

**Tiree Housing Market
Housing Need and Demand Survey
Research Report 2014/15**

March 2015

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Supported by:
Rural Housing Scotland
Argyll Community Housing Association
Argyll & Bute Council

1.0 INTRODUCTION: METHODOLOGY AND OBJECTIVES

1.1 This report presents the findings of a survey of residents of Tiree on their housing need and demand. The survey was co-ordinated by Tiree Community Development Trust in November/December 2014 with support from Rural Housing Scotland, Argyll and Bute Council, and Argyll Community Housing Association. The aim of the survey was to collate accurate, current data on local housing and support needs for the island. The results will help to:

- Inform the council's Housing Need and Demand Assessment and support the development of the Local Housing Strategy and the Strategic Housing Investment Plan for the area;
- Influence decision-making by Argyll and Bute Council, ACHA and West Highland Housing Association 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 research, the Council has also completed a Local House Condition Survey for the private sector stock on the island as well as an extensive study into the housing and support needs of the Ageing Population across Argyll and Bute. The findings of all these studies will be collated with analysis of secondary data to produce a robust and credible Housing Need and Demand Assessment.

1.3 Methodology

A total of 84 valid returns were received from local residents in response to a self-completion, postal survey; and a further 29 respondents completed an online survey targeted at non-residents who expressed an interest in moving to the island if circumstances allowed. According to the 2011 Census, there are 316 households on the island (a decrease of around 7% since 2001), which gives a reasonable response rate for the survey of 27% and a statistical margin of error of +/- 9%.

1.4 The questionnaire was developed by the local Community Trust with guidance from the council and Rural Housing Scotland, building on standard survey models used successfully in other local communities, and taking account of the statutory requirements set out in Scottish Government guidance for "robust and credible" Housing Need and Demand Assessments. The final survey was fully the responsibility of the Community Development Trust who printed and issued their final questionnaire and provided various access points within the community for confidential returns. Council staff provided support for the validation, coding, inputting and analysis of the survey data and drafting of the research report as well as producing secondary data analysis. The focus of the research is on those households with an expressed housing need, and the results have not been weighted. Figures represent the actual number of respondents (percentages are based on the achieved sample). The following report presents a summary of the key findings of the survey together with an analysis of relevant secondary data .

2.0 Tiree Housing Market – contextual summary

2.1 Demography

Between 2001 and 2011 the population of Tiree decreased by over 15%, from 770 to 653. Over the same period, the total number of resident households also decreased; by almost 7%.

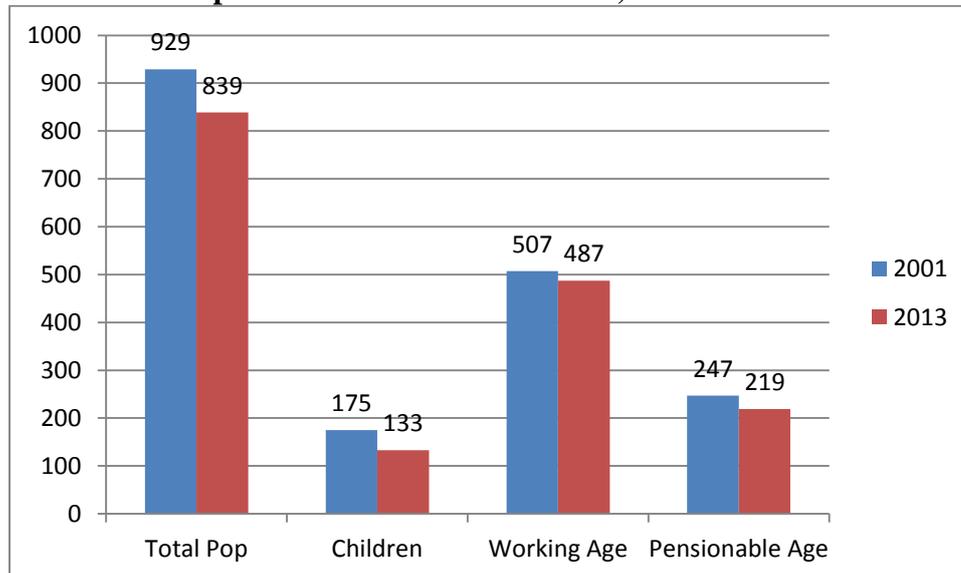
Table 1: Census day estimates of population and households, 2001 to 2011

TIREE	2001	2011	% Change
Usual Residents	770	653	-15.2%
Households with usual residents	339	316	-6.8%

Source: 2001 & 2011 Census

2.2 Mid-Year Estimates for different sectors of the population are available at datazone level from the Scottish Neighbourhood Statistics. In this instance a single datazone covers the islands of Coll and Tiree – disaggregated figures for the individual islands are not available from this source. The following graph illustrates population changes between 2001 and 2013. Currently, over 58% of the resident population of both islands are of working age, and this sector has decreased by 4% since 2001. The number of children fell over the period by almost a quarter (24%) and currently this group comprises around 16% of the total population; while the number of pensionable age fell by 11% and currently makes up around 26% of the total population.

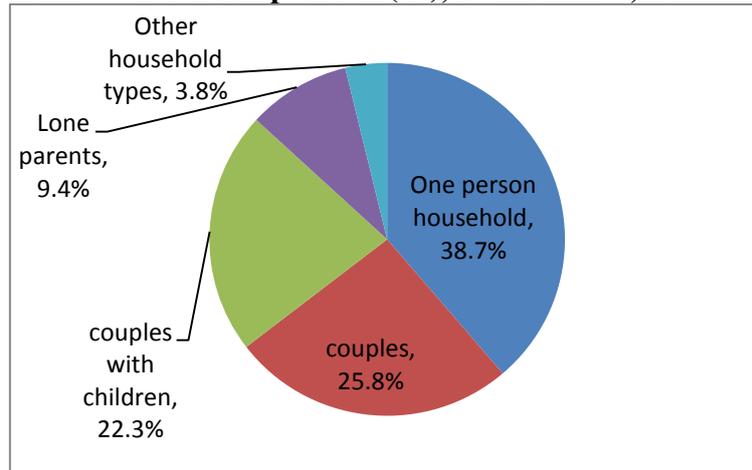
FIGURE 1: Population Sectors Coll & Tiree, 2001 & 2013



Source: Mid Year Estimates, SNS

2.3 The 2011 Census also provides a breakdown of the household composition for the combined area of Coll & Tiree. Single person households constitute the majority, at 38% of the total; while couples make up around 26%, and families with children comprise 22%. Lone parents make up over 9% of the total; and almost 4% of households are defined as “other”.

