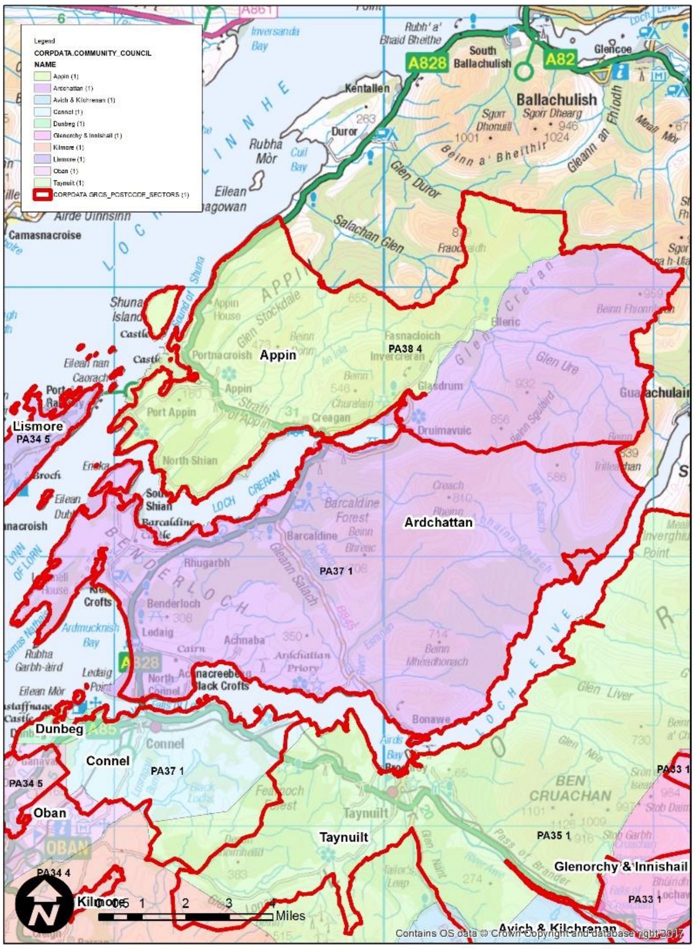
North Lorn

Community Housing Need and Demand Assessment

Research Report August 2019



Appin and Ardchattan Community Council areas

August 2019

Appin Community Council
Ardchattan Community Council
Argyll & Bute Council – Housing Services
West Highland Housing Association

Argyll & Bute COUNCIL

North Lorn Housing Needs Survey

Survey Responses

334 Households responded

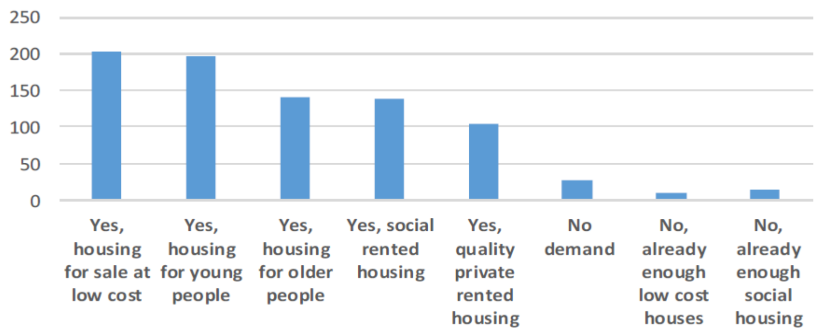
21	35	211	41
NEED to move	Would LIKE to move	Do NOT need to move	Newly-forming (concealed) households

Community Views

Would You support new homes in your area if a need for housing is identified?

	North Lorn	Appin	Ardchattan
YES	85%	90%	83%

Is there a need for affordable housing to be developed in the area?




Argyll Bute COUNCIL
North Lorn
Housing Needs Survey
COMMUNITY ISSUES
More affordable housing for young persons and families
Need to improve infrastructure & access to services
Businesses struggle to attract and retain staff due to lack of accommodation
Desperate need
No demand & homes already being built

1.0 INTRODUCTION: METHODOLOGY AND OBJECTIVES

1.1 This report presents the findings of a survey on the housing need and demand of residents of North Lorn. The survey was co-ordinated by Argyll & Bute Council in November/December 2018 and extended to July 2019 on behalf of the local communities. The aim of the survey was to collate accurate, current data on local housing and support needs for the area. The results will help to:

- Inform the council's Housing Need and Demand Assessment and support the development of the Local Housing Strategy and the Strategic Housing Investment Plan for the area;
- Influence decision-making by Argyll and Bute Council, and RSL partners on future housing priorities and the targeting of resources;
- Provide a robust evidence base for the local community to develop their own appropriate response to identified needs and local issues.

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

1.3 Methodology

Working jointly with Appin and Ardchattan Community Councils, the council issued a total of 1,018 questionnaires to occupied properties within the study area identified from the Council Tax Register between November 2018 and July 2019. A total of 334 valid returns were received from local residents in response to the self-completion, postal survey. This gives a high response rate for the survey of 33% and a very positive statistical margin of error of +/-4%. Therefore, the results can be taken with confidence as representative of the general population of the study area as a whole.

1.4 The questionnaire was developed by the council using the Community Housing Assessment Toolkit and is available on request. It is based on standard survey models used successfully in other local communities, and taking account of the similar requirements set out in Scottish Government guidance for "robust and credible" Housing Need and Demand Assessments. The final survey was printed and issued by Council Housing Services staff who also undertook the collation of the anonymous, confidential returns; the validation, coding, inputting and analysis of the survey data; as well as producing secondary data analysis, and the drafting of the research report. 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.

1.5 Consultation

1.5.1 Council Housing Services staff attended community council meetings in the Appin and Ardchattan areas in 2018 to explain the community needs assessment process and agree a partnership approach for the exercise. This involved:

- Defining the geography of the study area(s)
- Agreeing the focus and scope of the exercise
- Approving the format of primary research (e.g. postal/self-completion survey questionnaire)
- Considering the role, remit and input of partners (Council, Community groups, third parties/partners, others)
- Establishing provisional timescales
- Designating key contacts and sharing contact information
- Exploring availability of, or requirement for, additional resources

1.5.2 Subsequently, local community drop-in sessions were arranged for both community council areas, in Appin and Benderloch, at accessible times for the majority of local residents and interested parties. These were attended by council staff, including local area housing managers, members of the housing strategy team, a housing improvement officer (energy efficiency), and (at Benderloch only) representatives of other partners such as West Highland Housing Association and Community Housing Scotland. The Appin event in particular attracted a good turnout from local residents and as well as promoting the community needs survey and supporting members of the public to complete the questionnaire if necessary, the housing representatives provided an information surgery and addressed a range of individual issues and questions. These included:

- Households with grown children seeking advice on applying for independent housing
- Lack of family size properties forcing households to move out of their preferred, affordable tenure
- Limited choice and lack of social housing driving people who work and want to remain in the area to accept more expensive accommodation in the private rented sector
- Interest was also expressed in alternative housing models such as shared equity or right to buy
- Particularly in Appin, there was a general perception that there is a genuine demand for a small-scale development of new social housing.

Subsequently, follow-up events were arranged with the community councils and additional drop-in housing surgeries were held in June/July 2019, to review interim study results and to promote a final extension of the survey to provide households with further opportunity to participate. All efforts were made to engage with local residents as far as possible. All views, queries and feedback from these sessions have been considered and have helped to inform this report. In general, the views expressed at the face to face sessions reflect the responses received from the extensive household survey.

2.0 Lorn Housing Market Area (HMA) – establishing boundaries

2.1 Defining the study area

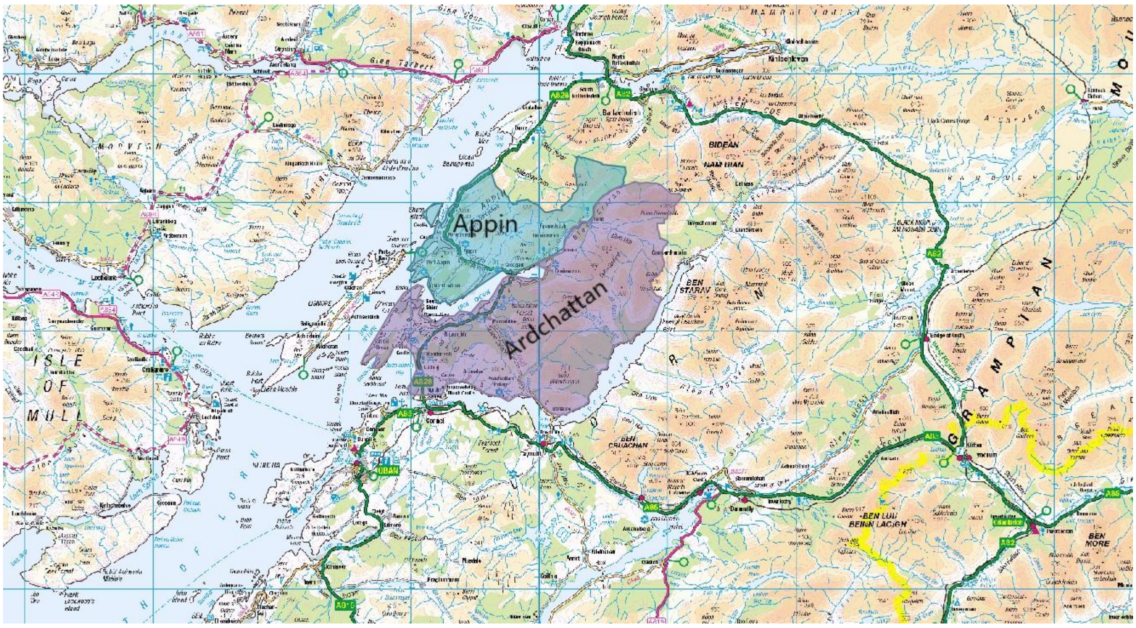
The study is focussed on both Ardchattan and Appin Community Council area boundaries which sit within the wider Housing Market Area (HMA) of Lorn and the Inner Isles. A key aim of the study brief was to disaggregate results as far as possible between each of the two community council areas. The maps below outline the study area and highlight the boundary for Appin and Ardchattan Community Councils.

Figure 2.1: North Lorn Study Area within the Argyll and Bute Context.

- **Appin Community Council** includes: Appin and Port Appin and areas such as Portnacroish and Shian.

