



Tarbert & Skipness Housing Needs Survey Report 2018



This report was commissioned by the Tarbert & Skipness Community Trust



1.0 Executive Summary

- The Highlands Small Communities Housing Trust were commissioned by the Tarbert and Skipness Community Trust to carry out an investigation to establish housing need and demand in Tarbert and Skipness.
- The investigation consisted of a local consultation spread over 2 days in August, an online survey that ran for 8 weeks and talking to local businesses and service providers via telephone and in person.
- In response to the local consultation and online survey, a total of 30 individuals provided their housing need details.
- Of the 30 individuals, 27 were already residing in Tarbert and Skipness area, and 3 were currently residing out with the local area but wished to re-locate to Tarbert or Skipness.
- The below table summarises the combined housing need of all respondents and shows the potential housing demand.

	Not Specified	1 Bed	2 Bed	3 Bed	4 Bed	Total
Low cost / mid-market rent	0	1	10	5	1	17
Building a home	1	0	0	1	2	4
Buying on the Open Market	0	0	1	2	0	3
Rent to Buy	0	0	0	2	0	2
Buying Shared Equity Home	0	0	2	1	0	3
Private Rent	0	0	0	0	1	1
Total	1	1	13	11	4	30

- The most in demand tenure is that of low cost / mid-market rent, with demand for 2 and 3 bed units.
- Affordable rented housing provided by the local Housing Associations is the most affordable rented housing option, offering secure tenancies. Due to demand of low cost / mid-market rent, discussions with Argyll Community Housing Association (ACHA) and housing partners in Argyll and Bute should be considered.
- Only 5 of the 17 that selected their first choice preference of low cost / mid-market rent were registered on Home Argyll. Tenures of those not registered were social / council rented (3), living rent free (2), owned (2), private rented (2) and living with parents (1). 1 is unknown.
- The second most in demand housing option is building a home, selected by 4 respondents as a first choice of tenure. At the time of writing this report, there were 5 plots for sale in Tarbert with an asking price of £40,000 (1), £59,500 (1), £65,000 (2) and £90,000 (1). There were no plots for sale in Skipness.
- Landowners have come forward via the survey to suggest they would be keen to look at providing self-build opportunities locally
- Respondent's first two preferences alongside the subsequent selected tenures represent a demand for a greater security of tenancy: buying on the open market, rent to buy, and buying a low cost shared equity home. Private rent was the most common current tenure.
- Service providers such as the Fire Service stated they would benefit from more individuals living in the local area to facilitate recruitment.
- Tarbert and Skipness Community Trust have highlighted that they acknowledge any housing development would attract new-comers to the area but that their priority would be to resolve the local housing need identified in this report.
- The high proportion of elderly people wishing to downsize should be considered. The provision of housing for the elderly could increase the availability of family sized homes for local families.

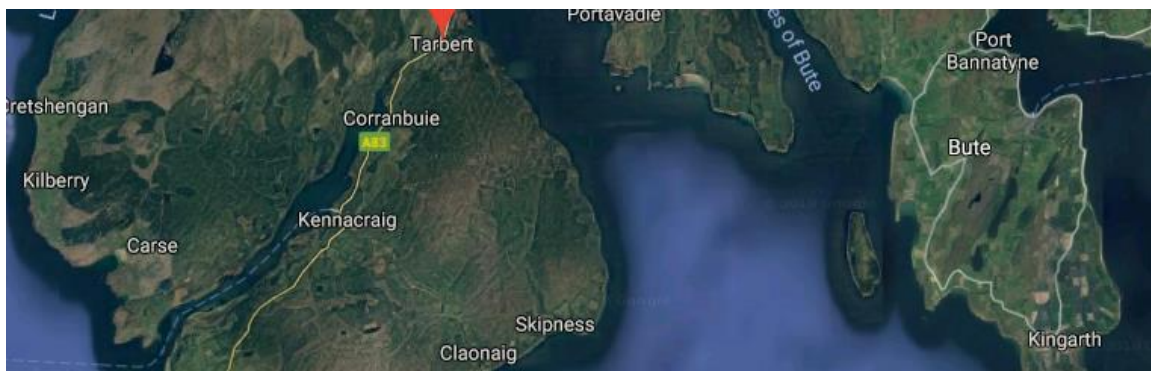
2.0 Introduction & Methodology

2.1 The Highlands Small Communities Housing Trust (HSCHT) was commissioned by Tarbert and Skipness Community Trust (TSCT) to carry out an online survey in Tarbert and Skipness to try and identify the local housing need and demand.