FIGURE 2: Household Composition (%), Coll & Tiree, 2011



Source: 2011 Census

2.4 Economic Activity

Based on the 2011 Census, there were around 460 persons within the age range of 16–74 on Tiree. 145 of these were classed as economically inactive (i.e. retired, full-time students, looking after home or family, etc.) and 137 were in full-time employment, while 70 were employed part time. 100 were self-employed and only 8 were unemployed.

Table 2: Economic Activity, Tiree, 2011

	All people aged 16 to 74	Part-time Employee	Full-time Employee	Self-employed	Unemployed	Economically inactive
Tiree (Nos)	460	70	137	100	8	145
Tiree (%)	100%	15%	30%	22%	1%	32%

Source: 2011 Census

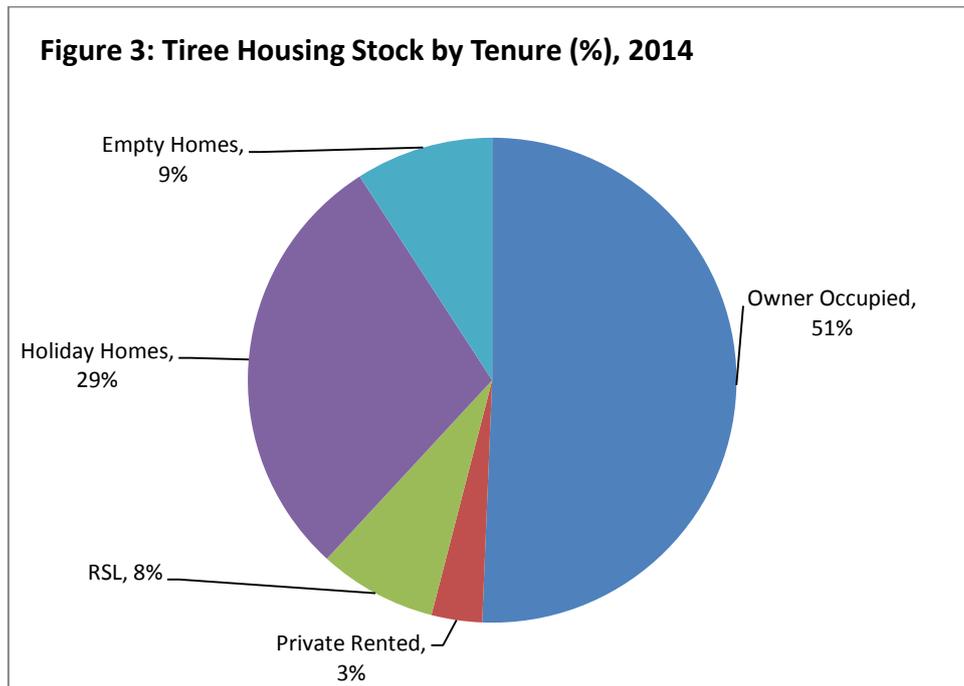
This high level of part-time or seasonal work and the significant levels of self-employment are likely to restrict mortgage access in the current risk-adverse economic climate and so limit local residents' access to home ownership in the private market.

2.5 The main employment sectors on Tiree are Health & Social Work services and Transport & Storage (13% each); with agriculture, forestry & fishing also remaining significant (11%). Construction, tourism, wholesale & retail, and education are also important sectors of the island's economy (all 9%); while manufacturing is significantly low (only 3%).

2.6 Housing

The Atlantic Islands Local House Condition Survey (David Adamson Ltd., 2015) identified 495 private sector dwellings on Tiree, of which 272 (55%) were owner occupied, 18 (3.6%) were private rented, 156 (32%) were second/holiday homes, and 49 (10%) were vacant properties. This is significantly higher than the number of empty homes identified in the 2011 Census (which was around 13 or 3% of the total

stock), but more in line with the recently cleansed Council Tax Register data. In addition, there are a further 42 social rented homes on the island.



Source: Atlantic Islands Local House Condition Survey 2015 & Council/RSL Records

The 2011 Census provides variant estimates of tenure on Tiree *as a percentage of occupied stock only* (as opposed to the total stock used above).

Owned Outright	Owned with mortgage /Loan	Social rented	Private Landlord/ Letting Agent	Tied to Employment	Renting from Relative/ Friend	Living rent Free	Other
55%	18%	12%	9%	<1%	2%	4%	1%

Source: 2011 Census

2.7 Social Rented Sector

There are two registered social landlords (RSLs) with stock on the island: Argyll Community Housing Association (ACHA) and West Highland Housing Association (WHHA). The stock comprises 36 mainstream and 6 amenity elderly homes. In 2004, the island's only social housing was provided by the council and totalled 27 units, therefore over the last 10 years this sector has increased by more than 55%.

Table 3: RSL Stock by Size and Type, Tiree, 2014

TIREE	1 bed	2 beds	3 beds	4+beds	Totals
General Needs	5	19	12	0	36
Amenity for Elderly	6	0	0	0	6
Totals	11	19	12	0	42

Source: RSL Annual Returns, 2014

In addition, the Hebridean Trust still owns around 8 properties at Hynish which were initially intended for affordable social renting, although these currently remain vacant.

2.8 Turnover

In 2013/14, there were a total of 5 mainstream lets within the RSL stock: 3 x 2 bedroom properties and 2 x 3 bedroom properties. In recent years turnover on the island has generally been low: 4 lets in 2010/11; 1 let in 2011/12; and 6 lets in 2012/13.

