 58% of the population aged 16-74 are economically active, either employed full-time, part-time or self-employed. 2% are unemployed, 3% are full-time students and 37% are classified as economically inactive[1], which includes early retirees. The percentage of economically inactive people is significantly higher than the Scottish (22%) and Argyll and Bute (29%) averages.

[1] Glossary - Scotland's Labour Market Insights: April 2025 - gov.scot

Table 6: Economic Activity 2011 & 2022 – Lochgoilhead and Kilmorich

	All people aged 16 to 74	Part-time employee	Full-time employee	Self-employed	Unemployed	FT Student	Economically Inactive
2011	**569**	66	223	93	21	11	155
As %		12%	39%	16%	4%	2%	27%
2022	**712**	81	239	92	16	23	260
As %		11%	34%	13%	2%	3%	37%

Source: 2011 & 2022 Census

There has been an overall decrease in the proportion of economically active people in Lochgoilhead and Kilmorich between 2011 and 2022 (from 67% in 2011 to 58% in 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 121 in 2011 to 198 in 2022. The decrease in the proportion of individuals in part-time and full-time is likely to have had a direct 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 Lochgoilhead and Kilmorich area. The most apparent industries in the area are accommodation and food services (24%); human health and social work (9%); and public administration, defence and social security (9%).

Table 7: Lochgoilhead and Kilmorich Civil Parish - Employment and Industry in 2022

Industry	Number	%
All people aged 16 and over in employment the week before the census	**416**	
Accommodation and food service activities	101	24%
Human health and social work activities	38	9%
Public administration & defence, compulsory social security	38	9%
Manufacturing	33	8%
Education	23	6%
Construction	27	6%
Wholesale & retail trade, repair of motor vehicles & motorcycles	29	7%
Professional, scientific and technical activities	22	5%
Administrative & support service activities	23	6%
Transport & storage	10	2%
Agriculture, forestry and fishing	13	3%
Information and communication	9	2%
Other	11	3%
Electricity, gas, steam and air conditioning supply	3	1%
Arts, Entertainment and Recreation	13	3%
Real estate activities	4	1%
Financial and insurance activities	8	2%
Water supply, sewerage, waste management and remediation activities	3	1%

Source: 2022 Census

5.6 Housing Stock

Table 8 details the housing tenure breakdown of occupied properties in Lochgoilhead and Kilmorich area as per the 2022 Census. Owner occupation

accounts for the majority of occupied properties in the area (66%), which is consistent with the Argyll and Bute average. The percentage of social housing stock is also in line with the Argyll and Bute average, however there is a slightly higher proportion of private rented properties.

Table 8: Occupied Properties by Tenure, 2022

Area	All households	Owner Occupation	Social Rent (RSL)	Private Rented	Other
Lochgoilhead and Kilmorich - Civil Parish	**384**	**255** 66%	**71** 18.49%	**49** 13%	**7** 1.82%
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

89% of occupied properties in the area are houses or bungalows, and 9.6% are flatted accommodation.

Table 9: Accommodation Type (All occupied dwellings) 2022

Property type	Nos	%
All occupied households	**384**	
Detached House or bungalow	196	51.04%
Semi-detached house or bungalow	111	28.91%
Terraced House	35	9.11%
Flat, maisonette or apartment	37	9.64%
Caravan/mobile/temporary structure	2	0.52%

Source: 2022 Census

Ineffective Stock

Council Tax records suggest that as of July 2025, around 25% of the dwellings in the Loch Goil 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 a whole as of July 2025 was 11%. This suggests that the Loch Goil area is facing substantial impacts on the localised housing market due to the significantly higher levels of ineffective stock comparatively with the rest of Argyll and Bute. In addition, around 8% 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.

The Council are currently 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, July 2023-25

Council Tax records (Filtered on PA24 8)	**Jul-23**	**% of total**	**Jul-24**	**% of total**	**Jul-25**	**% of total**
All properties	**358**		**360**		**381**	
Long-term empty (incl Levy)	7	2%	14	4%	47	12%
2nd/holiday homes	54	15%	55	15%	49	13%

Source: Council Tax Register, 2023-25

In April 2025, there was approximately **29** 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 July 2025, owners of **49** 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 49 applications, 96% were for 'conventional dwellings' and only 2% 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

Dwelling type for Loch Goil area (PA24 8)	**Total**	**%**
Detached house	30	61%
Self-contained flat	5	10%
Semi-detached house	7	14%
Terraced house	5	10%
Unconventional dwellings	2	4%
Total	**49**	

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 Loch Goil area is owned by Registered Social Landlords (RSLs or Housing Associations).

There are currently **36** social rented homes in the area, provided by two local housing associations: Argyll Community Housing association (ACHA) with 22 homes, and Dunbritton Housing Association with 14 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	5	4	11	2	**22**
Dunbritton	0	0	12	2	**14**
Total	**5**	**4**	**23**	**4**	**36**
As Percentage of Total	**14%**	**11%**	**64%**	**11%**	**100%**

Source: Annual RSL Returns 2025

The majority of the RSL stock in area are three-bedroom homes (64%), 14% are one-bedroom properties, 11% have two bedrooms, and 11% have four-bedrooms. All the RSL stock in the area are mainstream/general properties.

5.8 Social Rented Turnover

Over the last four years, there has been an average of four lets per annum of RSL stock. The majority of relets, across the last 4 years, has been for either two or three bedroom properties.

Table 13: Combined Annual RSL Lets by Size, 2021-25

Year	1 bed	2 bed	3 bed	4+ bed	Total
2024/25	0	3	1	1	**5**
2023/24	0	0	4	0	**4**
2022/23	2	0	0	0	**2**
2021/22	1	2	0	0	**3**
Totals	**3**	**5**	**5**	**1**	**14**

Source: RSL Annual Returns 2021-2025

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 Dunbritton Housing Association are partners.