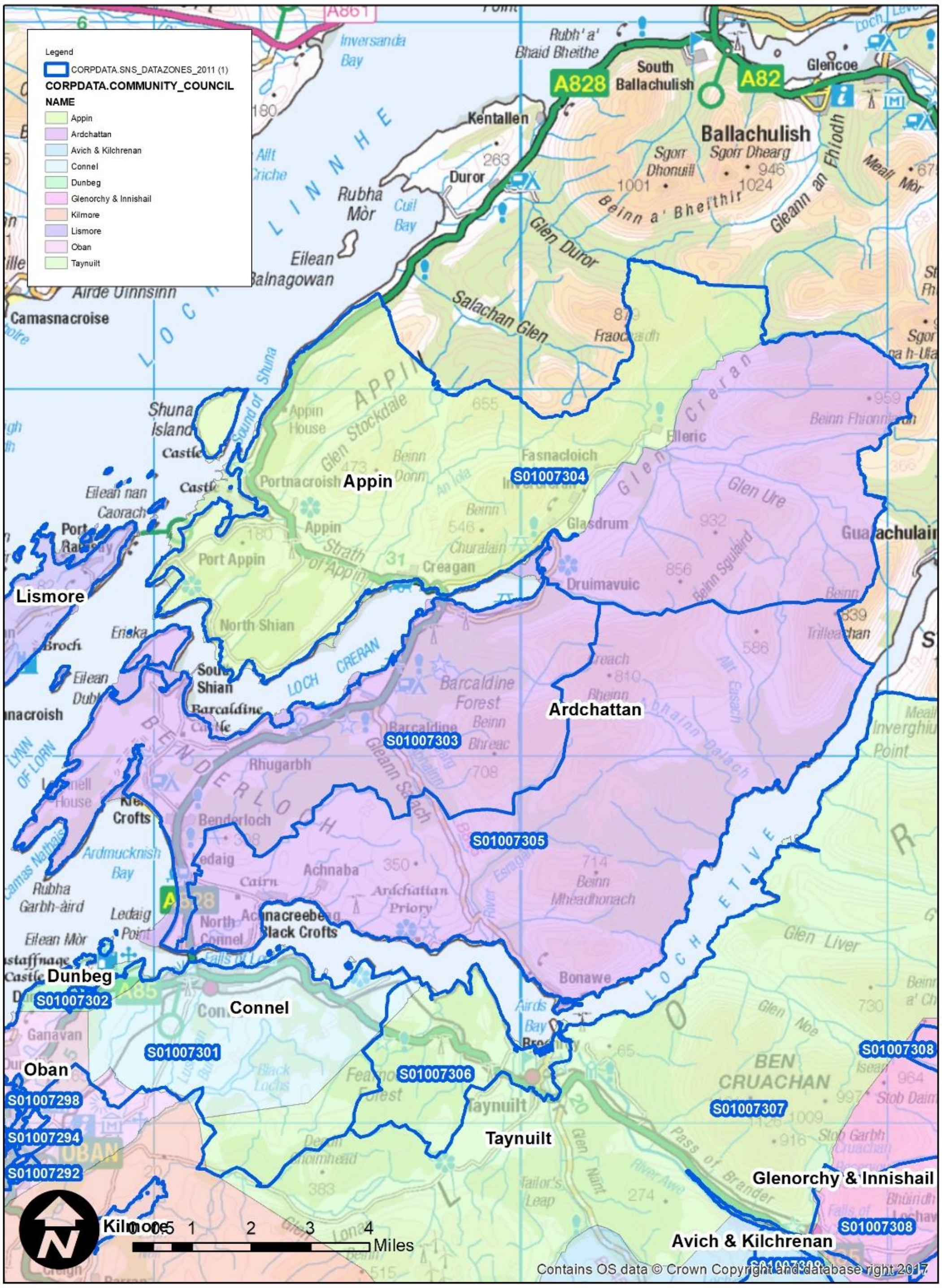
- **Ardchattan Community Council** includes: Ardchattan, Barcaldine, Benderloch, Ledaig, North Connel, Lochnell, and Bonawe

Figure 2.2: Appin and Ardchattan Community Council Boundaries



2011 datazones and/or census output areas have been used for the purposes of the secondary data analysis as the boundaries, while not precisely contiguous, are sufficiently similar and provide a best-fit approximation for pragmatic purposes.

Figure 2.3: North Lorn Community Council Areas by Datazone



Appin and Ardchattan Community Council areas

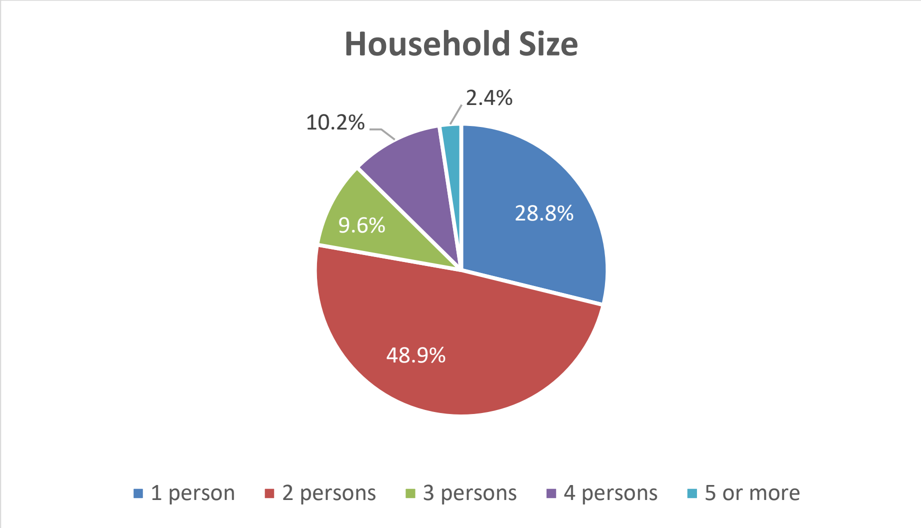
Datazones SO1007303 and SO1007305 cover the most populous areas of Ardchattan Community Council and are used as a proxy in the data analysis for that area; while datazone SO1007304 approximates to the Appin Community Council area (albeit with a small, less populous part of Ardchattan).

3.0 COMMUNITY SURVEY RESULTS

3.1 Profile of Respondents

334 households (relating to over 700 individuals) responded to the survey, giving a positive response rate of 33%. The majority comprised one or two person households (78%).

Figure 3.1: Number of people in household



(Base: all respondents=334)

3.2 The age profile of the household residents reflected a relatively balanced population: while almost 43% were aged over 60, and almost 17% were over 75, nevertheless a majority (56%) were aged under 60, and almost 18% of household residents were aged under 25.

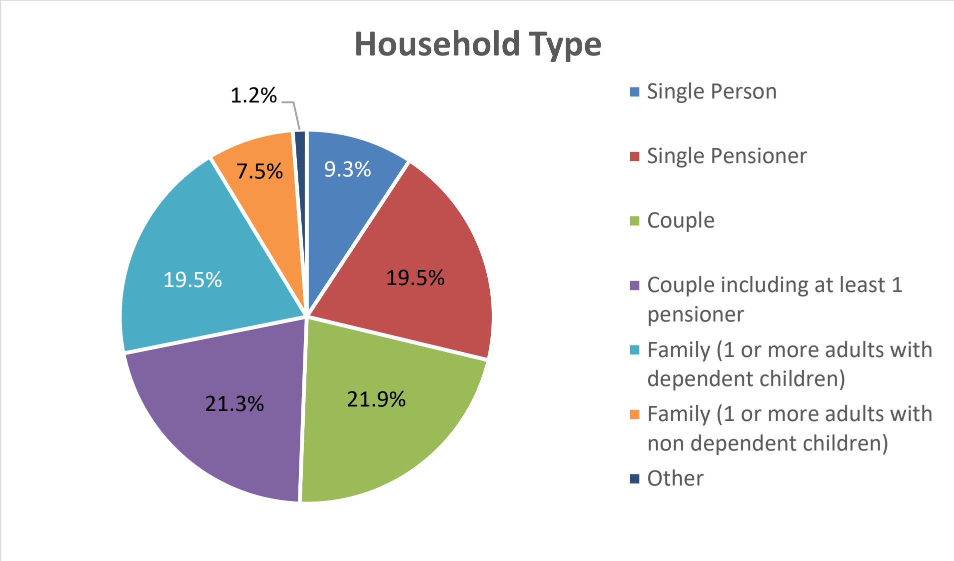
Table 1: Age and Gender Breakdown of all household residents

Total age group	Males	As %	Females	As %	Persons	As %
0-15	40	5.7%	45	6.4%	85	12.1%
16-24	23	3.3%	15	2.1%	38	5.4%
25-55	94	13.4%	100	14.3%	194	27.7%
56-60	30	4.3%	48	6.8%	78	11.1%
61-65	28	4.0%	31	4.4%	59	8.4%
66-74	61	8.7%	59	8.4%	120	17.1%
75+	53	7.6%	65	9.3%	118	16.8%
Age Not Given	6	0.9%	3	0.4%	9	1.3%
Total	**335**	**47.8%**	**366**	**52.2%**	**701**	**100.0%**

(Base: all respondents=334)

In terms of household composition, by far the largest proportion are couples (43%) while families with dependent children make up almost 20%. Almost 29% are single persons, and the majority of these are single pensioners.

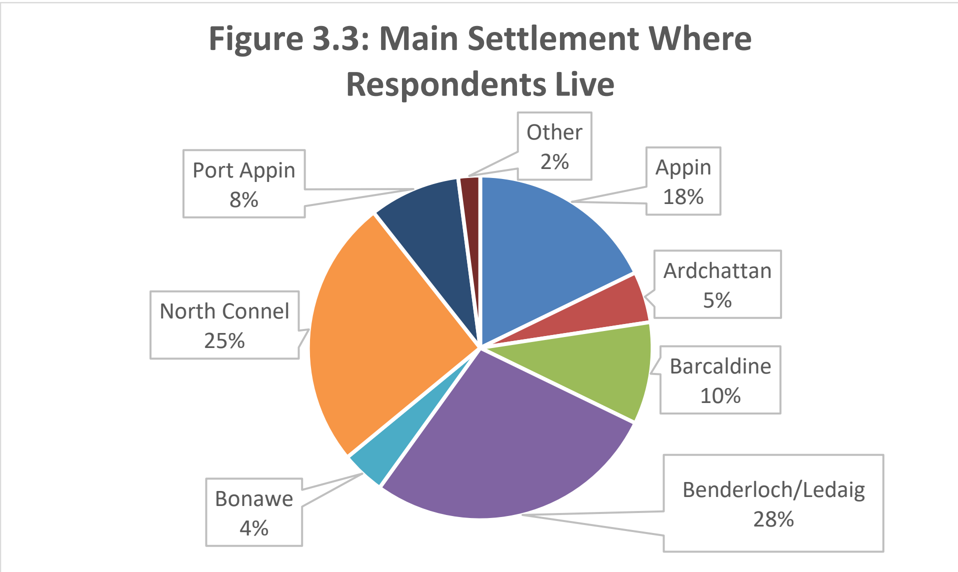
Figure 3.2: Household Composition



(Base: all respondents to this question =334)

3.3 Location of Respondents

Most of the respondents (over 72%) stated that they lived within the Ardchattan Community Council area while only 26% live in the Appin Community Council area. 2% were from elsewhere while 43 respondents did not provide a current location. In terms of specific settlements, around 28% of respondents from North Lorn resided in Benderloch / Ledaig; and 25% were from North Connel; while 18% were from Appin; 10% were from Barcaldine; and over 8% were from Port Appin.