2.9 Waiting Lists

The local housing associations operate a joint waiting list, or common housing register, known as HOME Argyll. In 2014, there were a total of 11 applicants with Tiree as their area of first preference. This included one transfer applicant and one person on the homeless list. However, at least 9 of these registered applicants were not currently resident on the island. Three of the applicants currently occupy temporary accommodation, one was lodging with others and one was living with parents, and so would have a housing need as defined in the terms of the Scottish Government HNDA guidance. In addition, the applicants received various points in accordance with the HOME Argyll Common Allocation Policy as follows*:-

Category of need	Number of Applicants
Under occupancy	2
Medical - serious	1
Medical – some problems	1
No lease	1
Notice To Quit	2
Sharing (no children)	4
Property Condition Significant	2

(*applicants can receive points for more than one need category)

All applicants sought mainstream housing; with five requiring 1 bedroom; four requiring 2 bedrooms; and 1 each for a 3 bedroom and a 4 bedroom property. Given the turnover of 5 lets in 2013/14, this would give a pressure ratio of 2:1 (i.e. two applicants per available let over the year). Purely on this basis, Tiree would not be considered a highly pressured area.

In 2013, there were 10 applicants for Tiree and at that time 8 were resident on the island; but again the pressure ratio was relatively low with two applicants per let.

This however, does not take account of latent need or “hidden homelessness” where local residents are sharing accommodation and wish to form new households or move to an independent home but do not register this need; perhaps perceiving limited options available to meet their needs in the social rented sector.

2.10 Private Housing Market

There have been on average around 9 house sales per annum on the island over the last six years, and numbers are too small to draw robust, statistical conclusions (although 2014 saw an increase in sales activity with 15 validated sales). Looking at the cumulative total sales between 2009 and 2014, there were 56 transactions for which robust data is available from the Register of Sasines (excluding any sales below

£20k or above £1m to allow for any non-market transactions or outliers which might skew the figures). Only 13 of these were purchased by persons already local to the island. This gives an extremely low containment figure of 23%. 21 purchasers originated from elsewhere in Scotland (out with Argyll and Bute) and 11 from elsewhere in the UK. The average house price on Tiree over this period was around £160k and the lower quartile price (often seen as the entry point for first time buyers) was around £100k. (For 2014 sales alone, the average price was £170k and the lower quartile price was around £90K). While the demand from in-migrants appears to push market prices up beyond the means of local residents, it may also help to promote community regeneration and population growth, however, a proportion of these properties may be purchased as second or holiday homes and thus increase the level of ineffective stock and further reduce the options for local households in need.

2.11 **House Conditions**

According to the Local House Condition Survey for the private sector stock, over half the private sector housing was built pre-1919 (254 properties or 51.3%) while only 15% (74) was constructed post-1983. The survey also found just over 5% required extensive repairs and 2.2% required urgent repairs (however, this related to only 15 and 6 properties respectively).

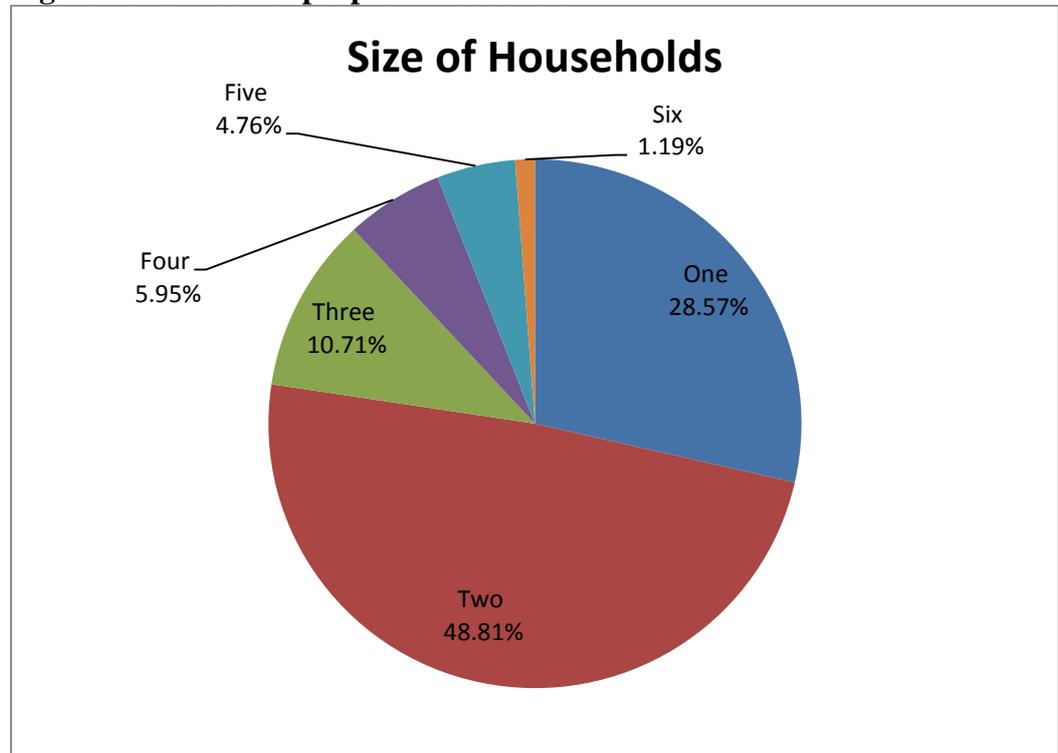
2.12 The LHCS also identified significantly higher than average levels of fuel poverty on the island, at 30% of the households in the private sector (86), while 7% (20 households) were assessed as being in “extreme fuel poverty”. The vast majority of private sector households were on low incomes (95%, 274) while 6% were deemed to be economically vulnerable. 22 households (8%) had members with mobility problems in un-adapted dwellings. (For full details of these findings and definitions of the various categories, see the report by David Adamson Ltd, 2015).