The HOMEArgyll waiting list, as of July 2025, shows a total of **24** active applicants with Lochgoilhead as their first area of preference. 14 of these applicants are from within the Loch Goil or wider Cowal Housing Market Area, and the remaining 10 originate from other parts of Argyll and Bute or other parts of Scotland/UK. 19 applicants have been allocated points via the waiting list allocations policy to signify that they are in housing need. The majority of applicants require a one-bedroom property as shown in Table 14 below.

Table 14: HOMEArgyll Applicants by Bedroom Size - Lochgoilhead as First Preference, July 2025

Lochgoilhead	1 bed	2 bed	3 bed	4 bed	5 bed+	Total
All Applicants	**14**	**6**	**4**	**0**	**0**	**24**
Applicants with points (NEED)	10	5	4	0	0	**19**
Applicants with 0 points (DEMAND)	4	1	0	0	0	**5**

Source: HOMEArgyll Waiting List – July 2025

Ten applicants with Lochgoilhead as first area of preference stated that they have a medical condition that is being affected by their current housing situation. Two applicants indicated that they were interested in amenity housing for older people and two applicants also expressed interest in housing with support. All applicants selected that they would be interested in general needs housing. Please note that applicants can select multiple options.

2nd & 3rd choice applicants

In addition, there was **four** households with Lochgoilhead as their second area of preference, and **five** households with the area as their third choice, all nine of these are in housing need.

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 15 below details the interest in these tenures for the Lochgoilhead area.

Table 15: Lochgoilhead first preference - interest in Mid-Market Rent & Shared Ownership

Common Housing Register	1 bed	2 bed	3 bed	4 bed	5+ bed	TOTAL
Mid-Market Rent interest (all applicants)	3	3	4	0	0	**10**
Shared Ownership interest (all applicants)	2	1	2	0	0	**5**

Source: HOMEArgyll Waiting List – July 2025

Applicants in Housing Need – First area of choice

The current tenure of those in housing need varies, two applicants were either lodging, had no fixed address or were residing in a caravan/mobile home or boat, and would therefore require permanent accommodation. Three applicants were living with family or friends and are likely to wish to form a new separate household if that were possible. Six applicants currently rent from an RSL or Council Landlord, and the remaining eight applicants rent privately or from their employer.

Seven of the 19 applicants in housing need stated that their current housing is overcrowded and three stated they are currently sharing a kitchen/bathroom and/or other facilities with someone who is not a member of their household.

Nine applicants in housing need define themselves as having a disability and two applicants noted that they require some form of adaptation. Two applicants noted interest in housing with support, and two applicants displayed interest in amenity housing for older people. All applicants in housing need are interested in general/mainstream accommodation.

In terms of the “robust and credible” HNDA framework, five applicants currently occupy a permanent home in the Loch Goil area (whether renting or owned), and if re-housed would free up the existing property for another household. Consequently, there would be no net requirement for ‘additional’ housing within the system arising from these cases.

Nevertheless, there is a proportion of the waiting list with unmet needs that are unlikely to be met via existing stock and would therefore require a new build solution. In total from those with Lochgoilhead as first choice, **ten** applicants wish to move to the area that currently live elsewhere and are in housing need. An additional **four** applicants, that originate from within the Loch Goil area and are in housing need, currently occupy properties owned by their employer or

currently live with family or friends. In both these instances, no existing home would be freed up within the local housing market which indicates a net requirement for additional new builds.

Pressure Ratios

In recent years, the pressure ratios (i.e. the average number of 1st choice applicants in need per available let over a year) have been relatively high. In 2024/25, there were approximately 4 applicants for every available let which is a pressure ratio of **4:1** which has been the lowest in recent years. There is high demand particularly for 1bed properties which have had little or no turnover, and moderate demand for 2 and 4 bed homes. Although limited demand for 3 bed which is likely due to the stock already in the area. This would tend to indicate that there may be an imbalanced housing system in Loch Goil area, and that a degree of unmet need remains.

Table 16: Pressure Ratios (Lochgoilhead first choice preference per annual relets)

Year	1 bed	2 bed	3 bed	4+ bed	Total
2021/22	9:1	3:1	4:0	2:0	**7:1**
2022/23	5:1	4:0	1:0	2:0	**8:1**
2023/24	9:0	7:0	1:2	1:0	**5:1**
2024/25	10:0	2:1	4:1	0:1	**4:1**
Totals	**12:1**	**4:1**	**2:1**	**5:1**	**5:1**

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 Lochgoilhead area.

5.10 Private Market

There have been, on average, around 16 house sales per annum in the area over the last four years. From 2021- 2024 there was a total of 63 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 16% of these sales were purchases by individuals already living within the area, and a further 6% of sales were from purchases living elsewhere in Argyll and Bute. 76% of house sales were from purchasers originating elsewhere in Scotland, the rest of the UK or abroad.

Table 17: House Sales – Origin of Purchaser/Containment

Origin of Purchaser/ Containment	2021	2022	2023	2024	Total
Within Community	3	2	1	4	**10**
Elsewhere in Argyll & Bute	2	1	1	0	**4**
Scotland	9	9	3	7	**28**
UK	4	6	5	4	**19**
Overseas	0	1	0	0	**1**
Unknown	0	0	1	0	**1**
TOTAL Sales	**18**	**19**	**11**	**15**	**63**

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

5.11 The average house price in the area between 2021 and 2024 was around £240k, and the average lower quartile price (often seen as the entry point for first time buyers) was around £142k. There was a reduction in the number of sales during 2023, and this has likely skewed the averages slightly. The number of sales increased in 2024, and there was a higher proportion of sales in the £300-£550k price bracket, hence the increased averages.