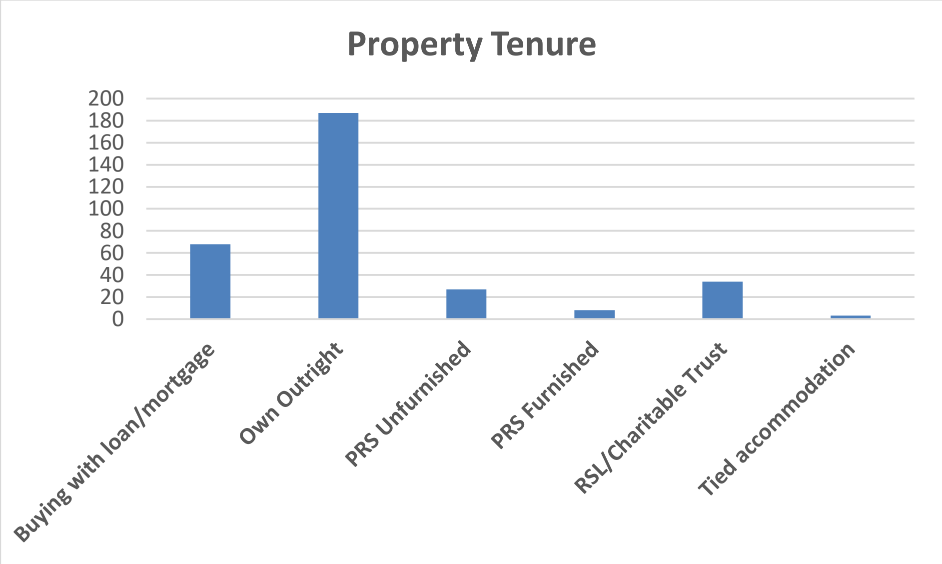
(Base: all respondents to this question = 292)

108 respondents also stated where they work, with the majority of these working in Oban/Dunbeg or elsewhere in Lorn (67%) and only 13% working in the Appin community council area and 12% in the Ardchattan community council area. A small number of employed respondents worked across different areas or even overseas or offshore.

3.4 Current Housing Circumstances[1]

The vast majority of respondents (over 78%) were home owners, while less than 11% rented privately and a similar percentage were tenants of local housing associations. With 187 households owning their property outright and a further 68 buying with a loan or mortgage, a high level of equity is apparent, which suggests a significant proportion of local households would have the wherewithal to purchase suitable solutions to meet their changing needs as they might arise. None of the responding households said they lived with family/friends or in some other form of occupancy.

Figure 3.4: Property Tenure of Residents



(Base: respondents=327)

3.5 Nature of Let

Of the respondents who rent their property, 55 stated the nature of their current let. 52 of these have long term tenancies, of over 6 months, and only 2 tenants are on a short term let of up to 6 months; although it can reasonably be assumed that the short-term let will roll, or has rolled, into a month-by-month tenancy. Only one stated that they were in a seasonal let, while none said that they had no formal agreement with their landlord, and would therefore be deemed to be in insecure accommodation and housing need.

Table 2: Nature of Let		Total Number	As %
A	Long Term Let (6months +)	52	94%
B	Short Term Let (Up to 6 months)	2	4%
C	Seasonal Let	1	2
D	Temporary Accommodation	0	0
E	Other	0	0
Total respondents		55	100

[1] N.B. While the intention was to survey all occupied primary residences, as far as had been identified via the Council Tax Register, 3 respondents did indicate that the surveyed property was their second/holiday home.

3.6 Property Type

In terms of the occupied property type, houses make up almost all of the stock reported by the respondents with only 12 flats in the sample. 26 respondents stated that they occupied a bungalow property.

Table 3: Type of Property

Property Type	Number	As %
House	291	88%
Flat	12	4%
Bungalow	26	8%
Total	329	100.00

3.7 Size of Property

The responses indicate that 42% of the properties have 3 bedrooms, making up the largest proportion of property size by far. Less than 26% of the homes are smaller, one or two bedroom properties; while around a third have 4 or more bedrooms. This generally reflects the size and composition of the occupying household.

Figure 3.5: Size of Property

(Base: respondents=326)

3.8 Households Needing or Wanting Alternative Accommodation

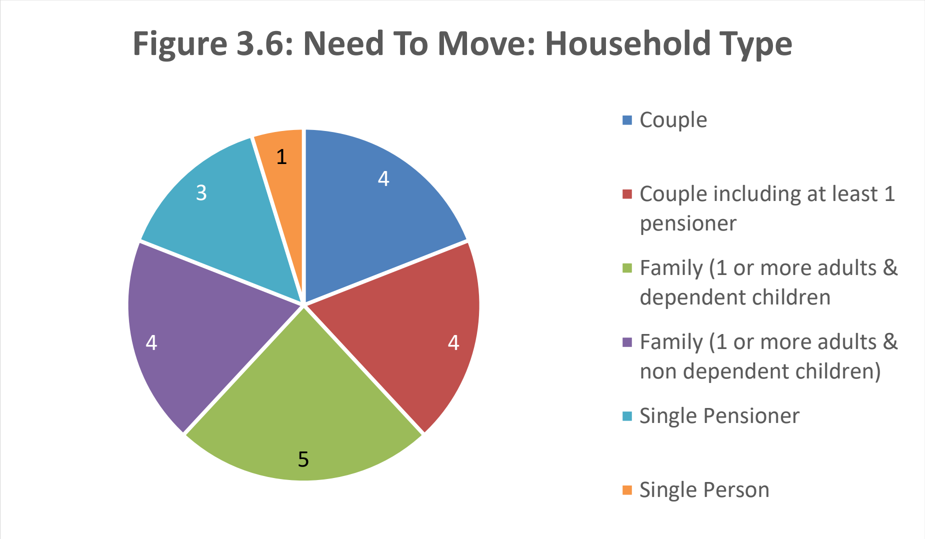
21 households have indicated that they require alternative accommodation which equates to only 6% of the total respondents. The vast majority (63%) are adequately housed and have indicated that they do not need to move. A further 11% of respondents (amounting to 38 households) have stated that they would *like* to move and 12% are unsure as to whether they require accommodation elsewhere. These findings are summarised in the following table. When split by community council area, the proportionate results are relatively consistent although in absolute numbers, there were far more responses in Ardchattan than in the Appin area (more than double).

Table 4: Like or Need to Move

	North Lorn	%	Appin	%	Ardchattan	%
Need to move	21	6.8%	7	9.7%	13	6.6%
Like to move	38	12.2%	12	16.7%	23	11.6%
Don't need to move	211	67.8%	44	61.1%	133	67.2%
Don't know	41	13.2%	9	12.5%	29	14.6%
Totals	311	100.0%	72	100.0%	198	100.0%

(Baseline = 311. Note, that a number of respondents to this question did not provide their current location, therefore the figures for the two community council areas do not sum to the figures for North Lorn as a whole.)

The profile of those who stated that they ***need to move*** is illustrated in the figure below. Families and couples make up the greater proportion of this group, with only four being single persons.



(Baseline: 21 respondents)

3.9 The following tables summarise the particular requirements or preferences of those who stated they need, or would like, to move. Note: not all respondents answered all of the relevant questions. The overwhelming majority seek a house rather than a flat. The preferred number of bedrooms ranges from 1 to 5, with most of those who need to move requiring 3 beds; and most would prefer to own their home (albeit over half are already owner occupiers), while a few would prefer social rent and none are interested in private renting. A notable number who need to move currently rent privately. A couple of respondents expressed interest in alternative options such as self-build or rent to buy.

Table 5a: Requirements / Preferences of those who Need or Would Like to move.

Type of property preferred	Need To Move	Like To Move
House	15	34
Flat	2	1
Not stated	4	3
Total	21	38

	Table 5b. Property Sizes Required/Preferred						
	1 bed	2bed	3 beds	4 beds	5+ beds	Not Stated	Totals
Need To Move	2	5	11	1	1	1	21
Would Like To Move	2	12	13	9	1	1	38
Totals	4	17	24	10	2	2	59

Table 5c.	Tenure for Those Who Need To Move		
Tenure/Option	Current Circumstances	Preferred	Expected
Buy/Own outright	7	7	7
Buy/Own with mortgage	3	4	2
Self-build with mortgage	0	1	0
Rent from Housing Association	2	7	5
Rent To Buy	0	1	2
Rent from Private Landlord	6	0	3
Tied Accommodation	3	0	0
Totals	21	20	19

Note. 1 respondent did not complete the "preferred" question and 2 did not complete the "expected" option.
Only 4 of the 21 who need to move are registered on the HOMEArgyll waiting list; and only 3 of those who state a preference for RSL housing are registered.

Only 7 respondents who need to move indicated their preferred location, and of these only 3 wished to remain within the North Lorn area, while 2 would like to move to Oban and 2 selected elsewhere in Argyll & Bute.

Regarding those who would ***like*** to move, the majority preference is again home ownership, albeit 19 households already occupy this tenure. There is some interest in social renting and while none of this group would seek to rent privately at least 6 would expect to find themselves in this sector given the existing options. A small number expressed interest in alternative options such as self-build.

Table 5d.	Tenure for Those Who Would Like To Move		
Tenure/ Option	Current Circumstances	Preferred	Expected
Buy/Own Outright	10	15	9
Buy/Own with mortgage	9	7	5
Self-build	0	3	5
Rent from RSL	8	6	7
Rent to Buy	0	3	1
Rent from Private Landlord	10	0	6
Shared Ownership	0	1	0
Totals	37	35	33

In terms of preferred location, only 10 of the 38 respondents who would like to move indicated a particular area: 6 would like to move within North Lorn; 3 would move elsewhere in Argyll and Bute; and 1 would move elsewhere in Scotland.

3.10 **Reasons for moving.**

The main reasons for households seeking alternative accommodation are summarised in the following table. In addition to those who stated that they needed or would like to move, a number of respondents who answered “don’t know/other” to this question still provided a range of reasons for potential moves, presumably to anticipate a change in circumstances at some point in the future. Respondents were able to make multiple selections, therefore figures do not sum to the total of individual households in each category.