3.0 COMMUNITY NEEDS SURVEY RESULTS

3.1 Profile of Respondents

84 households responded, relating to 179 individuals or 27% of the total population. The majority comprised one or two person households (77%).

Figure 4: Number of people in household



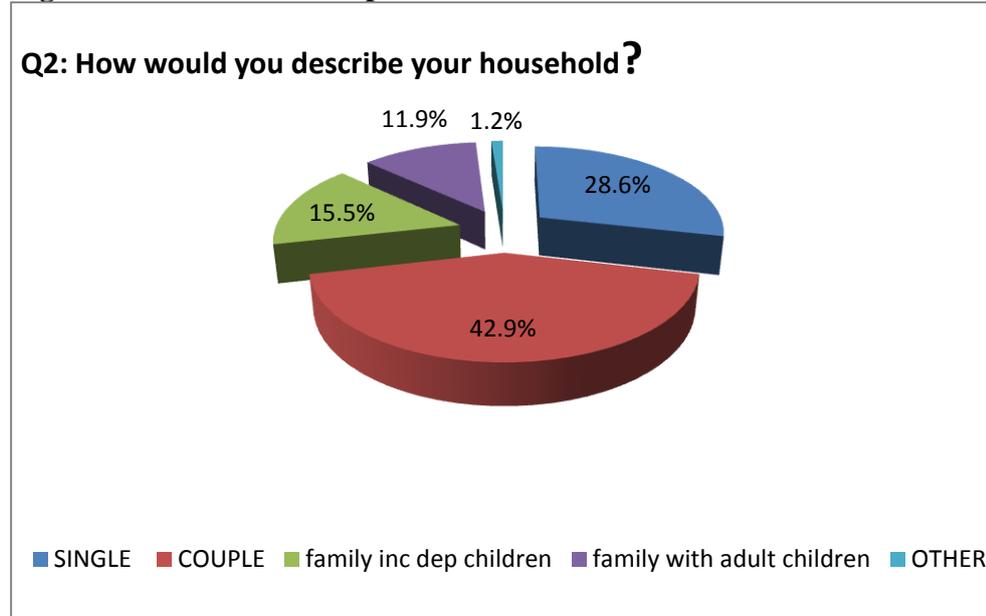
(Base: all respondents=84)

3.2 The age profile of the household residents reflected an older and ageing population, with around a third (32%) aged over 60 and almost 10% of those being over 75. However, almost 46% were aged between 25 and 59; and almost a quarter (over 23%) was aged less than 24. This reflects a reasonably healthy age mix across this particular sample of the population.

Q1. How many people in each of these groups live in your home?							
Base: total number of responses = 84							
	0 - 4	5 - 15	16 - 24	25 - 44	45 - 59	60 - 74	75+
Age of Residents	8.94%	7.82%	6.15%	19.55%	25.70%	22.35%	9.50%

3.3 In terms of household composition, by far the largest proportion were couples (43%) while almost 29% were single person households, as Figure 5 overleaf illustrates.

Figure 5: Household Composition

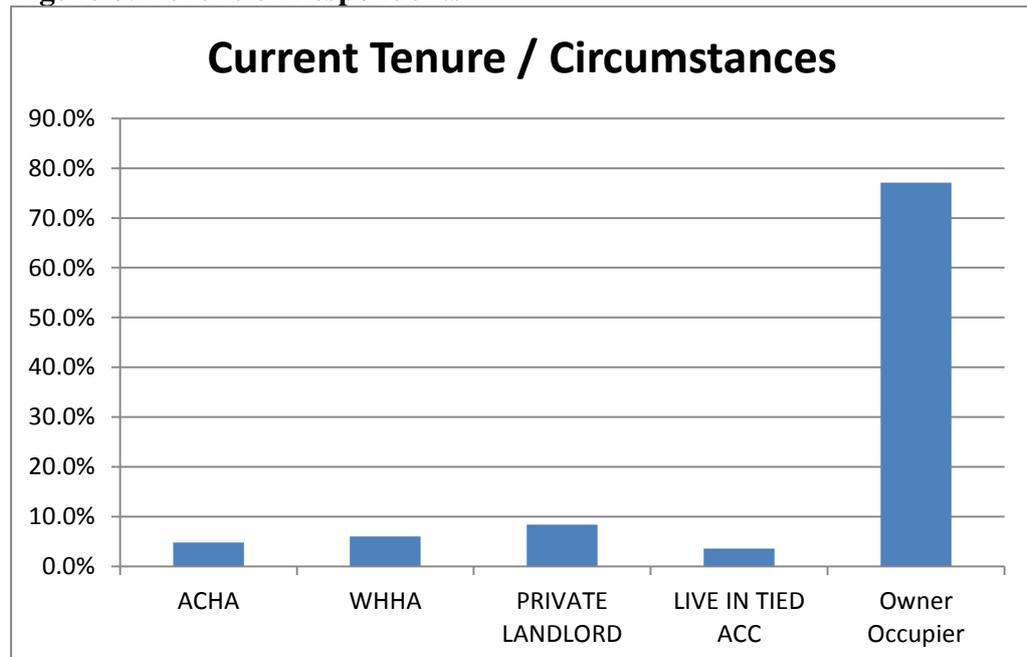


(Base: all respondents=84)

3.4 Current Housing Circumstances

The vast majority of respondents (over 77%) were home owners, while around 11% were tenants of local housing associations and just over 8% rented privately. Only 3 of the responding households occupied some form of tied accommodation and none said they lived with family/friends or in some other form of occupancy.

Figure 6: Tenure of Respondents



(Base: respondents=83)

3.5 In terms of property type, the majority of respondents live in houses (76%), while 22% occupy bungalows and there was minimal response from permanent inhabitants of flats or caravans.

Q4. What kind of property do you live in?				
Base: total number of responses = 84				
HOUSE	BUNGALOW	FLAT	CARAVAN	OTHER
76%	22%	1%	1%	0%

3.6 Size of Property

Almost half the respondents (47%) occupy 3 bedroom properties and a third (33%) live in 2 bedroom homes. 17% live in 4 bedroom properties but the incidence of 1 bedroom properties in the responding sample was minimal (1%).