2.2 The survey was split into two different sections – those that currently reside in Tarbert or Skipness, and those which wish to move to Tarbert or Skipness. Due to the small number of responses from the latter, this report reviews all survey responses together unless stated otherwise.

2.3 Tarbert (Scottish Gaelic: Tairbeart) is a small harbour village in the west coast of Scotland in the Argyll and Bute Council area. It is built around East Loch Tarbert, an inlet of Loch Fyne, and extends over the isthmus which links the peninsula of Kintyre to Knapdale and West Loch Tarbert.

https://en.wikipedia.org/wiki/Tarbert,_Argyll_and_Bute



<https://www.google.co.uk/maps/place/Tarbert/@55.8143677,-5.5008549,37857m/data=!3m1!1e3!4m5!3m4!1s0x488985e164c203e5:0x2c03475eb5a9a20f!8m2!3d55.863246!4d-5.415608>

2.4 Skipness (Scottish Gaelic: Skibinis) is a village of the east coast of Kintyre in Scotland, a few miles south of Tarbert and facing the Isle of Arran. Local sites of interest include, Skipness Castle and Kilbrannan Chapel which contains some rare grave slabs.

<https://en.wikipedia.org/wiki/Skipness>

2.5 This study used information from the following sources:

- 2011 census
- Online survey responses to a survey distributed through HSCHT's social media and various social media groups in the area
- Expression of interest forms from attendees at local consultation events held in the Templar Arts and Leisure Centre, Tarbert over 2 days in August 2018
- Feedback gathered by direct interaction with local service providers and businesses 2016 Housing Needs Report conducted by Argyll and Bute Council
- Desktop analysis of available demographic and housing demand data

2.6 The housing need of survey respondents is considered in the following sections.

3.0 Number of responses

A total of 20 survey respondents expressed their wish to either move home / accommodation within the Tarbert and Skipness area (17), or to relocate to the Tarbert and Skipness area (3). In this report, responses from both will be combined to determine the need and demand of housing in Tarbert and Skipness as of Section 5 but will occasionally be considered separately where appropriate.

Of the 17 respondents already living within the local area, 13 stated a definite 'yes' to staying in the area and 4 stated they would like to stay in the area if there were suitable accommodation choices. All 3 respondents currently not living locally stated a definite 'yes' to re-locating to the Tarbert and Skipness area.

3.1 Private Rented tenants' future housing requirements

3.1.1 A significant proportion of the online survey respondents' current tenure was in the private rented housing sector, 6 (30%), demonstrating the requirement for more secure housing options.

3.1.2 The majority, a total of 5 out of the 6 survey respondents living in private rented accommodation had at least 1 child between 0-15 years of age or a young adult between 16 – 29 years of age.

3.1.3 Four out of the six respondents in private rented accommodation indicated they would like a greater security of tenure and to become a homeowner. This was further supported by their first choice of preferred tenure: buying a low cost shared equity property (1), rent to buy (2) or building a home (1).

3.1.4 These respondents stated their budget for buying a home and results ranged from 'up to £100,000' (2) to '£150,000 to £175,000' (1).

3.1.5 Other reasons for wishing to move home included their current home being too small and overcrowded (3) and running and housing costs too expensive (3).

3.1.6 It is important to note that 2 of the 6 survey respondents currently in privately rented homes do not live in Tarbert or Skipness but wish to relocate to the area. Their individual reasons for moving included the addition of 'already work in the area but don't live here' and 'to live in the area'. Their first choice of tenure was low cost / mid-market rent and stated their affordable monthly rent as 'up to £275' and £276 to £400'.