Table 6: Reasons for Moving

Main Reasons to move	NEED To Move	LIKE to move	Don't Know
To live in specialist accommodation	3	0	2
To find affordable housing	6	5	4
For Health/Care/Support reasons	7	4	12
To find the size/type of property required	5	22	4
Retirement	3	4	6
No jobs available locally	1	3	2
To form a joint household with another	0	1	0
Addition to family	2	1	0
Relationship breakdown/divorce/separation	0	1	0
Death of member of family	0	1	4
Bigger home	3	12	2
To be nearer family/friends	7	12	7
Garden/larger garden	3	7	1
Smaller home	5	8	8
Poor condition of housing	2	3	3
At risk of homelessness/ Insecurity of tenure (e.g threat of eviction/end of tenancy)	1	1	7
Poor general location	0	3	1
Poor transport/accessibility	3	10	12
Poor local services/shops	0	7	6
Poor outlook/view	0	1	0
Quietness of neighbourhood	1	1	2
Condition of neighbourhood (empty/run-down buildings)	1	1	0
Harassment	1	0	0
Problems with neighbours	1	3	0
Move closer to healthcare amenities	2	1	4
Better access to services	5	9	6

(Base: 89 respondents)

There are a wide range of reasons for moving, but the most commonly cited are in relation to property issues (to find the right size, type or condition of property required, including bigger or smaller accommodation); better accessibility of services and amenities (e.g. poor transport and poor local services/shops); to be nearer family/friends; for Health/Care/Support reasons (including to live in specialist accommodation or to move closer to healthcare amenities); and to find affordable homes.

Interestingly, while 9 households stated that their tenancy was either insecure or that there is a threat of eviction and that their risk of homelessness is high (which would be considered clear justification for the provision of a new home within the HNDA framework) only two of these respondents stated that they actually either needed or would like to move. All of these respondents, perhaps unsurprisingly, were currently in the private rented sector.

Generally, the numbers are relatively low, and a lot of these needs could be addressed without necessary recourse to a new build solution, either in the existing home or within the wider housing system (via repairs and improvements, transfers and mutual exchanges, mediation, support and advice services etc) nevertheless, on this evidence, a small-scale development would clearly benefit the local community and facilitate movement within the local housing system, while ensuring a greater range of options for residents and better community sustainability in the future as household circumstances might change.

3.11 **Overcrowding/ Too few bedrooms**. The table below indicates how respondents would best describe the number of bedrooms in their current home. Out of 323 responses to this question, the vast majority (79%) claimed that their home had an adequate number of bedrooms. Under-occupation amounted to 16% of the total; while only 5.5% of respondents claimed their households to be effectively over-crowded (i.e with too few bedrooms), which could potentially trigger a housing need.

Table 7: Occupancy Rates – Overcrowding & Under-Occupation

Which of these best describe the number of bedrooms you have in your home			
A	About the right number	254	78.6%
B	2 or more than needed	31	9.6%
C	1 too many	20	6.2%
D	2 or more fewer than needed	3	0.9%
E	1 fewer than needed	15	4.6%
	Total	323	100%

Further investigation shows that of the 18 respondents who claimed to live in over-crowded accommodation, up to 12 might be deemed to have the adequate number of bedrooms based on their household composition (according to standard measures), thus reflecting purely aspirational preferences for larger properties. 7 of the overcrowded households stated that they don't need to move; while another 7 indicated that they would like to move, only one said they needed to move and 2 were unsure. Of those who need or would like to move, 5 are currently home owners, 2 rent privately and 3 rent from a housing association. In terms of preferred tenure, 7 would wish to own their own property and 2 would prefer the Rent To Buy route.

Newly-Forming Households

3.12 There were 318 responses to the question asking if anyone living in the current household would require separate accommodation in the next 2 to 5 years. 84% stated that there would be nobody requiring separate accommodation while 13% stated that there would, and the remaining respondents stated "don't know". The number of respondents stating that they would require separate accommodation equated to 41 new households and their most likely housing composition and the location they would expect to live in are illustrated in the following tables.

Table 8: Future Intentions/Potential Moves

Is there anyone living in this household who would like to live in separate accommodation if possible?		
	Number	As %
Yes	41	13
No	267	84
Don't Know	10	3
Total	318	100

Table 9: Composition and location of new household

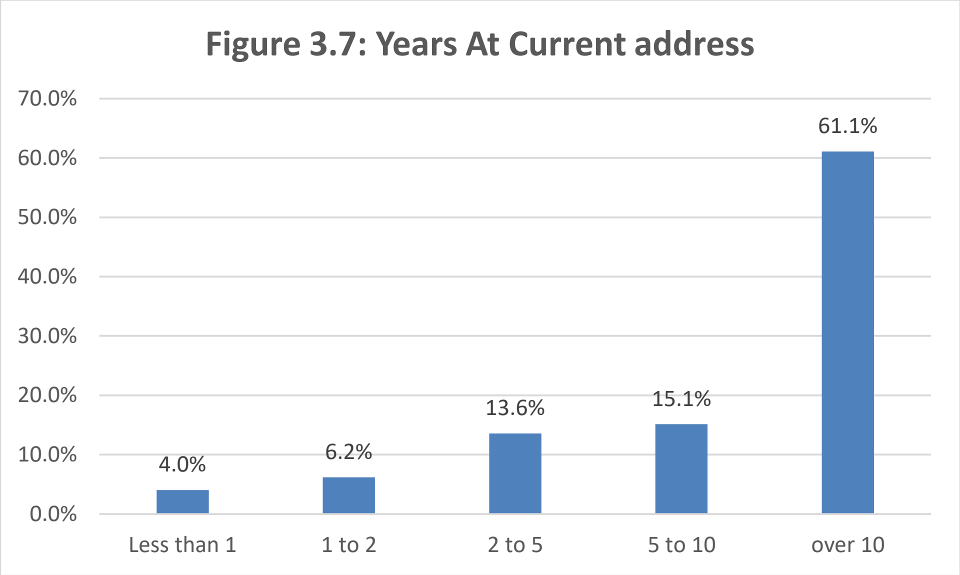
Potential household - Composition		Potential household - Location	
Single person	27	Appin	2
Lone parent	2	Benderloch	2
A couple with no children	7	Benderloch/Connel	1
A couple with children	1	Benderloch/Connel/Oban	1
An elderly person needing specialist accommodation	1	Benderloch / Oban	1
A person with a disability needing specialist housing	1	Connel/Benderloch/Taynuilt	1
Not stated	2	Oban/Lorn	10
		North Connel	1
		North Lorn	1
		Port Appin	2
		Elsewhere in Argyll & Bute	2
		Elsewhere in Scotland	6
Total	41	Not Stated	11

(Baseline: Households who would like to live in separate accommodation if possible – 41)

Of the 41 potential new households, 27 of them will most likely be seeking single person accommodation; and only 1 household would require housing suitable for a couple with children; while seven households will be seeking accommodation for a couple without children. In terms of location, 10 stated that they would prefer to live in Oban and the surrounding areas while 8 preferred to stay in the immediate North Lorn area, and 4 would consider either Lorn or North Lorn. Benderloch was the most specified location (with 6 respondents) within North Lorn.

This provides one estimate of additional need for those with clear intentions of seeking to be rehoused. Alternatively, this can be triangulated against recent trends in local household formation based on recent moving history.

Figure 3.7 below summarises the recent moving trends of local households in terms of the number of years that they have lived at their current address. Over 61% of respondents have occupied their current home for more than 10 years while just under a quarter (24%) have lived there for less than 5 years.



(Base: 324 respondents).

According to the survey, just over 9% of respondents reported that someone had left their household in the last 5 years to form their own household; while almost 91% stated that their household remained unchanged. Of 334 responses, none reported that they also knew of someone who wanted to return to the area having had to leave. If these recent trends were to continue, one could assume something in the order of 30 new households could either form and remain locally, or be attracted back to the area. The following tables illustrate these responses.

Table 10: Moving Trends

Has anyone left your household in the past 5 years to form a separate household?			Do you know anyone who has had to leave the area that might want to return?		
	Number	As %		Number	As %
Yes	31	9	Yes	0	0
No	303	91	No	334	100
Total	334	100	Total	334	100

(Base: all respondents = 334)

Overall, these results suggest fairly minimal movement within the area, with the vast majority of local residents being well settled and only a small number of secondary households forming to occupy separate properties.

3.13 Affordability

Affordability is one of the critical factors underpinning the assessment of housing need and demand, and will also inform the viability of various strategic options for addressing that assessment. An understanding of local earnings and incomes relative to market prices and rent levels is fundamental to a robust and credible HNDA, and therefore the household survey seeks valid financial information on what households feel they can reasonably afford. Inevitably, despite the absolute confidentiality of the anonymised process, a number of respondents remain reluctant, or are unable, to provide this information and consequently analysis is restricted. Nevertheless, a number of respondents (70 in total) did provide valuable data for this purpose, and the anonymised results are summarised here.

Below is a table showing the interest of respondents towards owning and renting their home, in relation to what each household can afford to pay. In terms of respondents who are interested in owner occupation, 17% stated that they could afford a mortgage of £60,000 or less, and a further 9% can afford up to £75,000. 11% of respondents would have a budget of £90,000 - £105,000, while 14% can afford up to £120,000. The remaining 44% can afford mortgages upwards of £120,000 with almost half of those (20%) being able to afford a mortgage beyond £180,000. This confirms the analysis of secondary data as outlined at paragraph 6.10 in the following section of this report. In general, and particularly for those households most in need, the local housing market is not affordable and opportunities for accessing home ownership are relatively limited.

Table 11: Affordability regarding Buying or Renting a Home

If you are interested in owner occupation, please indicate the mortgage amount you can 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		12	17%	Less than £250		1	2%
£60,000 – £75,000		6	9%	£250 - £300		5	9%
£75,000- £90,000		3	4%	£300 - £350		5	9%
£90,000 - £105,000		8	11%	£350 - £400		10	19%
£105,000 - £120,000		10	14%	£400 - £450		7	13%
£120,000 - £140,000		7	10%	£450 - £500		9	17%
£140,000 - £160,000		5	7%	£500 - £600		7	13%
£160,000 - £180,000		5	7%	£600 - £700		7	13%
£180,000 or more		14	20%	£700 or more		2	4%
Total		70	100%	100%		53	100%

For the respondents who are interested in renting, 39% are seeking accommodation at not more than £400 per month. 9% stated that they would be able to afford rent of between £250 and £300, while 30% of the respondents would be able to afford rent over £500 a month. 1 respondent stated that their affordability for rent would be less than £250 a month. Recent research carried out by the Council on RSL lets suggest that between the two main housing association providers in this area, average rental rates for a 2 bedroom property sit at £352.33 per month. This makes 2 bedroom properties unaffordable to at least 20% 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 12: LHA Rate Argyll & Bute, 2018/2019		
Number of Bedrooms	**(£ per week)**	**monthly equivalent**
Shared Room Rate	61.36	245.44
1 bedroom	84.23	336.92
2 bedroom	103.85	415.4
3 bedroom	120.29	481.16
4 or more bedroom	180	720

Assuming the LHA reflects local private rent levels, then almost 40% of survey respondents for instance would not be able to sustain a 2 bedroom property and potentially over 60% could not afford a 3 bedroom property. While not conclusive, this is certainly indicative of a general affordability issue within the local housing system.

4.0 Specialist Housing Demand

4.1 The survey asked households to consider any special requirements that their accommodation would need to support. In total, 36 individual respondents indicated at least one member of their household required some form of specialist provision (i.e. 11% of all respondents). Multiple responses were possible for this question, and therefore a total of 54 potential options were identified. The table below shows that 19 households selected accommodation on the ground floor and 12 potentially required wheelchair accessible housing. There were also 11 households that could require some form of adapted accommodation.