Table 18: Housing Market Sales Prices, 2021-2024

House Sales	2021	2022	2023	2024
Number Sales	**18**	**19**	**11**	**15**
Average Price	£248,969	£239,762	£166,818	£305,035
Median Price	£257,000	£187,500	£140,000	£315,000
Lower Quartile Price	£167,563	£119,000	£106,500	£175,000
Total Sales Value	**£4,481,458**	**£4,555,487**	**£1,835,000**	**£4,575,529**

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 £68k and £40k respectively. The most recent mean income data available at this local area level (based on PA24 8), suggests that household (*as opposed to individual*) incomes in the area are slightly 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 **76%** of households in the locality are in income bands below the £70k threshold required to afford the average house price; and up to **48%** 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 households out with the area can 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 increases the level of ineffective stock in the area which further reduces the options for local households in housing 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.

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. 32% of properties in the Loch Goil area were constructed between 1950-1983, and 44% were built pre-1919.

Table 19: Estimated Age of Properties – Filtered on PA24 8 Postcode

Property Age	Pre 1919	1919-1949	1950-1983	1984-1991	1992-2002	Post 2002
% of Dwellings	44%	1%	32%	9%	5%	8%

Source: Home Analytics Scotland 2025

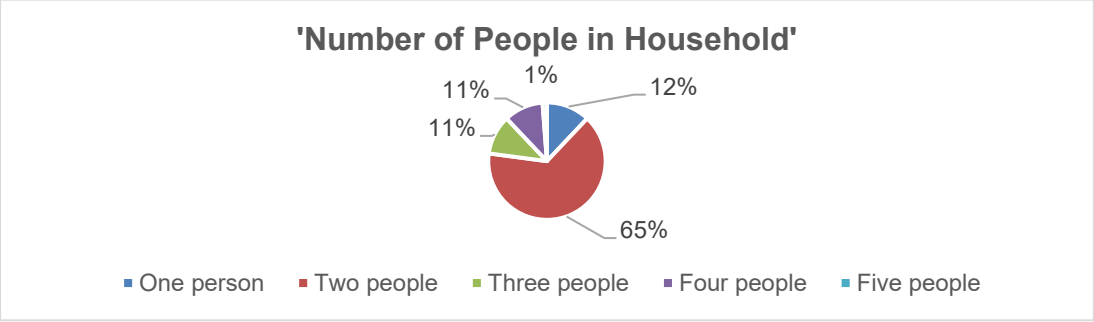
It is estimated that approximately 24% of households in the Loch Goil area could be in fuel poverty (Home Analytics, 2025). This is lower than the average for Argyll and Bute as a whole (30%).

6.0 COMMUNITY SURVEY RESULTS

6.1 Profile of Household Respondents and Household Composition

83 households (relating to 171 individuals) responded to the survey. The majority of respondents comprised two person households (65%).

Figure 4: Number of people in household



(Base - 83 responses)

The age and gender profile of the respondent's household residents reflects a relatively balanced population. 61% of residents were aged under 60, and 39% were aged 60 and over. There is a higher proportion of those aged 60+ than those aged under 25, which is generally consistent with the ageing population that is apparent across Argyll and Bute.

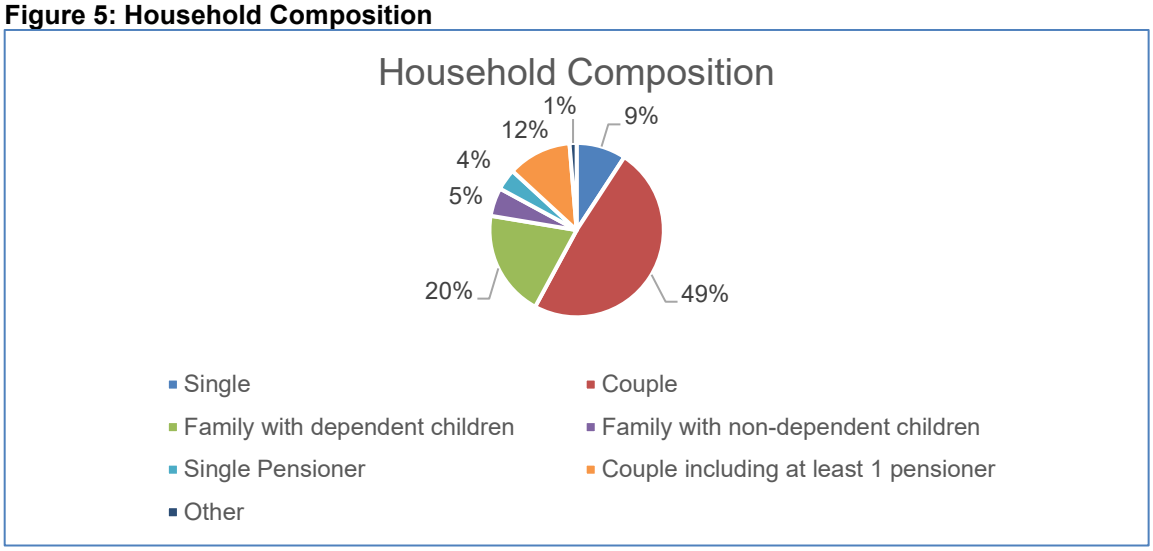
Table 20: Age and Gender Breakdown of all household residents

Total age group	Male	Female	Total Persons	% of Total
0-15	9	10	**19**	11%
16-24	3	4	**7**	4%
25-55	22	34	**56**	33%
56-60	12	11	**23**	13%
61-65	11	11	**22**	13%
66-74	16	12	**28**	16%
75+	8	8	**16**	9%
Total	**81**	**90**	**171**	**100%**

(Base - 83 responses)

49% of households were comprised of couples, while families with dependent or non-dependent children accounted for 25% of household types. A further breakdown of other household types is shown in Figure 5 below. Please note that there was a number of missing responses for several of the questions relating to current living circumstances, so there is some variation in response numbers.