3.1.7 When survey respondents wishing to relocate to the Tarbert and Skipness area were asked 'Have you tried to find housing in the Tarbert and Skipness area already?', 1 respondent currently residing in private rented accommodation stated that: No suitable properties to buy or rent, Unable to secure a mortgage, Nothing available within our budget, Nothing available within our preferred location. Furthermore, this respondent was registered on Home Argyll.

3.1.8 Taking into consideration the information above, it can be suggested that those already residing in the local area in private rented accommodation wish to achieve a greater security of tenure by taking a step onto the property ladder whereas those that wish to move to the area are seeking accommodation that meets their needs through low cost / mid-market rent.

3.2 Social Rented housing tenants' future requirements

3.2.1 A total of 5 (25%) online respondents currently live in social rented housing and their future housing requirements are explored below.

3.2.2 Four out of the five participants currently residing in social rented housing have children and all stated their reason for moving as either 'Current home too small' or 'Overcrowded', or both. This point is further supported by all five participants stating they require a greater number of bedrooms to accommodate their families.

3.2.3 Their future housing requirements are: 2 require a 4-bedroom property, 2 require a 3-bedroom property and 1 requires a 2-bedroom property.

3.2.4 The preferred tenure of respondents in social / council rented housing was primarily low cost / mid-market rent (4). Only one respondent in this case opted for renting from a private landlord.

3.2.5 It can therefore be suggested that survey participants currently residing in social / council rented housing in Tarbert and Skipness are mainly families that require a larger property of 3 or 4 bedrooms to accommodate their children. The preferred tenure is largely low cost / mid-market rent with an affordable budget ranging from 'up to £275' to '£401 to £500'.

3.2.6 Of the 5 participants in social or council rented accommodation, only 2 were registered on Home Argyll despite the majority selecting low cost / mid-market rent as their preferred tenure. Anecdotal evidence from

HSCHT's work in other communities suggests that many people looking for housing do not register on housing registers as they do not think that they will be successful in finding a house through this route.

3.2.7 At the time of writing this report, there were 2 properties on Home Argyll in Tarbert for mutual exchange only. There are no social rented properties available in Skipness. The availability of mutual exchange only may make it more difficult for new applicants to get a suitable house, or any house.

3.3 Homeowners future housing requirements

3.3.1 The third most common current tenure among survey respondents was owned (4). Three participants already lived in the Tarbert and Skipness area and one wished to move to the area.

3.3.2 Of these 4 survey participants, only one household had children.

3.3.3 These 3 respondents wished to move home due to either, health and disability related reasons or to downsize to 2-bedroom units. In contrast, the homeowner which wished to move to the local area stated their reason as 'To live in the area' and 'Family support and connections' and stated a requirement of 3-bedrooms.

3.3.4 The preferred tenure amongst homeowners that wish to move was to buy on the open market (2), low cost / mid-market rent (1) and buying a low cost shared equity property (1). Those which wished to buy on the open market had budgets of 'up to £100,000' and '£100,000 to £150,000'. The participant which selected buying a low cost shared equity property stated their budget as £100,000 to £150,000.

3.4 Respondents' living rent free future requirements

3.4.1 There were three survey respondents that stated they were living rent free.

3.4.2 The reasons for wishing to move home varied from 'to become a homeowner', 'living with parents' and 'health and disability'.

3.4.3 Each respondent was at least 16 years old and one household had one young child.

3.4.4 Two respondents desired a low cost / mid-market rent property with a monthly rent budget of 'up to £275' and £276 to £400. The third selected two choices as their first preference, rent to buy and buying a property on the open market with a budget of up to £100,000.

3.4.5 A 2-bedroom property was required by each respondent living rent free.

3.5 Respondents' living in 'rented – other' future requirements

3.5.1 There were 2 survey respondents which stated they were residing in 'rented-other' accommodation.

3.5.2 Reasons for wishing to move home included their current home being too small (1), already work in the area but don't live here (1) and to become a homeowner (1).

3.5.3 Households were formed by a family of 2 adults and 3 children, and the other by a single occupant.

3.5.4 The family household wished to build a home up to the value of £100,000 with 4 bedrooms and the single occupant wished to locate a 2-bedroom low cost / mid-market rent property with a monthly rent of £276 to £400.