Table 13: Specialist Housing Needs

Housing needs	Number	As % of all expressed options
Wheelchair Accessible housing	12	22%
Sheltered Housing with support services	7	13%
Other housing with support services provided	3	6%
Adapted housing	11	20%
Accommodation on ground floor	19	35%
Residential Care	1	2%
Other	1	2%

(Base: 36 respondents. NB. Respondents could make multiple selections).

4.2 The survey also wanted to investigate whether there were unmet housing needs for people with various health conditions and Table 13 summarises the results. 53 individual respondents stated that at least one member of their household had a health condition, long-term illness or disability which limited their daily activities or the work that they could do. Multiple options were also available for this question, and a total of 83 were selected. 35 respondents stated that there were mobility or physical disabilities within their household and 14 identified long term illness.

Table 14: Health Condition of Respondents

Health Condition	Number
Mental ill health	8
Mobility/Physical disabilities	35
Learning difficulties	4
Severe difficulties with sight	6
Severe difficulties with hearing	9
Dementia	6
Long term illness	14
Other	1

(Base: 53 respondents. Multiple options were available)

4.3 Of these 53 respondents with some form of limiting long-term illness or health condition, 39 (over 76%) stated that their current housing meets these conditions fairly well or very well. Only 10 households (20%) felt that their current home did not meet these needs; while 2 households did not know and 2 did not complete the question. However, an additional 64 respondents who had not actually indicated any health condition, long-term illness or disability, also completed the question on how well their current accommodation met these particular needs. All responses are summarised in the following table.

Table 15: Suitability of Current Home in relation to health, illness or disability

How well do you think that your current housing meets the needs of the conditions listed in Q19(a)?	All respondents		Respondents with health conditions, disabilities or long-term illness	
	No	%	No	%
Very well	40	34%	13	26%
Fairly well	48	41%	26	50%
Don’t know	14	12%	2	4%
Not very well	10	9%	7	14%
Not at all well	5	4%	3	6%
Total	117	100.0%	51	100.0%

(Base: 117 respondents in total; 53 respondents stated there is a health condition)

4.4 It is important to state that respondents have provided multiple answers to the questions investigating specialist housing demand, therefore each unmet need does not equate to a requirement for a new build house. Of the respondents who did indicate an unmet housing need, further investigation shows that only 4 households have declared that they *need* to move and two would *like* to move; and only one household contained someone who would seek to move out over the next 5 years for health/support reasons or to move into specialist accommodation.

5.0 COMMUNITY VIEWS – Housing in North Lorn

5.1 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. 334 respondents indicated whether they would support additional housing in their area or not; and 125 provided useful comment. The vast majority (284 respondents, amounting to over 85%) would in principle support additional affordable housing in the North Lorn area, subject to any new build being appropriately located, designed and targeted at priority groups such as young persons and families living or wishing to live in the area, and older persons with particular needs who wish to remain in their local community. Less than 15% (50 respondents) were against further development locally, mainly because they felt there was already sufficient housing available, or because of concerns that there was no capacity within the local infrastructure (roads, amenities etc) to support and sustain additional households.

Table 16: Please state whether or not you would support a small number of new homes in your area if a need for housing is identified.

AREA	YES	% of area	NO	% of area	TOTAL
Appin Community Council Area	69	89.6%	8	10.4%	77
Ardchattan Community Council Area	175	83%	36	17%	211
Area not stated	40	87%	6	13%	46
North Lorn	284	85%	50	15%	334

(Baseline = 334 respondents. Rows = 100%)

5.2 Public Perception of Demand

Table 17 below shows how the respondents perceived the demand for housing in their area. It should be noted that there were 319 valid responses to the question and that while these provide valuable and indicative supporting data, these are subjective and/or anecdotal perceptions rather than "robust and credible" evidence within the terms of the HNDA guidance. There was popular support for more housing for sale at low cost; housing for both young and older people; and social rented housing; while quality private renting was less popular but still significant. Respondents who claimed that there was no demand or that there was already enough social housing or housing for sale at low cost were again in the minority.

Table 17: Do you think that there is a need for affordable housing to be developed in the area?

Yes, housing for sale at low cost	203
Yes, housing for young people	196
Yes, housing for older people	140
Yes, social rented housing	139
Yes, quality private rented housing	104
No demand	26
No, already enough low cost houses	9
No, already enough social housing	13
No Response	15

(Base: 319. NB. Respondents were able to select multiple options.)

5.3 The most common themes among the responses were:-

Need for more affordable accommodation to buy or rent
Importance of providing suitable accommodation for families and young people in particular
Infrastructure constraints and limited capacity to sustain growth (roads, parking, transport, schools, shops, amenities)
Sufficient development in certain areas has been carried out or is already underway. (This particularly refers to Barcaldine but also in some cases encompassed new build in the wider Lorn area, such as Dunbeg.)

Other issues raised included the negative impact of second/holiday homes on the local market and consequently limiting access to effective stock for local residents; the importance of appropriate and sensitive development where needs were identified, in terms of location, design, layout and view, as well as tenure. Sustaining local communities and the need to attract and retain staff for local businesses also featured in the comments.
However, despite a generally ageing population, there were only a few specific responses that referred to the potential future need for some form of sheltered or supported accommodation locally. Nor did many comment on the condition of the housing stock, energy efficiency or fuel poverty – although these are often considered to be critical issues generally across Argyll and Bute.

All comments have been considered and the views have been taken on board and will inform future policy decisions. The following is a selection only, but does reflect the main concerns, the diverse and occasionally conflicting range of attitudes, and some of the key issues:

Additional comments relating to housing need and demand in the local community
Young people are leaving the area due to a lack of affordable housing
I agree housing is a big problem in the area...Green space is also required for kids to play and people to enjoy.
There is demand particularly to support young people to stay. Whilst I support housing development and am for it in our area, it needs to be planned sensitively and fit in with other planning demands; community use of land & environmental factors.
Too many very large houses being given planning permission and then built. Too many holiday homes. Need for more affordable housing.
I believe in social housing (with no right to buy) with secure tenancies. Many of the indigenous population cannot afford to buy, often even affordable housing, yet they are the very backbone of the community. With this going back for generations. I am happy to see such development in Barcaldine...Incomers snap up all the other housing on the market because they can afford it. Locals on low wages can't.
We sometimes accommodate lodgers in temporary work within the locality.
All aspects of the development in respect of increased housing requires consideration eg: roads, school, medical, shops, leisure, transport. Building houses without due consideration of all requirements would tend toward problems.

Far too much housing stock has been lost to rich investors with little regard for struggling families or rules about housing conditions. It needs stopping. I feel myself very lucky to have a housing association who seem to care, not everyone has this security and peace of mind.
I think shelter accommodation with warden would be ideal in this area, as the scenery is peaceful and people want to be where they know. A mini-bus to transport residents for shopping etc. would also be useful.
Any building should be concentrated in the village centre as near to transport connections. The local single track roads cannot sustain substantial increase in traffic in the outlying areas out with the village centre.
Think about services and infrastructure first. Make sure all planning is properly described and shared with existing residents for consideration. There should be no deviations from an agreed plan. The cheapest option may not be the best in the long term - it may not take into account follow on / longer term costs. Houses for locals first; assuming employment market supports increase in population.
Still the basic question in Argyll & Bute - Affordable housing. Rents need to stabilise as wage structure and available jobs are all low income.... All age groups are struggling.
Public Transport is inadequate. Community transport is not available. A car is essential for each home. Not being allowed to drive for health reasons is a problem.
... in my opinion we do not need any more 'private' building - I cannot square the fact people build quite substantial homes and they are left empty for periods of the year (obviously used as holiday homes) …
Barcaldine is a small community and currently doesn’t have any services (shops or businesses) nor does it have an appropriate bus service for people who work full time in Oban. Last bus home is the school bus. So in principle we support additional affordable housing if it’s serving a demand for local jobs but if it is basically an overflow for demand in Oban then it doesn’t make sense.
So many holiday homes. Need for affordable housing for young and locals downsizing. Too many large bland characterless houses normally bought by incomers, such small gardens, no good for families.
There is little social housing available for young families to move to within the Appin area. It is all being centralised within one area (Port Appin). Is there no way of building more family size houses i.e. 3 bedrooms as this is one of the main needs as well as for single residents - either young or elderly residents. There are blocks of former council houses in the area (which unfortunately were all bought in the right to buy time - understandably) Could this not be done again say in blocks of 2 - 4 houses rather than large development situated on the main road with no public transport and not near the primary school

One thing that appears to be overlooked is established housing in private ownership that has high maintenance cost. Many old houses in Argyll are not suitable for young families as they are not within budget. Only affluent / retired can afford to: a) buy the property b) maintain/heat the property Support to help young 'local' families to inhabit these communities should extend to maintaining established dwellings. Grants to help with energy saving / structural improvements would be a great incentive.
There is a need for social housing and reasonably priced rented accommodation suitable for young people, disabled and elderly people
Essential to keep building new houses particularly smaller units for young singles and families plus also housing for elderly and special needs
There is a need for lots more rental housing, not just social housing. Force land owners to use land earmarked for housing, or compulsory purchase it and build mixed council / private. Remove housing associations and take back control of housing by elected member of the community.
Housing to encourage young people and families to the area - families that can contribute to the local economy. Schooling - Benderloch has produced many pupils who went on to find jobs that they enjoyed. Having been educated in local primary and secondary schools this should be considered. This would provide more jobs and go hand in hand with housing demands and availability. Housing for the elderly - possibly one or two option to move to smaller properties near shops, bus routes etc. there is plenty land available!
We believe there is a shortage of affordable housing particularly for single young people and for young families.
Limited employment prospects so further housing would only benefit those out of work. Far better improving road infrastructure and building more homes where the employment prospects are greater
I have lived in this house for 52 years and it suits my needs as I get older. But it is getting old and it would be good to give grants to help pensioners upgrade their homes. This could perhaps be cheaper than new build.
There is a need for professional and non-professional workers in the area. Therefore we need a variety of homes for workers. We also need smaller affordable houses for older people who find it difficult to afford to stay in large family homes. Council Tax needs to reflect the numbers of people living in the house and using facilities.
The government will soon realise we can’t keep everyone in the community - and the population won't want it when they realise there aren't enough carers and home care means isolation. So A&B should build for the future. Sheltered housing with FULL TIME wardens, charity-run care home with nursing home and sheltered accommodation (including dementia) so residents can move from one to the other as needs change.