Figure 5: Household Composition



(Base - 76 responses)

6.2 Location of Respondents - (Base: 76 Responses)

All of the respondents stated that they lived within the Community Council area. 83% resided in Lochgoilhead/Lochgoilhead village and 17% in Carrick Castle.

In addition, 48.8% of respondents reported that they work within the Loch Goil area, 11.6% work in other locations across Argyll and Bute, 25.6% work Scotland/UK wide and 14% work from home (based on 43 responses).

6.3 Current Housing Circumstances – (Base: 76 responses)
76% of respondents were homeowners, 16% rent from a Housing Association, 7% were renting privately, and 1% stay in tied accommodation provided by their employer.

84% of respondents advised that they were permanent residents in Loch Goil area, and 16% of responses were from individuals that have a second/holiday home in the area.

6.4 Property Type - (Base: 76 responses)
92% of respondents were living in a house and 8% were living in flatted accommodation.

6.5 Size of Property - (Base: 76 Responses)
The most common property size within the sample was three-bedroom properties at 42.1% of the total. 21.1% of properties have two bedrooms, and 18.4% are four-bedroom properties. 9.2% have one bedroom and 9.2% were in five bedroomed properties.

6.6 Overcrowding/ Too few bedrooms - (Base: 76 responses)
The majority, 68% of respondents stated that their current accommodation has the correct number of bedrooms for their needs. 12% stated that they are under-occupying (have one or more bedrooms more than needed), and 20% of respondents stated that they have one or more bedrooms less than required. This may indicate that there could be an element of overcrowding which may suggest a level of additional housing need.
Further investigation suggests that of the 15 respondents that claimed to live in overcrowded accommodation, around 12 of these 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 more bedrooms is purely aspirational in that they would *prefer* to have a larger property. **Three** households within the sample would be classified as overcrowded following standardised measures as per housing allocation policies. All three of these households stated that they need or would like to move. In terms of preferred tenure, all respondents detailed that they would wish to rent from a Registered Social Landlord only.

6.7 Length of time at current address - (Base: 76 Responses)
The recent moving trends of local households within the sample demonstrate a settled population. 35% of respondents have occupied their current home for over 10 years, 24% for between 5-10 years, 24% between 2-5 years, 7% for 1-2 years, while only around 10% have lived in their current home for less than a year.

6.8 Newly Forming Households

There were 83 responses to the question asking whether there is a household member that would require separate accommodation in the next three years. 95% of respondents stated that there would be either no one or they were unaware of anyone requiring additional accommodation in the next three years. **Six** respondents expressed that there would be a possibility for a newly forming household to arise from within their current household.

Of the potential newly arising households, five of them would be single person households and one was a couple with no children. The majority of new households would not require any specialist housing, but one did specify sheltered housing as a possibility. In terms of location, only **two** of these potential newly arising households would be looking for housing within the survey area, and most were interested in housing in other areas in Argyll and Bute or further afield.

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

6.9 Households Needing or Wanting Alternative Accommodation

Six households expressed that they need alternative accommodation, which equates to 7% of the total respondents. 69% of individuals stated that they did not need or want to move from their current housing. A further 12% of respondents highlighted that they would like to move and 12% stated that they were unsure about their expected moving behaviour.

The profile of respondents who stated that they would *need* to move were either single people, or couples with or without dependent children.

94% of 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 varies from one to three-bedroom properties, with the majority of respondents requiring a three-bedroom property.

Table 21: Size of property required/preffered for those who need or would like to move

Bedroom Size	1 bed	2bed	3 bed	Totals
Need to Move	1	2	3	**6**
Would **Like** to Move	0	4	6	**10**
Total	**1**	**6**	**9**	**16**

(Base: 16 Responses)

The respondents indicated a strong interest for social rented properties and private rented properties. In addition, several 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 and shared-equity schemes.

Table 22: 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	0	4
Buy/Own with mortgage	1	4
Self-build with mortgage	0	1
Rent from Housing Association	3	5
Shared Ownership / Equity	1	5
Rent from Private Landlord	3	2

*** Respondents could select multiple options (Base: 16 Responses)**

All respondents who *need* or would *like* to move indicated their preferred location. Of these, **twelve** wished to remain within the survey area and would prefer housing in the Loch Goil area, one would like to move elsewhere in Argyll & Bute, or Scotland, and three were unsure with regards to their preferred location.

Table 23: Preferred location for those who NEED and would LIKE to move (Base: 16 Responses)

Preferred location	Those who NEED to move	Those who would LIKE to move	Total
Within the survey area	5	7	**12**
Elsewhere in Argyll & Bute or Scotland	0	1	**1**
Unsure	1	2	**3**
Total	**6**	**10**	**16**

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 find a larger home, to find the right size/type of property, and poor condition of current property. Full analysis of the respondents' reasons for moving is detailed in Table 23 below. Please note, respondents could select multiple options when answering this question.

Table 24: 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	4	0
Poor condition of housing	4	0
To find affordable housing	2	1
To be nearer family/friends	1	2
Larger home	3	4
Retirement	1	
Poor transport/ accessibility	0	2
Smaller home	0	1
For Health/Care/ Support reasons	2	1
No jobs available locally	0	2
Family/ Relationship break up	0	1
At risk of homelessness/insecurity of tenure	0	1
Other – expansion of family	1	

*** Respondents could select multiple options (Base: 16 respondents)**

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 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.

Table 24 below details the level of interest of respondents in owning and/or renting their home in a range of different price brackets that they can afford. Of those who indicated their interest in home ownership, 9% indicated that they could afford a mortgage of £60,000 or less, and a further 18% stated that they could afford up to £100,000. 55% of respondents could afford between £100,000 to £200,000, and the remaining 18% stated that they could afford up to £250,000. This confirms the analysis of secondary data as presented at paragraph 5.11 in the previous section of this report. The level of affordability for the majority of respondents from the survey falls below the average house price in the area. This indicates that the local housing market is not affordable for most residents and the opportunities to access home ownership are limited.