4.0 Other supporting data

4.1 At the time of writing this report, there had been 32 property sales in the previous 12 months with an average sale price of £130,692 in Tarbert (Zoopla 2018). There was no information available for Skipness. This average price falls within the budget of two homeowner respondents which stated their tenure preference as buying on the open market or low cost shared equity home. However, one respondent stated that they had previously tried to find a home in the area but were unsuccessful due to the following reasons: 'Nothing available within our budget' and 'Nothing available within our preferred location'.

4.2 The CACI 2015 results identified the median income for Tarbert and Skipness to be £23,242.

5.0 Overview of the main housing needs and demands in Tarbert and Skipness

5.1 This section explores the findings collectively from the online survey, expression of interest forms and local businesses.

5.2 The number of individuals that delivered details on their housing needs totaled to 31.

5.3 Of these 31 individuals, 8 were currently in private rent, 7 were in social rent, 6 were home owners, 5 were living rent free, and 3 were in rented-other. Two individuals did not share their current tenure on the expression of interest forms.

5.4 The main reasons for wishing to move home were 'current home is too small' (8) and 'overcrowded' (6). These were followed by 'to become a homeowner' (4), 'current home too large and wish to downsize' (4) and 'living with parents' (4).

5.5 There is overall support for 2 bed units (13) followed by 3 bed units (12), 4 bed units (4) and a 1 bed unit (1).

5.6 The property size demanded on Home Argyll reflects the above support for 2-bedrooms properties (5) and 3-bedroom properties (7).

5.7 The most preferred tenure by individuals was low cost / mid-market rent (17). This was followed by 'Building a home' (4) 'buying a property on the open market' (3) and 'buying a low cost shared equity property' (3).

5.8 Of the 17 that selected first choice preference of low cost / mid-market rent only 5 stated they are were registered on Home Argyll.

5.9 Home Argyll had a total of 26 applicants with Tarbert as their area of preference and at least 8 of these applicants are located out with the local area. This may indicate further support for more low cost / mid-market rent in Tarbert. Skipness is not a letting area.

5.10 Ten of the seventeen individuals which selected low cost / mid-market rent were able to express their monthly rental budget as the expression of interest form did not capture this information. The ten responses received from the online survey produced the following result. A total of 6 survey respondents opted for '£276 - £400', 3 respondents selected 'up to £275' and 1 chose '£401 - £500'.

5.11 There is also demand for building a home, selected by 4 respondents as their first choice of tenure.

5.12 Only 2 could share their budget for building a home as the others were collected from the expression of interest forms. The recorded budgets were 'up to £100,000' (1) and '£100,000 to £150,000' (1).

5.13 At the time of writing this report, there were 5 plots for sale in Tarbert with the following asking prices; £40,000, £59,500, £65,000 (2) and £90,000. Each plot had planning permission. There were no existing plots of land for sale in Skipness.

5.14 Based on HSCHT's experience in the self-build sector, the greatest obstacle to prospective self-builders is acquiring the land alongside obtaining self-build finance.

5.15 Once a plot is found, the Scotland Self Build Loan Fund can assist self-builders by providing short-term funds that help them to complete their build. (www.hscht.co.uk/scotland-self-build-loan-fund.html).

5.16 Other first choice tenures were: buying a property on the open market (3), low cost shared equity property (3), rent to buy (2) and rent from a private landlord (1).

5.17 At the time of writing this report, there were 3 properties for sale in Tarbert up to the value of £100,000 and 5 up to the value of £150,000. The composition was a mixture of flats, houses and bungalows of 2 or 3 bedrooms.

5.18 There was no property for sale in Skipness.

5.19 The 2016 report conducted by the Argyll & Bute Council shows that there are a large number of second homes in the area (10.9%) out of 854 dwellings. This is marginally higher than the Argyll and Bute average (10.4%) and considerably higher than the national average in Scotland (4.1%) and may also impact on the availability of houses to purchase on the open market in the area.

5.20 The local community raised their concern over the high number of second and holiday homes in the area, specifically in Skipness. This is believed to be a contributing factor to the local housing need.