...Barcaldine village has needed to attract more families to sustain village life and the school, so very pleased to see the new development there. Mortgage for property to buy are very expensive for young couples. So would support affordable starter houses in Benderloch, possibly individual croft style rather than housing estate. Planning regulations in the area are overly strict and have held the growth of the area back for too long.
When I first moved here for work I had nowhere to live and had to stay with a friend's parents. I eventually found somewhere, but it was damp and the rent was over budget. However the lack of housing meant I had to take it for risk of not finding anything else. ... I now spend huge amounts of money using oil heaters and dehumidifiers to control the damp. Generally there is so little housing available for young renters / first time buyers, and I attribute this to the number of holiday home owners who snap up property. This should be curtailed if young people are to be encouraged into the area.
Homes for the elderly are urgently required to enable people who are still independent to maintain their independence and live near loved ones. Also for working people.
Everyone entitled to an affordable home
A building programme is already underway in Barcaldine to develop 22 new homes in phases. I believe this is enough for the area at present.
Desperate Need
Affordable housing is almost non-existent in Argyll & Bute and I support sensitively placed new builds that are approved by the community and which are not available to people for holiday homes.
No demand and already homes being built.
We are seeing a large expansion in Dunbeg but this is not seen to be accompanied by provision of additional facilities such as school expansion, adequate safe road acess, local community facilities etc.
Infrastructure unable to cope
Running a business. Workforce struggle due to shortage of affordable homes.
No space for more housing
A small number is acceptable as there are limited amenities in the area. The main road is busy enough already without the need to increase traffic.
We live in a beautiful area and are very lucky to have an affordable rent - the vast majority of other residents are wealthy, retired or second home owners.
To rejuvenate the population of the area. Younger families in particular.
Some people are having to commute long distances to get to work near here.
We have a very elderly population and need to attract more young families to the area
Yes, new homes for both sale and rent needed. Particularly the latter because AirB&B forcing locals out.
Busy single track road to Port Appin would struggle to accommodate extra traffic. Community facilities are limited.
More choice for people who live and work in the area
As a local resident residing within a tied house with family there is a shortfall in available housing to rent
Everyone needs a home

6.0 Contextual Housing Market Analysis.

6.1 Demography

Table 6.1 below shows that population figures vary considerably for each of the defined areas. Based on the best-fit 2011 datazones, Ardchattan has more than double the population of Appin, though overall North Lorn constitutes around only 2.6% of the local authority's population. Comparisons with the 2001 Census data must be used with some caution, given variations in geographical units, but it appears that on the whole, North Lorn has experienced a slight increase in population, in line with the trend for the wider Lorn Housing Market Area, which is one of the few areas within Argyll and Bute to experience any significant growth in recent years.

Table 6.1: Population by study areas, Argyll and Bute and Scotland

Area		Total Population
Appin	**(datazone SO10073040**	693
Ardchattan	**(datazones SO1007303 & SO1007305)**	1,661
North Lorn	**(3 datazones combined)**	2,354
Argyll and Bute		88,930

Source: 2011 Census (Table QS103SC)

6.2 Population Age Cohorts: Based on the 2011 datazone information, there are variations across the study areas in terms of the age cohorts of the local population. Ardchattan has a higher than average proportion of children aged under 16 (at 16.5% of the total) and also of those aged 16-64 (61.7%) and consequently a lower proportion of older persons (aged 65+) at only 21.8% of the total.

Table 6.2: Population breakdown by area and age cohort

Area	all people	%	under 16	%	16-64	%	65+	%
Appin	693	100.0%	109	15.7%	369	53.2%	215	31.0%
Ardchattan	1661	100.0%	274	16.5%	1025	61.7%	362	21.8%
North Lorn	2354	100.0%	383	16.3%	1394	59.2%	577	24.5%

Source: 2011 Census (Table QS103SC)

6.3 Households

Table 6.3 shows that the majority of households comprise single persons and couples.

Table 6.3: Household size by person (2011)

Household Size	Appin 2011	%	Ardchattan 2011	%	North Lorn 2011	%
Total households with residents	**310**	100%	**671**	100%	981	100%
1 person	88	28.4%	159	23.6%	247	25.2%
2 people	138	44.5%	273	40.7%	411	41.9%
3 people	39	12.5%	100	14.9%	139	14.2%
4 people	28	9.0%	101	15.0%	129	13.1%
5 people	12	3.9%	33	4.9%	45	4.6%
6 or more people	5	1.6%	5	0.7%	10	1.0%

Source: Census 2011 (Table QS406SC)

The 2011 Census also indicates that the average number of persons per household in this area is 2 and the average number of rooms per household is 5.2. There were however a small number of households with too few rooms per resident: 54 or 5.5% of the total. This clearly has implications for the most appropriate size of accommodation to meet local needs, and suggests that smaller properties would be the main requirement.

In terms of household composition, Table 6.4 below shows that couples with no children make up the largest single category at around 24% of the total; followed closely by couples with dependent children (20%). Single person households (combining all ages) make up a quarter of all households. Lone parent families make up just under 6% of the total. Households aged 65 or over (whether single person, couples or other) make up 28% of the North Lorn total. This is summarised in the following table.

Table 6.4: Household Composition, 2011

Household Composition	Ardchattan (Number)	%	Appin Number	%	North Lorn Number	%
All households	671	100.0%	310	100.0%	981	100.0%
One person household: Aged 65 and over	84	12.5%	71	22.9%	155	15.8%
One person household: Aged under 65	75	11.2%	17	5.5%	92	9.4%
Family/Household (All aged 65 and over)	72	10.7%	48	15.5%	120	12.2%
Couple (No children)	161	24.0%	73	23.5%	234	23.9%
Couple with dependent children	150	22.4%	46	14.8%	196	20.0%
couple: All children non-dependent	55	8.2%	21	6.8%	76	7.7%
Lone parent: With dependent children	18	2.7%	13	4.2%	31	3.2%
Lone parent: All children non-dependent	16	2.4%	9	2.9%	25	2.5%
Other households: With dependent children	9	1.3%	6	1.9%	15	1.5%
Other households: All full-time students	0	0.0%	0	0.0%	0	0.0%
Other households: Other	31	4.6%	6	1.9%	37	3.8%

Source: 2011 Census (Table KS105SC)

6.5 Economic Activity

Based on the 2011 Census around 70% of the population are economically active and only 1.8% are unemployed. Levels of part-time employment and self- employment however are relatively high, at 14.7% and 19% respectively. Almost 29% of people are regarded as being part of an inactive economic group, including retirees.

Table 6.5: Economic Activity, Appin, Ardchattan, & North Lorn

	All people aged 16 to 74	Part-time employee	Full-time employee	Self-employed	Unemployed	FT Student	Economically Inactive
Appin	501	69	138	115	9	5	165
As %	100.0%	13.8%	27.5%	23.0%	1.8%	1.0%	32.9%
Ardchattan	1202	181	441	208	21	25	326
As %	100.0%	15.1%	36.7%	17.3%	1.7%	2.1%	27.1%
North Lorn	1703	250	579	323	30	30	491
As %	100.0%	14.7%	34.0%	19.0%	1.8%	1.8%	28.8%

Source: 2011 Census (KS601SC)

6.6 Overall, there has been a decrease in the number of economically active people within the North Lorn area since 2001. In line with the general ageing population, the number of retirees increased by almost 12% over this period. The increase in part-time and full-time employment was between 5% and 6%, and this has a direct impact on the local housing market, affordability and other housing factors. 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 financial climate and so limit local residents’ ability to access home ownership in the private market.

6.7 The main occupations for North Lorn are in the “Human health and social work activities” (14%), “Accommodation and food service activities” (13%) and “Wholesale and retail trade; repair of motor vehicles and motorcycles” (13%). Construction still remains an important industry locally; as does “Agriculture, forestry and fishing”; “Professional scientific & technical activities”; and “Education”.

Table 6.6: Employment and Industry in North Lorn, 2011

Industry	Appin	%	Ardchattan	%	North Lorn	%
All people aged 16 to 74 in employment	326	100%	850	100%	1176	100%
Agriculture, forestry and fishing	39	12%	47	6%	86	7%
Mining and quarrying	12	4%	27	3%	39	3%
Manufacturing	10	3%	31	4%	41	3%
Electricity, gas, steam and air conditioning supply	2	1%	12	1%	14	1%
Water supply, sewerage, waste management and remediation activities	3	1%	5	1%	8	1%
Construction	35	11%	59	7%	94	8%
Wholesale & retail trade, repair of motor vehicles & motorcycles	30	9%	110	13%	140	12%
Transport & storage	21	6%	42	5%	63	5%
Accommodation and food service activities	54	17%	100	12%	154	13%
Information and communication	3	1%	24	3%	27	2%
Financial and insurance activities	2	1%	8	1%	10	1%
Real estate activities	8	2%	16	2%	24	2%
Professional, scientific and technical activities	14	4%	75	9%	89	8%
Administrative & support service activities	11	3%	27	3%	38	3%
Public administration & defence, compulsory social security	5	2%	36	4%	41	3%
Education	23	7%	63	7%	86	7%
Human health and social work activities	37	11%	131	15%	168	14%
Other	17	5%	37	4%	54	5%

Source: 2011 Census (KS605SC)

6.8 Housing Stock

The tenure breakdown across North Lorn as at 2011 is summarised in the table below. Owner occupation accounts for almost three quarters of occupied properties (74%), which is significantly higher than Argyll & Bute as a whole (66%) and the average nationally. Both Appin and Ardchattan have a much lower than average proportion of social rented accommodation (9% and 11% respectively) than either the authority or Scotland as a whole. Similarly, the private rented sector in North Lorn also falls short of local authority and national averages (albeit individually, Appin is more in line with the local authority in this respect); while accommodation listed in the "Other" category (which will include tied accommodation households, and those living rent free etc) was recorded as much higher than average figures.

Table 6.7: Occupied Properties by Tenure, 2011

Area	All households	Owner Occupation	Social Rent (RSL)	Private Rented	Other
Appin	310	219 (71%)	29 (9%)	41 (13%)	21 (7%)
Ardchattan	671	505 (75%)	73 (11%)	54 (8%)	39 (6%)
North Lorn	981	724 (74%)	102 (10%)	95 (10%)	60 (6%)
Argyll & Bute	40,125	66%	19%	13%	2%
Scotland	2,372,777	62%	24%	11%	3%

Source: 2011 Census (KS402SC)

Ineffective Stock

According to the Council Tax Register, in recent years around 8% of the North Lorn dwelling stock would be deemed "ineffective" i.e. second / holiday homes or long term vacant properties and therefore unavailable to meet local need or demand. This is roughly proportionate to the level for Argyll & Bute as a whole but double the national average recorded in 2011. Generally the number of empty properties has been minimal in North Lorn, around 1% of the total dwelling stock, whereas the proportion of second/holiday homes tends to be relatively high, on a par with Argyll and Bute as a whole, and substantially higher than the national levels. In absolute numbers, there were around 94 "ineffective" properties in North Lorn in 2019, of which at least 75 were designated as second/holiday homes.

Property Type

Almost all of properties are houses or bungalows, with only 5.6% being flatted properties. The census also recorded a small number of dwellings as a caravan (or a mobile/temporary structure). According to the Census there was only one household in shared accommodation, however the current waiting list analysis and household survey results suggest there are now a small number of households in this situation.