Table 25: Affordability - 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	1	£200 - £400	5
£60,000 - £100,000	2	£400 - £600	4
£100,000-£150,000	3	£600 - £800	3
£150,000 - £200,000	3	£800-1000	1
£200,000 - £250,000	2		
Not interested in home ownership	*7*	*Not interested in renting*	*5*

(Base: 18 responses)

For those in the sample who were interested in renting, 38% stated that they could afford no more than £400 per month. 31% indicated that they could afford between £400 to £600, and 23% could afford between £600 to £800 per month. The remaining 8% stated that they could afford between £800 and £1000 a month.

Recent analysis carried out by the Council suggests that the average rental rates for a 3-bedroom Housing Association property in the Loch Goil area is around £110.04 per week (£458.50 per month). This would be affordable for the majority of survey respondents who were interested in renting but would be unaffordable for 38% of 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 26: 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 69% of survey respondents for instance would not be able to sustain a three-bedroom privately rented property. While not conclusive, this is certainly 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 24% of households in the Loch Goil area could be in fuel poverty.

However, the data collected through the community survey indicates that around 53% 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 Loch Goil area.

Table 27: 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	35	45%
Between 11% - 20%	25	32%
Between 21%-30%	16	21%
Unknown	1	1%

Base: 77 Responses

Table 28: Heating Current Home – Community Household Survey Respondents

Do you find it easy to heat your current home?

Response	Number	Percentage
Yes	56	73%
No	22	29%

Base: 77 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.

Eight respondents indicated that at least one member of their household requires some form of specialist provision/ adaptation. A few respondents mentioned that more bedrooms are required due to health-related issues, and a further respondent mentioned the potential future need for adaptations such as a wet room due to deteriorating mobility. Of these eight responses, three indicated that they *need* or would *like* to move, with a preference for owner occupied (through mortgage or shared ownership/equity schemes) and social rented accommodation.

7.2 The survey also aimed to investigate whether there was an element of unmet housing needs for individuals with various health conditions. 34 respondents stated that there was at least one household member that has a health condition, long-term illness or disability. Respondents were able to select multiple options to this question. The results identified that the most prominent health issues from respondents are mental ill health and mobility/physical disabilities/hearing impairments.

Table 29: Health Condition of Respondents

Is anyone living in your household affected by any of the following long-term illnesses, health conditions, or disabilities?	Number*
Learning disabilities / Autism	5
Long term illness	6
Mental ill health	15
Mobility/physical disabilities/hearing impairment	14
Type 1 diabetes	1
Sight impairment	1
Other	1

***Respondents could select multiple options** **(Base: 34 Responses)**

7.3 Of these 34 respondents with some form of limiting long-term illness or health condition, 16 (47%) stated that their current housing meets the needs these conditions very well. 35% stated that either their current home did not meet their needs, or it did not meet needs very well, and 18% were unsure.

However, an additional 48 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 30: 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/ %	Respondents with health conditions, disabilities or long-term illness Number / %
Very well	39 / 81%	16 / 47%
Not very well	2 / 4%	8 / 24%
Does not meet current needs	2 / 4%	4 / 12%
Don't Know	5 / 11%	6 / 18%
Total	**48**	**34**

(Base: 82 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.

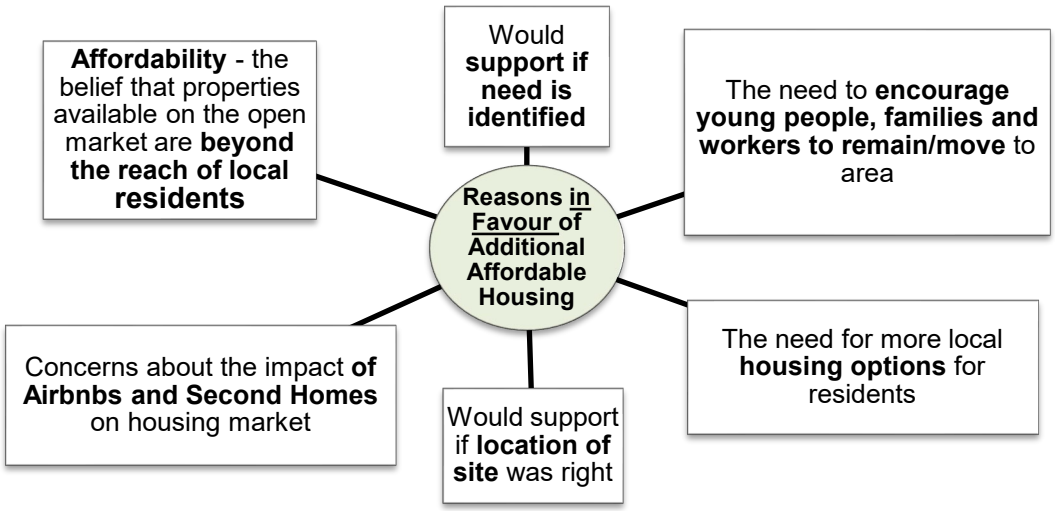
There was a total of **16** respondents that indicated that their current housing does not meet their current needs/ does not meet their needs very well. Further investigation of this highlight that **five** of these respondents stated that they *need* to move, and **six** would *like* to move from their current accommodation.

8.0 COMMUNITY VIEWS – Housing in the Loch Goil Area

8.1 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. 83 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.