5.21 Home Argyll had 4 applicants which expressed interest in low cost shared equity properties.

5.22 There are currently no available shared equity properties in the Tarbert or Skipness area.

5.23 One respondent selected two options for their first choice of tenure and therefore their first choice of tenure could not be determined. Details of this respondent and all others wishing to move are summarised in

Table 1 below. Rows highlighted in red represent survey respondents not currently residing in Tarbert or Skipness but wish to relocate.

Table 1 – Summary of respondents wishing to move home

Tenure of current home + bedrooms	Composition of home	Reasons for wishing to move	No. of bedrooms	Preferred 1st choice tenure	Preferred 2nd choice tenure	Preferred 3rd choice tenure	Monthly rental budget	Budget for buying a home
Private rented	2 adults between 45 - 74 and 1 young adult aged between 16-29	To get a greater security of tenure, To become a home owner, Current home too large and wish to downsize, Current housing costs too expensive	2	Buying a low cost shared equity property	Rent to Buy	Building a home		Up to £100,000
Private Rented	2 adults 16 - 44 and 1 child 5 - 15	Current home too small, Overcrowded, Current housing costs too expensive	3	Rent to Buy	Buying a property on the open market	Renting from a private landlord / Buying a low cost shared equity property	£401 to £500	£150,000 to £175,000
Private Rented (2 bed)	2 adults 6-44 and 3 children 0-15	To get a greater security of tenure, Current home too small, Overcrowded, Current housing costs too expensive	3	Rent to Buy	Low cost / mid market rent	Renting from a private landlord	£401 to £500	
Private rented (3 bed)	2 adults 30 - 49 and 2 children 5-15	To become a home owner	4	Building a home				Up to £100,000
Other Social Rented	2 adults between 30 - 44, 1 child between 0-4 and 2 between 5-15.	Current home too small, Overcrowded	3	Low cost / mid market rent	Rent to Buy	Buying a property on the open market	£276 to £400	Up to £100,000
Rented from council	2 adults between 16 - 29	Current home too small	2	Low cost / mid market rent	Renting from a private landlord		Up to £275	
Other Social Rented (3 bed)	1 adult 30 - 44 and 3 children 5-15	Overcrowded	4	Low cost / mid market rent	Rent to Buy	Renting from a private landlord	£401 to £500	£100,000 to £150,000
Rented from council (3 bed)	3 adults 16-74 and 1 child 5-15	Current home too small	4	Renting from a private landlord	Rent to Buy	Renovating a property	£501 to £600	
Other Social Rented (2 bed)	1 adult 30 - 44 and 2 children 5-15	Current home too small, Overcrowded. I currently live in a two bedroom flat with my son (age 9) and daughter (age 6). My son is now at an age where it's no longer suitable for him to be sharing a bedroom with his little sister. Also, the flat now feels very overcrowded. I have had my name on the Home Argyll housing list for a 3 bedroom house for about 6 years now, but unfortunately I've never been offered a house and it doesn't seem likely that we'll get one anytime soon as there just doesn't seem to be any available in Tarbert.	3	Low cost / mid market rent			£276 to £400	
Owned (3 bed)	2 adults 60-74	Current home too large and wish to downsize	2	Buying a property on the open market	Renting from a private landlord			Up to £100,000
Owned (2 bed)	2 adults 44 - 59	Health or Disability	2	Low cost / mid market rent	Buying a property on the open market	Rent to Buy	£276 to £400	Up to £100,000
Owned (2 bed)	3 adults 60-74	Current home too large and wish to downsize	2	Buying a low cost shared equity property	Buying a property on the open market			£100,000 to £150,000
Rented -other (3 bed)	2 adults 30-44 and 3 children 0-15	Current home too small, To become a home owner	4	Building a home	Buying a property on the open market	Rent to Buy		£100,000 to £150,000
Living Rent Free (3 bed)	2 adults 16 - 29	Living with parents	2	Low cost / mid market rent	Renting from a private landlord		£276 to £400	Up to £100,000
Living Rent Free	1 adult 30-44	Health or Disability	2	Low cost / mid market rent	Renting from a private landlord	Building a home	Up to £275	Up to £100,000
Rented -other (3 bed)	1 adult 16 - 29	I'd like to live in tarbert as it is more suitable for mine and my girlfriend's work. My dad want me out the house.	2	Low cost / mid market rent	Renting from a private landlord	Building a home	£276 to £400	Up to £100,000
Living Rent Free (3 bed)	2 adults 16 - 29 and 1 child 0-4	To become a home owner	2	Buying a property on the open market / Rent to Buy	Renting from a private landlord / Building a home		£276 to £400	Up to £100,000
Owned	2 adults 30 - 44 and 2 children 0-4	To live in the area, Family support / connections	3	Buying a property on the open market	Building a home	Renovating a property		£100,000 to £150,000
Private rented	1 adult 30 - 44 and 2 children 5-15	Already work in the area but don't live here	3	Low cost / mid market rent	Renting from a private landlord	Temporary / Season accommodation for rent	£276 to £400	
Private Rent	2 adults 60-74	To live in the area, Current home not suitable i.e. too small, in poor condition, running costs too high	2	Low cost / mid market rent	Renting from a private landlord	Buying a low cost shared equity property	Up to £275	