Table 6.8: Accommodation Type (All occupied dwellings) 2011

	Appin		Ardchattan		North Lorn	
Property type	Nos	%	Nos	%	Nos	%
All household spaces	406	100%	740	100%	1146	100%
Detached House or bungalow	277	68.2%	501	67.7%	778	67.9%
Semi-detached house or bungalow	82	20.2%	135	18.2%	217	18.9%
Terraced House	33	8.1%	46	6.2%	79	6.9%
Flat, maisonette or apartment	12	3.0%	52	7.0%	64	5.6%
Caravan or other mobile/temporary structure	2	0.5%	6	0.8%	8	0.7%

Source: 2011 Census (KS401SC)

6.7 Social Rented Sector

Following the transfer of all its housing stock to Argyll Community Housing Association (ACHA) in 2006, the council no longer has a landlord function and all provision is owned and managed by registered social landlords (RSLs or housing associations). Since the introduction of the Right To Buy (RTB) scheme for sitting tenants in the1980s, around 60% of the original council-owned stock has been sold off, however in recent years the rate of RTB sales has dwindled substantially and changes in the legislation means this will no longer impact on the social rented provision. In fact, the total stock has actually increased recently, albeit marginally. There are currently 130 social sector homes in the North Lorn area, provided by two local housing associations, ACHA (with 76 homes) and West Highland (with 54). Most of the provision is located within the Ardchattan catchment area (105 units) with 25 homes (19%) located in the Appin area. The bulk of the RSL stock is in Benderloch, Ledaig, North Connel and Bonawe. However West Highland are currently developing 10 new homes at Barcaldine and ACHA have plans for a small number of new homes in North Connel by 2021, which will increase the overall provision. The following tables provide a breakdown of the social rented sector by size, location and type of property as of 2018.

Table 6.9: Combined RSL Stock by Size and Area, 2018

All Landlords	RSL Stock by Size (number of bedrooms)				
Area	**1 bed**	**2 bed**	**3 bed**	**4+ bed**	**Totals**
Appin Community Council	4	17	4	0	25
Ardchattan Community Council	27	44	32	2	105
North Lorn Total	31	61	36	2	130
As % of Totals	23.8%	46.9%	27.7%	1.5%	100.0%

Source: Annual RSL Returns 2018

Table 6.10: West Highland Housing Association Stock, 2018

WHHA	1 bed	2 bed	3 bed	4+ bed	Totals
Appin	0	0	1	0	1
Port Appin	1	12	2	0	15
Benderloch	4	20	12	2	38
Total	5	32	15	2	54

Source: Annual RSL Returns 2018

Table 6.11: ACHA Stock by Size & Settlement, 2018

ACHA	1 bed	2 bed	3 bed	4+ bed	Totals
Appin	3	5	1	0	9
Barcaldine	0	0	2	0	2
Bonawe	0	12	8	0	20
Ledaig	18	2	2	0	22
North Connel*	5	10	8	0	23
Total	26	29	21	0	76

Source: Annual RSL Returns 2018

(*Not included in these figures, is one bespoke specialist unit which was completed in 2018/19 by ACHA in North Connel.)

Table 6.12: Combined RSL Stock by Area, Size & Type, 2018

Appin CC	1 bed	2 bed	3 bed	4+ bed	Totals	As %
Mainstream	1	13	4	0	18	72.0%
Specialist	3	4	0	0	7	28.0%
Total	4	17	4	0	25	100.0%
Ardchattan CC	**1 bed**	**2 bed**	**3 bed**	**4+ bed**	**Totals**	**As %**
Mainstream	6	41	32	2	81	77.1%
Specialist	21	3	0	0	24	22.9%
Total	27	44	32	2	105	100.0%
North Lorn	**1 bed**	**2 bed**	**3 bed**	**4+ bed**	**Totals**	**As %**
Mainstream	7	54	36	2	99	76.2%
Specialist	24	7	0	0	31	23.8%
Total	31	61	36	2	130	100.0%

Source: Annual RSL Returns 2018

There are 31 specialist RSL properties including: 7 amenity homes, 4 ambulant disabled units and 20 sheltered homes (plus a new bespoke home completed in 2018/19). Around one quarter of the stock comprises 1 bedroom properties, and almost 30% have 3 or more bedrooms; while the majority (almost 47%) are 2 bedroom homes.

6.8 Turnover

There have been on average 15 or 16 lets per annum within the RSL stock in recent years; a turnover rate of approximately 11% of the total available stock in the sector. Approximately 40% of lets are in the 1 bedroom stock, and around 11% are in 3 bedroom properties; while the majority of lets occur in 2 bedroom homes (48%), Over the last 5 years around one third of the lets were in the specialist provision and two thirds in the mainstream stock.

Table 6. 13: Annual RSL Lets by size

Year	1 bed	2 beds	3 beds	4 beds	Totals
2014/15	5	8	0	0	13
2015/16	2	6	2	0	10
2016/17	11	13	4	0	28
2017/18	7	2	2	0	11
2018/19	6	9	1	1	17
Totals	31	38	9	1	79

Source: RSL Annual Returns, 2014/15 – 2018/2019

When broken down by area, there were on average only 4 lets annually in the Appin area over the last five years and an average of 12 lets per annum in the Ardchattan area, as illustrated in the following table (N.B. Figures were slightly skewed by an anomalous high rate of turnover in 2016/17. Turnover figures do not include lets to the official Gypsy/Traveller site at Ledaig, which average around 1 per annum).

Table 6.14: Annual RSL Lets by community council area

	Appin Community Council				Ardchattan Community Council				
	1 bed	2 bed	3 bed	Total	1 bed	2bed	3bed	4 bed	Total
2014/15	2	3		5	3	5			8
2015/16		3		3	2	3	2		7
2016/17	2	6		8	9	7	4		20
2017/18	1			1	6	2	2		10
2018/19		4		4	6	5	1	1	13
Average	1	3		4	5	4	2	0	11

Source: Annual RSL Returns

6.9 RSL Waiting Lists

The local housing associations in Argyll and Bute operate a joint waiting list, or common housing register, known as HOME Argyll. Both ACHA and West Highland Housing Association are partners in this joint venture. In recent years, the pressure ratios (i.e. the average number of applicants per available let over a year) have been moderately high. In Ardachattan there are on average roughly 4 applicants for every available let and 3:1 for Appin which is an area with fairly low turnover. This would tend to indicate a potentially imbalanced housing system and some degree of unmet need. The waiting list in March 2019 totalled 55 active applicants who selected North Lorn as their first area of preference. However, only half of these were local residents with 28 originating from outwith the community area. In addition, 22 applicants received no points via the allocation policy and would therefore be deemed to have no housing need. Only 7 applicants received the maximum 200 points and are considered to be in urgent housing need, while a further 5 received beteen 100-200 points.

Of the 55 applicants, 39 were on the general list, 13 were on the transfer list, and there were three homeless applicants.

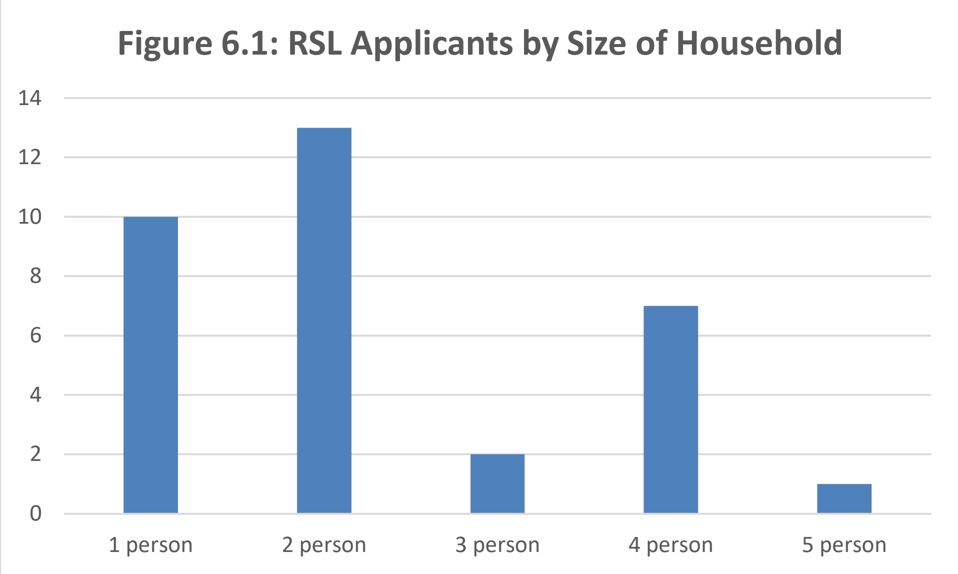
In terms of property sizes, the majority of applicants required one or two bedroom properties as the following table illustrates. (Note: "0 bed" refers to bedsit/apartment property.)

Table 6.15: HOMEArgyll Applicants by Bedroom Size, 2019

North Lorn	0 bed	1 beds	2 beds	3 beds	4 beds	Total
All Applicants	20	11	15	9	1	55
%	36%	20%	27%	16%	2%	100%
Applicants with points	10	6	11	5	1	33
%	30%	18%	33%	15%	3%	100%

Source: Abritas CHR Report, March, 2019

This generally reflects the size of households on the waiting list, albeit the match is not precise, as illustrated in the following graph. Single persons make up 30% of the list (of applicants excluding those with nil points), while 2 person households make up the majority, at 39%. Larger households of 4 persons constitute 21% of the total.



Source: Abritas CHR Report, March, 2019

There were 13 applicants with the settlement of Appin as their first preference (albeit only eight applicants who received points via the allocation policy and would therefore be in actual need); 21 for Benderloch (13 with points/need); 11 for North Connel (10 with points/need); 9 for Barcaldine (6 with points/need); and 1 for Bonawe (0 with points). This is summarised in the following table

Table 6.16: Waiting List Applicants by settlement & size of property, 2019
(NB. Excluding applicants receiving nil points)

Area	0 bed	1 beds	2 bed	3 bed	4 bed	Total	% of Total
Appin	4	1	1	1	1	8	22%
Barcaldine	3		3			6	16%
Benderloch	6	3	1	3		13	35%
North Connel		2	6	2		10	27%
North Lorn	13	6	11	6	1	37	100%

18 applicants with settlements in North Lorn as first area of preference stated that they had a medical condition which was affected by their current circumstances, however only 5 applicants stated NO to general needs accommodation; and 3 applicants selected wheelchair housing. While 8 stated that they needed support to live in their home, only one applicant was actually seeking housing with support. Applicants can select multiple options.

Table 6.17: RSL Applicants For Specialist Provision, North Lorn March 2019

House Type	With Support	Wheelchair	Amenity Elderly	Sheltered Elderly
Applicants	1	3	3	3

The wheelchair need was split across Appin, Benderloch and North Connel with only one unit required in each settlement.