Figure 7: Size of Property/



(Base: respondents=81)

4.0 Households Needing or Wanting Alternative Accommodation

13 households stated that they required alternative accommodation. This equates to 15% of the total respondents. The vast majority of residents appear to be satisfactorily housed at present. Of those wishing to move, 8 were currently renting privately and aspired to own their own home while 4 households contained persons who need or are likely to need alternative housing. Only one respondent required to move due to unsuitable housing, however, 20 respondents felt that their current home required some form of improvement to make it suitable for their needs.

- 4.1 Only 7 of the respondents requiring alternative accommodation completed question 6, regarding household members who needed to move. 3 comprised the whole household and 3 comprised young adults seeking to leave the family home.

Q6. Who in your household needs alternative housing-			
Base: Total respondents = 7			
EVERYONE	YOUNG ADULT	OLDER RELATIVE	OTHER
3	3	0	1

Of these, one household required re-housing immediately, 3 within 1 to 3 years, and 2 within 3 to 5 years.

4.2 Reasons for needing to move.

The main reasons for households seeking alternative accommodation were:

MORE INDEPENDENCE	4
RENTING BUT WANT TO BUY	3
TOO EXPENSIVE TO HEAT	2
FAMILY BREAK UP	2
HHOLD MEMBER WANTS TO MOVE BACK	1
RENT/MORTGAGE IS TOO EXPENSIVE	1
INSECURE TENURE	1
HEALTH OR MOBILITY ISSUES	1

No one cited overcrowding or disrepair/poor condition as a reason for moving.

4.3 Size of property required

The main requirement was for 2 bedroom properties

Number of Bedrooms	Respondents
1 or 2 bedrooms	2
2 bedrooms	4
3 bedrooms	3

4.4 Particular Needs/Specialist Provision

There was no expressed need for particular forms of accommodation such as wheelchair or sheltered housing and only one respondent required personal care services.

4.5 Preferred Tenure

5 respondents stated that owner occupation would be the most suitable type of housing for those seeking to move (of which, three expressed interest in self-build and one in shared equity option) while four felt that some form of rented accommodation would be suitable (one each for private or social rent; and two for either).

4.6 One respondent indicated that they owned land that could be suitable for a new build house and one owned a vacant home which would be suitable for renovation.

4.7 None of the households that require alternative housing are currently registered on the Home Argyll waiting list.

4.8 Affordability

Home Ownership: 11 respondents interested in home ownership provided confidential data on the level of mortgage that would be affordable. Only 2 of these households felt they could sustain a mortgage of more than £100k, while four households could not afford more than £40k.

Q16: If you are interested in owning a home please indicate the maximum mortgage you could afford	
MAXIMUM AFFORDABLE MORTGAGE	NUMBERS
<£40K	2
£40K	2
£80K	2
£90K	3
>£100K	2

4.9 The Council has carried out separate affordability analysis of the combined Coll & Tiree housing market, which suggests that the average price of recent properties for sale in the area was £178k while the lower quartile price (often seen as the entry level point in the market for first-time buyers and those on low incomes) was around £90k. It is evident that home ownership remains an unobtainable aspiration for most local residents in current market conditions without additional support or strategic intervention.

4.10 Household Income

10 respondents provided data on their weekly income which was helpful, however, as the numbers per income band are so low and might potentially lead to individual households being identified, we have not reported on these

findings explicitly. The Council has carried out independent analysis of local incomes based on commercial datasets provided by the Scottish Government for this purpose. Based on this analysis, we estimate the following income levels for the area:

TIREE INCOME LEVELS (based on total of 323 households)		
Mean Income	Median Income	Lower Quartile
£27,688	£22,200	£12,813

u
Source: CACI Paycheck, 2014

4.11 Based on the number of households per income band in the CACI dataset, we estimate that around 83% of the local residents could not sustain the average house price (at an affordable income multiplier of 4.0) and over 50% could not afford the lower quartile price in the current market. Therefore, affordability is a major issue for local residents.

4.12 Renting: 9 respondents interested in renting accommodation indicated the level of monthly rent they would find affordable.

Q17: If you need rented accommodation, how much could you afford to pay in rent each month?								
Monthly Rent	<£250	£250	£300	£350	£400	£450	£500	>£600
Respondents	1	1	2	1	0	2	0	2

[Recent research carried out by the Council on the private rented sector, indicated that across the Lorn & Isles administrative area average monthly rent levels were £456, which was 5% higher than the average rents for Argyll & Bute as a whole (£436) and which would be beyond the affordability threshold for the majority of our respondents above.]

5.0 Survey Respondents Requiring to Adapt or Improve Existing Home

- 5.1 The survey findings for this section provide useful additional data in support of the detailed Local House Condition Survey (LHCS) for the island, carried out on behalf of the Council by independent consultants David Adamson Ltd. The current questionnaire asked about annual heating costs and actions that households might take to reduce costs. Only 16 respondents answered this question and provided a very wide range of estimated annual costs, although of these the main estimates were between £1,400 and £2,500. Therefore, in this instance, we prefer to use the fuel poverty data collated from the LHCS as more robust and credible
- 5.2 However, there were 61 responses regarding the actions that households would like to take (respondents were able to tick as many options as were relevant). The majority of respondents would like to improve the level of insulation for their property; change/upgrade their heating system; or install renewable heating system.

Q19b. – If your home is too expensive to heat, what actions would you like to take?	
Actions	Responses
HAVE HOME PROFESSIONALLY SURVEYED WITH SUGGESTIONS FOR IMPROVEMENTS	6
CHANGE OR UPGRADE HEATING SYSTEM	15
IMPROVE LEVEL OF INSULATION	17
INVEST IN BETTER WINDOWS/DOORS	8
INSTALL RENEWABLE HEATING SYSTEM	13
OTHER	2

- 5.3 A supplementary question, 19c, asked what support households need to undertake these improvements. The following range of comments were received:

Q19c. – What support do you need
Advice on what funding is available for these options
No heating up stairs, replace single glazing
Finance / trained contractors
Grants / interest free loans
Better night storage tariffs
Money and project management
Trades people
Financial support to pay for solar panels/wind power and replace old boiler for oil fired central heating.