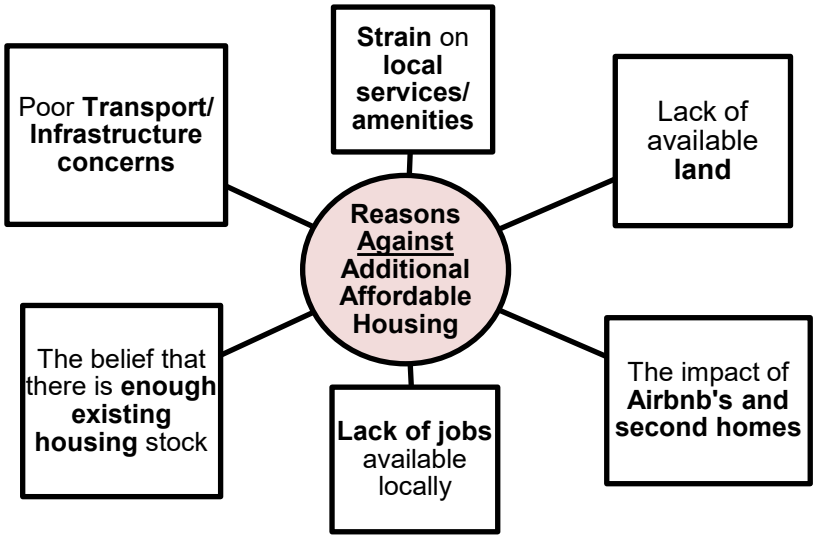
70% (58 respondents) would, in principle, support additional affordable housing in the area. The main reasons cited by respondents in favour of new housing developments were analysed and key themes were highlighted. These are detailed in the figure below.

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



30% 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.

Figure 7: Respondent comments against additional affordable housing development



8.2 We received 83 useful comments from respondents to provide context for their answers, and there was both conflict and similarities in answers as shown in Figures 10 and 11 above. Notably, both groups expressed the impact that second homes and Airbnb's are having on the local housing market. Other themes included the lack of affordability for local residents, the need for more housing options locally and some detailed that there is a need to encourage families to stay/move to the area to support a balanced community. Key concerns were also highlighted such as, a lack of employment opportunities locally, and the potential strain on infrastructure, and local amenities/services should a new development go ahead. A summary of a sample of comments from respondents can be found in Appendix 1.

8.3 Community Perception of Housing Required

Table 30 below details the respondents' perceptions of demand for different housing tenures in the Loch Goil area. There was a total of 83 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 the provision of more social rented housing, housing for young people/families, as well as more housing for sale at low cost. Housing for older people and more quality private rented housing also received noteworthy support.

Table 31: 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	32
Yes- quality private rented housing	20
Yes- more new build homes for sale	9
Yes- social rented/housing association homes	39
Yes- housing for sale at low cost	27
Yes- housing for older people (including sheltered housing)	23
No- there is enough housing	24

(Base: 83 Responses)

8.4 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.

The need for more affordable housing options locally for families and working aged people received strong support from respondents. This encapsulated a range of housing options, from social rented and private rented accommodation to support for mechanisms to allow local residents to avail themselves of affordable housing to buy.

The prominence of Airbnb's and holiday/second homes also received several comments from both those in favour of new housing development and those against. Those in favour highlighted that impact of such homes on affordability for local residents and how it limits the local housing options. Those against

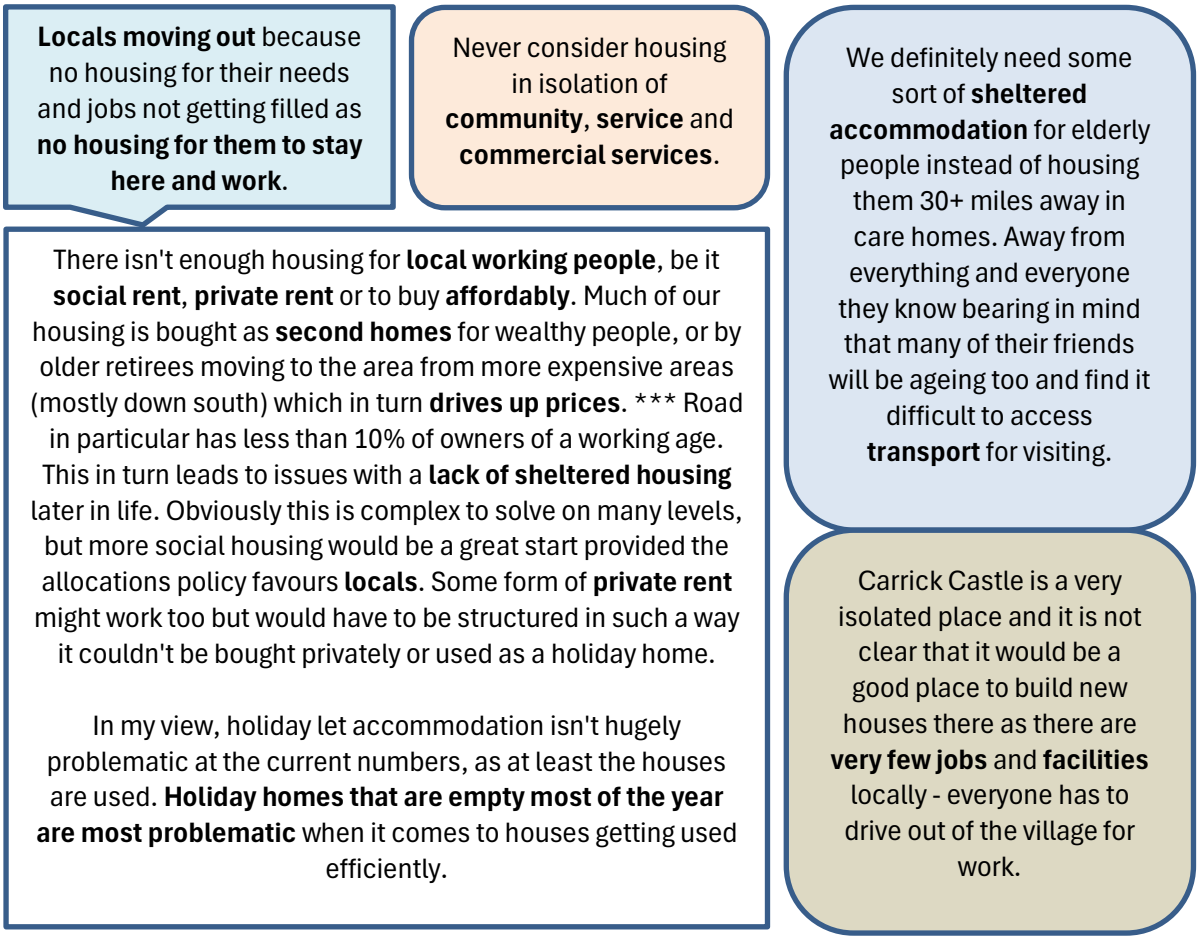
tended to focus on the perception that if these homes were used for primary occupation, there would already be enough housing stock in the area.