6.0 Business and Employment in Tarbert and Skipness

6.1 Online survey respondents' business and employment requirements

6.1.1 This section of the survey explores whether participants would consider setting up a business if they were to move to Tarbert or Skipness or what kind of employment they would pursue in the local area.

6.1.2 When the three participants which expressed their wish to move to the Tarbert and Skipness area were asked whether they would consider setting up a business all 3 responded 'no'.

6.1.3 When respondents were asked whether would they consider moving to the area for an employment opportunity 2 advised 'yes', including the participant already working in the area. The third participant advised 'no'.

6.1.4 The respondent which already has employment in the Tarbert and Skipness area further detailed that they have full-time employment in the Health industry. The second participant which advised they would consider moving to the area for an employment opportunity stated they would seek part-time employment in Education.

6.2 Local Businesses and Service Providers

6.2.1 A member of HSCHT contacted local businesses and service providers to enquire whether they had experienced difficulties in attracting and retaining staff due to housing related issues.

6.2.2 The majority of businesses did not have any issues and offered the following reasons: staff accommodation was provided, locals tend to hold onto their job and therefore turnover was low, and businesses were small enough that they did not require staff.

6.2.3 Most of the service providers including healthcare workers, the police department and education also did not have any issues related to housing in Tarbert and Skipness. The Fire Service in Tarbert however advised that they struggled to recruit due to a lack of individuals living within the local vicinity as firefighters must be able to reach the station within 5 minutes from callout.

6.2.4 Although businesses did not experience staffing issues, a few employees working in the Tarbert and Skipness area but not living there expressed their wish to move to the area. A lack of affordable and suitable housing was stated as the main inhibitor.

7.0 Expressions of Interest from the Local Consultation

7.1 On the 23rd and 24th of August two HSCHT staff held a local consultation in the Templar Arts and Leisure Centre in Tarbert to invite those interested in alternative accommodation to ask questions, explore their available housing options and complete an expression of interest form.

7.2 This event attracted 25 individuals from Tarbert and Skipness as well as local landowners who were willing to sell their land for affordable housing. A total of 14 Expression of Interest forms were collected but only 11 were complete with sufficient data to analyse due to the information provided by the attendees.

7.3 Individuals were asked to state their current tenure. The tenures were mixed as results demonstrate: social rented (2), living with parents (2), owned (2), borrowed (1) and private rented (1).

7.4 The expression of interest form asked individuals to state their preferred choice of tenure from 1 to 3. The following results were received: rented properties at social rent levels (7), self-build plots (2), open market property (1) and low cost home ownership (1). This result highlights that more affordable homes at social rent levels are in high demand in the Tarbert and Skipness area and further supports the demand found in Section 5 for low-cost / mid-market rent.

7.5 When asked the number of bedrooms required in the new property 3 beds was the most common response (5), followed by 2 beds (4) and 1 bed (1). One individual did not answer this question.

7.6 Only one individual had children (3) and was currently residing in social rented accommodation. This individual added a comment at the end of the form.