5.4 Repairs, Improvements & Maintenance

Again, for this section the Council's Local House Condition Survey will provide the main source of information and analysis, however the current

questionnaire did provide some useful complementary data. When asked about the estimated costs to bring existing properties up to a suitable standard for habitation, only 6 respondents provided figures. These ranged widely, from £700 to over £60,000. Respondents were again asked about the actions they would like to take and the support they required.

Q20b. If your home is in need of repair...what actions would you like to take?
Need a professional builder to show up and do the work
External insulation panels to stop water ingress and improve insulation
Re-roof and re-insulate part of the building; upgrade doors and windows
Leaking roof, poor drainage to septic tank, new kitchen as its 30yrs old
Have it repaired properly to start with
Exterior insulation direct cylinder change blown double glazing
Complete renovation

Q20c. – What support do you need?
Financial and professional
Advice on funding available
Less vat on repairs, grants; contractors trained and with guarantees
Trades people

5.5 Only two households expressed the need for their current home to be extended in order to make it a suitable place to live. In both cases they stated that 2 additional rooms would be required, with estimated costs between £40-80k. One household indicated that they would seek a second mortgage to fund the extension; and in terms of support required, the respondents sought advice on grants and funding available.

5.6 Finally, in this section, the survey asked about the requirement for adaptations to make the current home easier to access. No respondents provided an estimate for the costs of any necessary adaptations; and only two households indicated the actions they would like to take. One respondent would like to improve access into the property from outside; and another, in addition to this option, would also like to have their home professionally surveyed, change the ground floor into a liveable unit, and improve internal fittings/furniture. In terms of support for disabled adaptations, both cases sought financial advice and assistance in the form of grant or loan.

{ It should be noted that the Council can provide grant assistance for disabled adaptations to private homes, as well as support services to enable residents to live independently as far as possible. There may be a need for better targeting of information and advice on the availability of such services by the Council and its partner agencies. The findings of the LHCS for Tiree make more detailed recommendations on all these issues. }

6.0 Tiree Community Housing Needs

6.1 The final section of the survey gave residents the opportunity to comment in general on the need for further affordable housing options on the island. 58 respondents stated that there was currently a need for more affordable housing in the area while only 9 said there was not (albeit, the survey only identified 15 households as having an actual need). Most respondents to this question preferred additional low cost housing, but there was general support too for social rented housing; and also some support for quality private rented properties.

Q23b. – Do you think there is currently a need for affordable housing options on Tiree? If so which...?	
LOW COST HOUSING	42
SOCIAL RENTED RSL	31
QUALITY PRIVATE RENTED	20
HOUSING FOR OLDER PEOPLE	23
HOUSING FOR YOUNG FAMILIES	29
HOUSING FOR YOUNG ADULTS	28

The majority of responses highlighted the need to for young families and young adults but there was also support for additional accommodation for older persons. (Respondents were able to select multiple options for this question.)

6.2 Survey respondents took the opportunity to provide a wide range of comments regarding why additional affordable options were required. The following selection highlights some of the main concerns and key issues:

<i>We need to be able to keep economically active people with families to keep a balanced community</i>
<i>Young adults and families struggle to buy because of high prices</i>
<i>Limited supply of houses due to high nos. of holiday homes, difficulty to buy land</i>
<i>Holiday rental makes long term lets unattractive to landlords</i>
<i>Houses for sale are too expensive due to mainland interest rates</i>
<i>If there are no affordable houses for young/families they are more likely to leave the island turning it into a holiday resort not a working island</i>
<i>Because young families cannot afford to get on the property ladder</i>
<i>Long term rentals are very hard to come by</i>
<i>Often hear about people struggling to find affordable housing, or rented year round</i>
<i>Difficulty retaining/attracting people when open market leads to being outbid by second home owners</i>
<i>There are a number of house currently for sale in Tiree and not being bought, obvious conclusion - too dear</i>
<i>There is no housing of good quality for people on low income</i>
<i>To attract and retain permanent Tiree residents, and to fill job vacancies here</i>
<i>Young, single working people cannot get enough points to qualify for a house</i>
<i>A good and varied supply of housing is required to attract different categories of people to come /to retain on Tiree</i>
<i>Finding suitable housing to rent or buy at reasonable cost is a problem, a lot of income from holiday homes goes off island and pushes prices of property for sale out of reach of many locals</i>

<i>The cost of building and land purchase is currently much higher than the average wage, banks are not lending</i>
<i>Large portion of housing is only suitable to holiday makers. multiple home owner with a desirable income are the only ones able to afford current market prices</i>
<i>Local families and young people are priced out of market due to holiday homes</i>
<i>It's difficult for young locals on the island to move away from a family home to an affordable type of accommodation</i>
<i>Younger people can't afford private rents older people may require smaller homes, cheaper to heat and well insulated</i>
<i>Housing for disabled people and care at home</i>
<i>People would prefer to own their own home rather than rent them, house for sale on Tiree are too expensive</i>
<i>Current available housing is very expensive and out of reach for most people</i>
<i>All of options really so many properties bought on Tiree for holiday homes or holiday lets that houses cannot be bought by people / families wishing to actually stay on the island and not treat it as a holiday resort</i>
<i>Due to difficulty in renting the houses</i>
<i>Very high proportion of second homes on Tiree making it difficult if not impossible for many people to live here</i>
<i>We need affordable housing to attract young families to come and return to the island to balance out the skewed age distribution</i>
<i>To keep young adults and families on the island</i>

- 6.3 The final question asked about potential in-migrants who might wish to move to, or return to, the island if suitable housing was available. 11 potential households were identified who would like to move to Tiree, of which four were former residents wishing to return. The main type of household, among this group of potential in-migrants, was families with dependent children (6). There were also 3 single person households; and 2 couples. Potential requirements to address the speculative needs varied:-