The current infrastructure and lack of services available locally was also cited as a discussion point from respondents. The lack of transport links was cited as being of high concern in that this may cause issues should a housing development go ahead. In addition, there was polarised views as to the availability of jobs available in the area. On the one hand, some respondents suggested that there are employment vacancies unable to be filled due to lack of housing available for prospective candidates, while others suggested that there would not be enough jobs locally for any increase in population that may come from additional housing development.

There were also several comments highlighting a need for housing for elderly people within the area. Through secondary analysis of the RSL stock within the area, only general accommodation is available. This highlights an area of potential need that is not currently accessible within the area.

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: 83 Responses)
58% of respondents to the household survey were aged female, 40% male and 2% preferred not to say. In terms of age, over 56% were aged 25-60, 17% aged 61-65, 16% aged 66-74, 10% were aged 75+, and only 1% were aged 24 or under. The ethnicity of respondents varied with the majority (88%) 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 **four** employers responded. All business respondents were based in Loch Goil. 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 2 to 19. The majority of employers also had seasonal/temporary employees, and one employer noted that they employ freelance staff to augment full-time employees during busy periods. The proportion of permanent employees that live locally varies across the businesses in the sample. One business has all employees living locally, while others have between 30-50% of staff living locally. One employer noted that six of their employees face excessive commutes (over 1 hour) due to lack of local housing options and noted that they currently pay travel expenses which is very costly to the business. One employer stated that they currently had 2 unfilled job vacancies, and although other employers stated that they did not currently have vacancies, it was noted that employment and staff retention has been an issue in the past.

9.3 Housing for employees
In relation to employees current housing, two 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. From an employer's perspective, the household type of employees most in need of housing are single households and couples.

Three employers stated that the lack of housing is having a very significant/significant negative impact on their business, while one stated that they were unaware of the impact.

50% of employers stated that they have had to provide relocation costs or other incentives to retain and attract staff as a result of the lack of housing availability in the area. One employer stated that they currently pay staff travel time and fuel costs, and two stated that they currently provide accommodation for several staff members as local housing options are limited. One employer also

stated that they currently privately rent four properties in the area for staff at their own expense.

All employers in the sample stated that they would support the development of new housing in the Loch Goil area for staff accommodation. The table below details the level of support for different types of housing provision.

Table 32: Employers views on supporting employees with accommodation

Housing Provision	Would Support	Would not Support	Currently Provide
Provide tied housing	3		1
Relocation fees/ travel costs/ other financial expenses related to housing or relocating	2	1	1
Contribute to fund new development in partnership with Council/RSL (eg. Investment/ land/property)	4		

(Base: 4 responses)

9.4 Housing priorities / new development

All 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 33: Employers views on provision of accommodation to support 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	3
Rent a room/lodgings	3
Renting from an employer	4
Shared Equity/ Shared Ownership	2
Renting privately	4
Buy with mortgage—on market	1

(Base: 4 Responses)

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

Table 34: Employer views on priority for housing

Option	High Priority	Medium Priority	Low Priority
Building affordable homes to buy	1	3	0
Building affordable homes to rent	0	**4**	0
Building market housing	0	1	**3**
Quotas reserved for key (or incoming) workers	**4**	0	0
Priority housing allocations for workers (i.e. social rented stock)	**4**	0	0
Improving quality of existing stock	0	**4**	0
Bringing empty buildings back into use	1	3	0
Seasonal or temporary accommodation for workers	3	0	1

(Base: 4 Responses)

As a part of the survey, employers were given the opportunities to provide further comments on their views of housing need within the area. Similarly to the household survey, issues such as the number of second homes/Airbnb's and the need for housing to benefit to the local community and not further afield. A key theme for employers was the requirement for more housing for workers that is affordable and within the budgets of employees. Some of the employer comments are detailed below.

Employer Comments

Any new housing must be for the **benefit of the village**, not sold, nor for private rental, air bnb or second home. We have more than enough of this. **Social housing** should be for the **benefit of families within the Loch Goil area**, not to bring families in from outwith the area, the village is growing with young families that are having to move out of the area to find appropriate accommodation, this also depletes the availability of local employees."	"To continue as a business, we need to look at the housing situation."	"We have a pressing need for **affordable housing** in Lochgoilhead. There are **too many second homes**, and **prices** are often beyond the reach of our staff."
	"**More workers are required** and nowhere for them to live or stay."	

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. Several employers detailed that they anticipate a number of new posts within the next three years (between 1-10 posts).

One employer stated that they do consider housing availability in their plans for growth, while another employer highlighted that housing for new employees is "simply not available". In addition, another employer stated that the lack of housing availability will be the most challenging aspect to overcome in their growth plans.

10. Determining the need for new build housing in Loch Goil

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 Loch Goil area are satisfactorily housed at present.

The household survey identified six households who *need* alternative accommodation and a further ten who would *like* to move from their current accommodation. Twelve individuals/households of the combined total stated that they would be looking for accommodation within the survey area. Three of households in current need would specifically prefer social renting, with two of those who would like to move also preferring social housing, as the households who need to move are registered on HOMEArgyll they have been discounted from the calculation. However, there was **two** potential new households that would like to remain in the area.