“Overcrowded, ground floor flat, 2 bedrooms, urgent, on list for 7 years with 20 points”

7.7 Home Argyll highlights that 3 bed units are in the highest demand with currently 7 applications on the waiting list.

7.8 A large percentage of individuals that completed the expression of interest forms were elderly and were looking to downsize or acquire accommodation suitable for their future needs. This could perhaps suggest that there is an increased need of housing for the elderly in this area. The 2016 Argyll and Bute Council report discovered that those aged 61 + in Tarbert and Skipness accounted for 48% of the local population.

7.9 Those which attended the local consultation tended to be of an older age group. The tenure most in demand was rented accommodation at social rent levels and the majority of respondents added that they wished to downsize for lower property maintenance and their reduced mobility. Table 2 summarises their responses.

Table 2 – Summary of respondents from expression of interest forms

New Tenure	No. of bedrooms	No. of adults and children	Current Tenure	Comments
Rented	3	2 AD + 2CH	Social	Overcrowded, 2 bed ground floor flat, on list for 7 years with 20 points.
Rented	2	2 AD	Living with parents	On the list with 0 points.
Rented	2	1 AD		
Rented	1	1 AD	Owned	
Rented	2		Social	Poor condition
Rented	3	2 AD	Private rent	
Rented	2		Living with parents	
Discounted self build plot			Borrowed	
Self build plot	3	2AD		
Open market property	3	2 AD	Owned	Low maintenance, central location, bungalow.
Low cost home	3	2 AD	Private rent	Access for family member with reduced mobility, bungalow and lower heating costs.

8.0 Recommendations

- Discuss the report with Tarbert & Skipness Community Trust and agree its distribution with housing partners.
- Discuss the report with the Argyll and Bute Council, Local Housing Associations, Community Council and Highlands & Islands Enterprise and create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Continue to engage with the local community to inform of future development and identify appropriate support mechanisms.
- Review current Scottish Government funding initiatives e.g. the Rural Housing Fund, Scottish Land Fund and the Infrastructure Fund to develop new targeted options which are specific to the area e.g. self-build support mechanisms, social rent or community-owned rented housing.
- A review of the wide range of housing options should be carried out by TSCT to establish a broader range of options that may be relevant to this area and also consider what new models may be required.
- Consider holding discussions with Argyll Community Housing Association (ACHA) and housing partners in Argyll and Bute due to the demand of low cost / mid-market rent.
- Another option for providing affordable rented accommodation is housing provided by the community (or a suitable delivery partner) at the same rent level, although with a different allocation policy to target different priorities. A range of funding is available to support communities achieve this. These two options should be thoroughly explored when considering future housing provision in the area.
- Identify and engage with local landowners who expressed interest in selling land for affordable homes for the potential of a mixed development including self-build plots to satisfy demand. Assess the suitability of sites to match housing tenures required.
- As the community has a relatively high percentage of elderly people, discuss the option of freeing up larger properties for families and for older people who wish, or need to downsize to relocate into properties that meets their needs. The provision of housing suitable for the elderly should be discussed.

9.0 Conclusions

There are many challenges in delivering housing in rural communities such as Tarbert and Skipness. The housing Needs Survey clearly demonstrates housing need for a variety of housing tenures, which is mostly split between low cost / mid-market rent and those which guarantee a greater security of tenure such as building a home, low cost shared equity homes, rent to buy and purchasing a property on the open market. There was limited demand for private rent. The survey results identified that those living in private rented accommodation sought a greater security of tenancy meanwhile those in social / council rented accommodation sought properties of a larger size to accommodate their young families. The expression of interest forms highlighted a demand for smaller units to accommodate the current and future needs of the significant elderly population in Tarbert and Skipness.

There are current funding routes available for community-led housing through the Rural Housing Fund and Scottish Land Fund and communities have the opportunity to address their local housing needs. This approach to delivery can sit alongside mainstream housing delivery from Registered Social Landlords to provide a suitable housing mix which best suits local needs and demands. Prior to embarking on a development project, a full risk assessment and financial appraisal should be carried out. Identifying suitable development partners to assist in this process can provide relevant expertise.