Q24c. – What type of housing do you think they would need?
A family home that is economical to heat
RSL
Small low rent home
Owner occupier
House for sale at reasonable price
2bedroom house and access to workshop
Own family home
Affordable house to buy or private let that lasts longer than just 6 months over winter then you are asked to leave
Cheap, ie affordable £250pm
Small 2 bed home for purchase / upgrade
They would like to self-build if possible, and workshop

7.0 ONLINE SURVEY OF NON-RESIDENTS

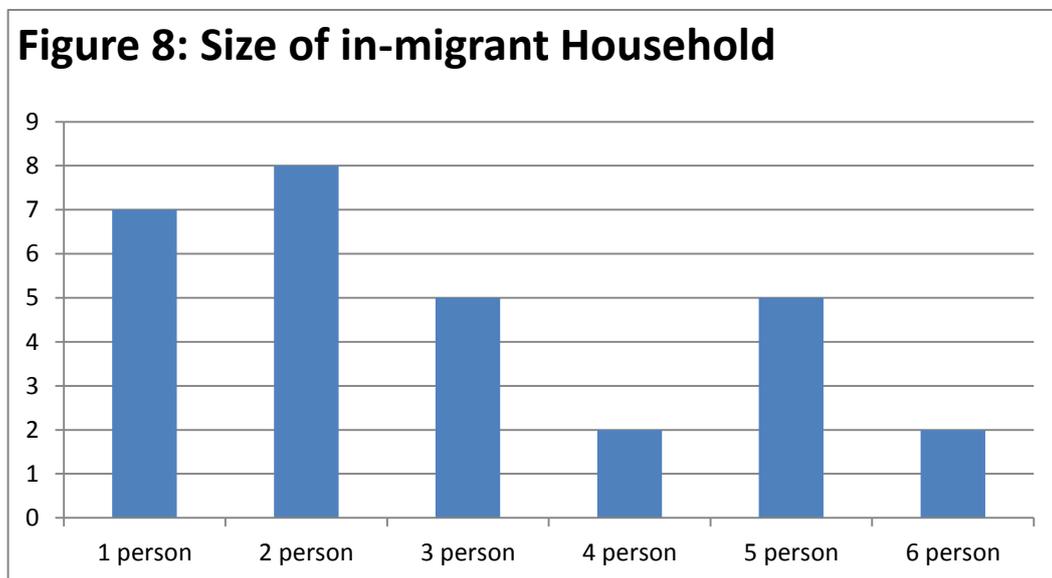
7.1 In addition to the postal survey of local residents, the Community Trust promoted an online survey monkey questionnaire for households currently living elsewhere who would like to move/return to the island permanently. There were a total of 29 responses to this survey. Question 1 asked why the respondents would like to move to Tiree. 14 respondents had a former or current connection with the island and the majority were interested in moving for lifestyle choices, including for retirement.

Q1. Why would you like to live on Tiree?					
I am a former resident and would like to return to Tiree	I have friends and or family on the island	I am looking for a change in lifestyle	I would like to retire on Tiree	I would like to bring up a family on Tiree	other
6	8	12	5	9	3

[Baseline: Total responses=29. Respondents could select as many options as applied]

7.2 The overwhelming majority of respondents that would like to move to the island would like to live in a house (22); while 9 would like a bungalow; and only one selected a flat. Two respondents indicated alternative options: a “black roof house” and a “transient dwelling”.

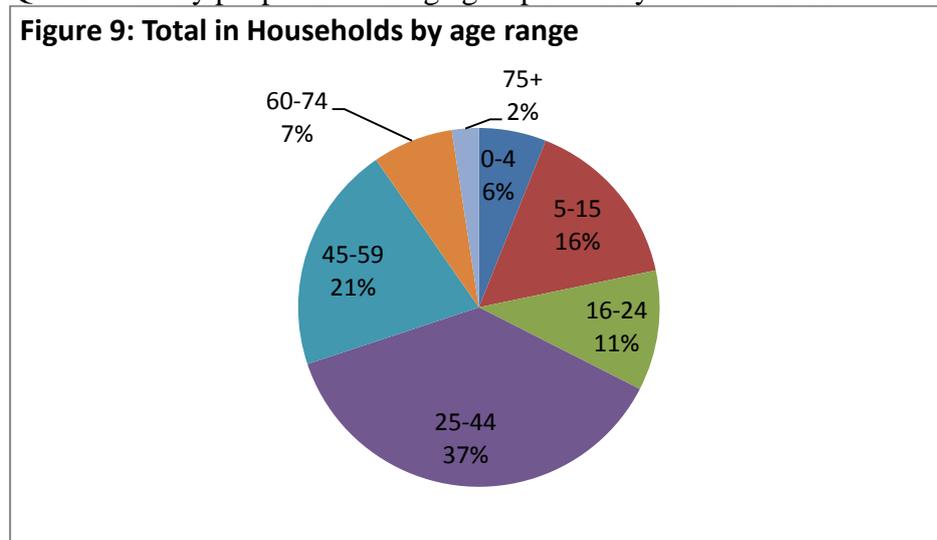
7.3 The size of the households that would like to move to Tiree are summarised in the following figure. 7 are single person households and 8 contain two persons. 5 are three person households and 9 comprise 4 or more persons.



[Baseline: Total respondents = 29, covering 83 individuals]

7.4 Question 3 asked how many persons in a specified range of ages lived in the households that would like to move to Tiree.

Q3. How many people in each age group live in your Tiree home?



[Baseline: Total respondents = 29 covering 83 individuals]

7.5 Question 5 sought information on the economic activity of the potential in-migrant respondents. The majority, 39, would be full time employed and therefore make a significant contribution to the local economy.