There were **nineteen** households on the HOMEArgyll list (July 2025) in the core categories of housing need with Lochgoilhead as their first area of choice; with demand from a further five households interested in housing in the area. There is also wider demand, with four households having Lochgoilhead as their second area of preference, and five households having Lochgoilhead as their third choice, all nine of these are in housing need.

The results from the Employer Survey also indicated that there is requirement for more affordable housing to support the retention of existing staff but also to

fill vacancies and support future expansion plans. A range of tenures were selected as options to help support employees, with social housing highlighted by **three** employers.

10.3 Alternative Tenures

Only two 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 nine households who would like to move. One survey respondent noted potential interest in self-build options. Three employers also supported the development of Shared Equity/ Ownership or Market housing to support staff.

There was a preference from one household in need from survey for Private Rented housing, with further interest noted from two households would like to move within the survey area for this tenure. **Four** employers also selected this as an option as preferred choice to support employees with housing, as well as renting directly from the employer.

The results from employer survey also identified that a number of businesses provide staff accommodation to sustain their businesses and mitigate the shortage of available housing options in the area. This includes one business who rents four Private Rented properties for staff use and another who provides accommodation for six staff due to local accommodation not being readily available.

The HOMEArgyll Common Housing Register has identified reasonable demand for alternative tenures in the Lochgoilhead area, including **five** households interested in shared ownership and **ten** interested in mid-market rent.

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 £142k is beyond reach of 48% of local households. While the average prices of around £240k is beyond the scope of approx. 76% of the local residents.

10.3 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 Loch Goil 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 an **immediate** shortfall of around **six** affordable homes, without looking at the wider HMA (Cowal).

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.

A provisional target of around **four** new affordable homes for low-cost ownership and/or mid-market rent is therefore suggested to address existing local demand and home ownership affordability. 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.

Considering wider factors such as housing needs of ageing population, affordability of market housing, and business growth. Then the overall requirement for additional affordable mixed tenure units is estimated to be minimum of around **ten** over the next five years.

All **four** 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.

10.4 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 future development in Loch Goil of circa **ten** new affordable homes. This level of provision plus turnover in existing stock (an average of 3.5 lets per annum) should be sufficient to meet the immediate identified demand.

10.5 The suggested programme of new build affordable housing of up to **ten** units could be delivered over the lifetime of the next Strategic Housing Investment Plan. 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 Loch Goil area. Although Dunbritton do own a site which is detailed within the Loch Lomond and Trossachs National Park, Local Development Plan (Site P78) which previously had planning permission in principle for six units. Consequently, if

this development was to progress it could help meet the overall housing 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.

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 is likely to be on:

1. Maximising the use of existing stock – Empty Homes Officer engagement to encourage bringing vacant properties back into use for affordable rent or selling on the open market. Highlight feedback from community in relation to impact that ineffective stock is having to Policy colleagues in relation to Short Term Lets and Second Homes.
2. Tackling fuel poverty by providing advice to improve the energy efficiency of homes, including signposting and raising awareness of relevant schemes that are available through Home Energy Scotland.
3. Promote the HOMEArgyll Common Housing Register to encourage residents in housing need to apply to evidence need, demand and interest in a range of housing tenures (including social rent, mid-market rent and low-cost home ownership schemes).
4. Raise awareness of services available to support the adaptation of current homes to meet health needs and those of ageing population.
5. Explore further in conjunction with Registered Social Landlords, the willingness of support from employers to contribute to new supply of housing.
6. Delivering a small-scale mixed tenure development of affordable housing via the Strategic Housing Investment Plan (SHIP) of up to **ten** units.

APPENDIX - Community Comments on Local Housing Need and Demand

Respondent comments regarding their opinion for or against a new housing development in Loch Goil

Affordability would be key, we have enough larger homes suitable for the more affluent people, however there is little available for those on low incomes.	There is a **lack of private rented and social housing** to support people working locally on **lower incomes** or **young people** looking to establish a life here or move out of parents / family housing	This is a beautiful area to live in. I think there should be more housing available, including **low cost housing**, so that **more people can have the opportunity to live here**.
There is a need to **attract families** in the area for the community to survive.	If the homes are needed by **local young people** and **families** they should be built.	Better quality **long term rental**
Houses for the **elderly**	I think there is enough housing, but too many **Air B and B houses** and **holiday lets** which could be rented otherwise	The area needs housing for **homes**. Not for **second homes**.
Sensitively positioned housing is necessary for the **community to thrive**	Lots of houses in the village already which are **not lived in permanently**. **Not much employment**. Terrible public **transport** links.	The **village is too small** for more housing to be built
There are **mixed income families** and a need for **affordable housing for upcoming generations**. This does not affect my family but I'm aware there are challenges for others due to low household income and a **lack of available affordable housing**.	Already have enough homes, better to fill the **empty ones** or find another use for them if they're too big for single occupancy. Sometimes an issue with social housing here and in other small rural villages where councils move people here who require lots of health and social care services which places a burden on fragile communities. We need **economically active people** who can make a contribution.	Roads **infrastructure** doesn't support increase traffic. Single track roads in poor state. Plus issues caused by people using passing places as parking places causing regular issues for locals trying to reach carrick castle due to amount of traffic visiting boatshed
There is absolutely **nowhere to rent here** and the houses coming on the market are **very expensive**. They are also getting bought to be used as **holiday homes**.	There is a demand for housing and for the village to **grow**. This could help the **bus service** to return and or increase the service	More **affordable** houses for **families**. Less second homes
We need a **balanced community** including enough residents of **working age**.	Carrick Castle is already virtually all housing. What is needed is **leisure etc facilities** for existing residents and visitors, not additional residents.	Need to create stronger group of **permanent residents** to ensure village can continue to survive independent of tourists.