Q4. How many people in each of these employment categories would live in your Tiree home?						
Full time student	Full time employed	Part time employed	Unemployed	Homemaker	Retired	Other
8	39	4	1	2	4	4

[Baseline: Total respondents = 29, covering 62 individuals]

7.6 The main requirement for the majority of the respondents would be a 3 bedroom property(16), while 7 would require a 2-bedroom home and only 3 sought a one bedroom home or a larger family size property (4+ bedrooms).

Q5. How many bedrooms would you need?			
1bed	2 beds	3 beds	4+ bedrooms
3	7	16	3

[Baseline: Total respondents = 29]

7.7 While two of the potential in-migrants stated that they would like to move to the island immediately, the majority were planning ahead, over the next 1-5 years.

Q6. When would you like to move to Tiree?			
Immediately	1-3yrs	3-5 yrs	other
2	9	11	7

[Baseline: Total respondents = 29]

- 7.8 The majority (20 respondents) expressed interest in buying a home. Of these, 7 would prefer self-build options; 3 would consider shared equity; and 10 preferred to buy existing properties.
- 7.9 11 respondents would prefer to rent on the island; and of these seven would like either an RSL or private rented property; while one was interested only in social renting and three interested only in private renting. 16 respondents were definitely not interested in rental options.

Q8. Would you prefer to rent on Tiree?				
RSL	long term private rent	Short term private let	No	Other
8	10	1	16	2

[Baseline: Total respondents = 29]

8.0 DETERMING THE NEED FOR NEW BUILD HOUSING ON TIREE

- 8.1 **Policy Context** - The Scottish Government published revised guidance in 2014 which significantly changed the methodology and definitions for conducting a “robust and credible” housing need and demand assessment (HNDA). Within this revised framework, key factors that will determine the requirement for subsidised affordable new build housing include: demographic and economic trends and affordability in the private market; and a focus on particular forms of housing need such as homelessness and those threatened with homelessness; households living in temporary accommodation or with insecurity of tenure; and overcrowding. Future need 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.
- 8.2 **Social Housing Requirement** - On this basis, Tiree would not currently be identified as a particularly high priority area relative to the many clearly evidenced and highly pressured areas across the rest of Argyll and Bute. With its declining population and reducing number of households, and relatively low numbers of local residents in the core categories of housing need (e.g. on average just one homeless case per year; 3 or 4 in temporary accommodation and perhaps a similar number in other forms of insecure tenancy; and no expressed cases of overcrowding), the HNDA calculation for Tiree would produce a minimal output.
- 8.3 In addition, if the total waiting list (11, including those not local to the island) is combined with the total number of respondents identified in the Household Needs Survey who expressed an interest in social rented housing (4 - 5), plus the number of non-residents that responded to the online survey with an interest in RSL accommodation (around 8), then the overall requirement for social rented homes would be somewhere between 15 - 25 (depending on the level of potential duplication). While the RSL stock on Tiree is relatively small, there have been on average around 4 available lets per annum in recent years. On this basis, the bulk of the estimated backlog of need could be addressed from within the existing stock over the five year planning period of the next Local Housing Strategy; with a potential residual need for around 5 new homes.
- 8.4 However, 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 (with specific reference to the needs of those who might require alternative accommodation to existing residential care facilities) in the wider context of supporting the redesign of health and social care services; and also 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 has identified Tiree as a low to medium priority within the Local Housing Strategy and has made a commitment to support future development on the island within the current Strategic Housing Investment Plan (SHIP).
- 8.5 Therefore, it is proposed that a target for new build social rented housing of 6-12 units could be delivered within available resources over the lifetime of the current SHIP. While the primary requirement is for mainstream accommodation to retain and attract young persons and families, the Council also has a strong policy objective to deliver smaller, extra-care units suitable for older persons. Therefore a mix of primarily 1 and

2 bedroom properties with a smaller number of 3 bedroom properties for both general and specialist needs should be targeted.

- 8.6 **Owner Occupation** – Around 5 - 11 of the Household Survey respondents that were seeking alternative accommodation and the majority of the non-residents wishing to move to the island (20) would prefer an affordable home ownership option. Given the extreme affordability issues on the island, with even the properties available for sale at the lower quartile end of the market being beyond the scope of most of the local residents, some form of subsidized low cost ownership would be required. This could include the promotion of national schemes such as Rent to Buy; Help To Buy; or Open Market Shared Equity. In addition, there is a degree of interest in self-build and though financial support for delivering this form of solution is currently limited, it should be explored further along with any potential for providing access to serviced sites. A general target of around 25-30 new affordable homes for low cost ownership is therefore projected over the next five years to address both existing local demand and also to stimulate potential in-migration and secure a degree of population growth. These new homes should be provided primarily at the lower quartile end of the market. Around 50% of these homes should be 3 bedroom properties and around a quarter should be 2 bedroom properties.

9.0 CONCLUSION

- 9.1 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.
- 9.2 While the evidence is not compelling and does not indicate any significant backlog of unmet need on the island, it is clear that some additional accommodation provided at affordable prices or rent levels could play a key role in supporting population growth and economic regeneration. The council's immediate strategic priority remains to ensure sufficient and suitable extra care housing for the elderly and ageing population, particularly with a view to potential alternatives for the existing residential care facility, however, a small-scale development of mainstream social rented properties could also address the current and latent need from young residents and newly-forming families. The main requirement, however, for new build housing is likely to be for low cost home ownership or unsubsidised affordable accommodation in the private market.
- 9.3 The main focus of future strategic interventions, however, is likely to be on
- maximising the use of existing stock (bringing a proportion of the significant number of vacant properties back into use for social or private rent or as affordable ownership options to address the backlog and latent needs identified above);
 - repairing and improving existing poor condition properties in the private sector with targeted advice and assistance ;
 - tackling fuel poverty (improving energy efficiency and income maximisation); and

- supporting affordable low cost home ownership options (by promoting national schemes such as Rent To Buy; Help To Buy; Open Market Shared Equity; or Mid Market /Below Market Rental options – where these are financially viable; as well as exploring the potential for self-build). This will involve working with the community and local developers and landowners and making effective, innovative use of mechanisms such as the council's Affordable Housing Policy.