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

Table 6.18: North Lorn interest in LIFT, MMR & Shared Ownership.

Tenure	LIFT			MMR		Shared Ownership		
Area	**0/1 bed**	**2 bed**	**3 bed**	**0/1 bed**	**2 bed**	**0/1 bed**	**2 bed**	**3 bed**
Appin	2					3	1	
Barcaldine				2	3	2		
Benderloch		1	1					1
North Connel					3			
North Lorn	2	1	1	2	6	5	1	1

Source: HOMEArgyll CHR April 2019

In terms of the nature of applicants' housing needs, around 12 stated that they were overcrowded, and shared kitchen/bathroom/facilities with someone who was not a member of their household.

5 applicants were currently either lodging, had no fixed abode, or occupying a hostel/B&B/ Refuge; and would therefore require permanent accommodation. A further 11 were residing with parents, family or friends and therefore could form a new separate household if a suitable property were available.
17 applicants rented currently from an RSL and a further 2 rented from another council landlord; while 14 rented privately; 4 rented from an employer; and 2 owned their own home.

The vast majority of applicants (90%) require mainstream accommodation; and while 10 applicants define themselves as disabled, there are no requirements for adaptations and only 5 applicants definitely require some form of specialist provision: mainly sheltered or amenity housing for older persons, with 3 applicants requiring wheelchair accessible accommodation.

In terms of the "robust and credible" HNDA framework, most applicants currently occupy a permanent home (whether renting or owned), and if re-housed would free up the existing property for another household, and consequently there would be no net requirement for additional housing within the system arising from these cases. In addition, the majority of applicants could be rehoused within the existing stock given the average annual rate of turnover; and most needs could be addressed by a wide range of in situ solutions or management measures such as: repairs, improvements and maintenance to existing properties; extensions or downsizing supported by tenants incentive schemes; tenancy and housing support to enable households to sustain their current accommodation; mediation, information, advice and assistance to resolve non-property issues, maximise incomes, tackle fuel poverty and improve energy efficiency to reduce costs; as well as supporting people into private sector via rent guarantees; and other targeted preventative measures to preclude households falling into housing need before a crisis occurs.

Nevertheless, there remains a small but persistent proportion of the waiting list with unmet needs which would require a new build solution. Around 12 applicants are overcrowded and sharing facilities such as kitchen and/or bathroom, while 5 are in insecure or temporary accommodation and around 14 claim to be potentially threatened with homelessness, although there are actually only three applicants on the homeless list and in receipt of the maximum number of points (200). In total, around 5 applicants require to move and a further 10 could benefit from moving out of the parental home to an independent property. In these cases, no existing home would be released within the system and therefore there would be a net requirement for new builds.

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

6.10 Private Market

On average, there have been only around 31 house sales per annum in the North Lorne area over the last four or five years, and numbers are therefore too small to draw robust, statistical conclusions, particularly when disaggregated to the two community council areas. Looking at the cumulative total sales between 2014 and quarter one of 2018, there were 156 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). About a third of these (around 34%) were purchased by persons already local to the community, and a further 28% was bought by persons originating elsewhere in Argyll and Bute, primarily in the wider Lorn housing market area. 38% of sales were to purchasers from elsewhere in Scotland, the UK or abroad. (A small proportion of these sales had no data for the origin of purchaser).

Origin of Purchaser/Containment	North Lorn	Appin	Ardchattan
Within Community	34.1%	33.3%	26.0%
Elsewhere in Argyll & Bute	27.5%	4.2%	40.4%
Scotland	23.9%	35.4%	16.3%
UK	11.6%	22.9%	16.3%
Overseas	2.9%	4.2%	1.0%

6.11 The average house price in North Lorn over this period was around £219k and the lower quartile price (often seen as the entry point for first time buyers) was around £140k, while the median price was circa £200k. Again this varied by community council area.

Table 6.19: North Lorn Housing Market Sales Prices, 2014-2018(Q1)

House Sales	North Lorn	Appin	Ardchattan
Average Price	£219,287	£223,060	£212,722
Median Price	£200,000	£197,500	£196,250
Lower Quartile Price	£140,000	£120,000	£150,000
Total Sales	156	48	108

Source: Register of Sasines

A snapshot search of properties for sale via the Rightmove website identified around 10 properties in the immediate environs as of February 2019 (ranging from a 5 bedroom detached house on offer at £490k to a 2 bedroom terraced bungalow at £145k) plus various building plots for sale from £57k to £130k.

In terms of affordability, it is usually estimated that a reasonable mortgage multiplier of around 3.5 times a household income would be sustainable. The average and lower quartile prices outlined above would therefore require average and lower quartile incomes of around £62k and £40k respectively. The most recent income data available at this local area level (as summarised in the following table) suggests that household (as opposed to individual) incomes in the area are generally higher than the Argyll & Bute averages, but 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 North Lorn is quite beyond the reach of the majority of inhabitants.

Table 6.20: Local Income Levels, 2018

Area	Lower Quartile	Mean	Median
Appin	£20,405	£41,461	£34,494
Ardchattan1	£24,333	£47,308	£40,979
Ardchattan 2	£25,299	£49,728	£42,244
Lorn HMA	£17,708	£37,560	£30,756
Oban	£15,136	£32,414	£26,158

Source: CACI Paycheck, 2018

The CACI income data also indicates that approximately 75% of households in the North Lorn locality are in income bands below the £62k threshold required to afford the average house price; and up to 51% of households are in income bands below that required to afford even the lower quartile house price in the local market.

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

While the open market remains unaffordable to a significant majority of local households, there are relative levels of affluence in the area which suggest that some model of discounted or subsidised home ownership would be financially viable in these communities (particularly so in the Ardchattan area); 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, rent to buy, or low cost home ownership units along with social rented properties in mixed tenure schemes in both Appin and Ardchattan.

6.12 House Conditions

Information on local house conditions is very sparse at this level, particularly in the private sector. From data provided to local authorities, under Scottish Government license, it is possible to estimate for instance the approximate proportion of dwellings within certain age bands. Almost half were constructed between 1950-1983, while over a quarter (26.4%) are post 1992.

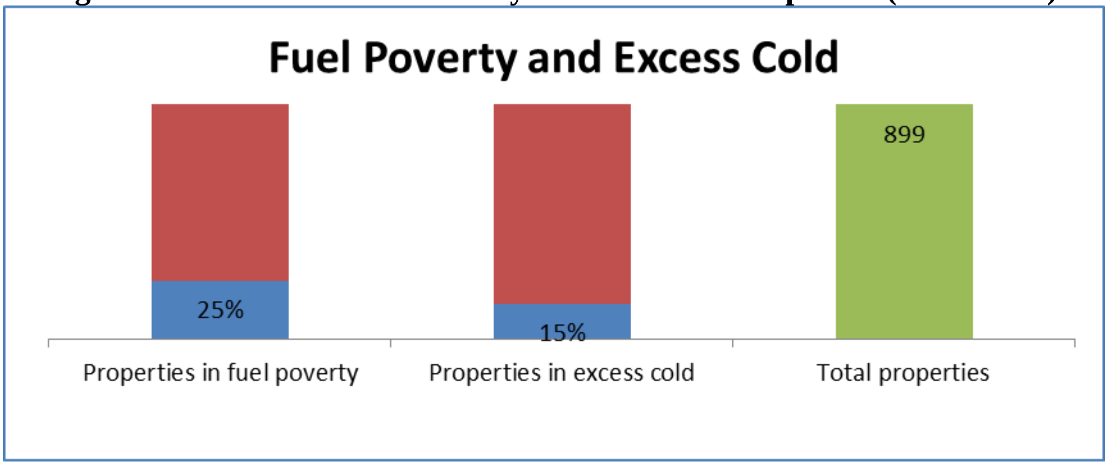
Table 6.21: Estimated Age of Properties

Property Age	Pre 1919	1919-49	1950-83	1984-91	1992-2002	Post 2002
% of Dwellings	15.4%	3.6%	48%	6.2%	14%	12.4%

Source: Home Analytics Scotland

From the same data source it is estimated that approximately 25% of local households could be in fuel poverty. This is lower than the national average and significantly lower than the average for Argyll and Bute as a whole; although our own community survey responses have indicated that least 40% of households would be in fuel poverty (according to the current definition i.e. requiring to spend more than 10% of household income on heating costs) as table 6.23 below indicates.

Figure 6.2: Estimated Fuel Poverty in North Lorn Properties (All tenures)



Source: Home Analytics Scotland

Table 6.23: Fuel Poverty (Community Household Survey Respondents)

Do you spend more than 10% of your income on heating this home?		
Response	**Nos**	**As % of Responses**
Yes	127	39%
No	187	57%
Don't Know	12	4%
Total	326	100.00

Source: North Lorn Community Housing Need & Demand Survey, 2018/19.

7 DETERMINING THE NEED FOR NEW BUILD HOUSING IN NORTH LORN

7.1 Policy Context - It is essential to establish a robust evidence base of housing need if public investment in the form of government grant and/or council funding is being sought for new affordable homes. The Scottish Government published revised guidance in 2018 which outlines the methodology and definitions for conducting a formal “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 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.

7.2 Households Needing or Wanting Alternative Accommodation

Overall, the vast majority of residents in the Appin and Ardchattan Community Council areas appear to be satisfactorily housed at present. The Community Needs survey identified only around 21 households who required alternative accommodation and a further 38 who potentially might like to move. However, only 7 of the combined total stated that they would definitely prefer to move within North Lorn, while the majority of those who stated a destination would prefer to move further afield. This equates to circa 12% of the total respondents (and less than 1% of all households in the area). In addition, a further 12 potential households would like to move over the next 2-5 years and remain in the area.

A basic calculation of the new build requirement for North Lorn, triangulating the community survey results, waiting list analysis, and benchmark results from the last census, can be summarised as follows:-

Backlog Need	Survey	CHR	Census/Other	Input
Homeles households & those in temporary accommodation or insecure tenure	6	5	8	6
Concealed households/Overcrowded	10	11	54	25
Total in need	16	16	62	31
Number who can't afford (75%)	12	12	47	**23**
Newly Arising Demand				
new household formation (historic trend)	20	11		15
Number who can't afford (75%)	15	8		**11**

Affordable Supply	
Affordable available dwellings (average annual RSL lets)	15
planned affordable new build (SHIP projects)*	14
Demolitions etc	0
Total supply	29
Backlog + newly arising need	34
Minus Supply	29
Net shortfall	5

*It should be noted that none of the planned new build is in the Appin Community Council area.

On the face of it, this suggests there will be a shortfall of around 5 homes, ***dependent upon the final outputs from developments in Barcaldine and North Connel***, without looking at the wider HMA (e.g. Dunbeg and Oban). Specifically, proposals for development in North Connel have fluctuated between 3 and 12 potential units, and consequently the lower figure would result in an overall shortfall in the area.

Nevertheless, 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.

7.3 **Social Housing Requirement** – Only a fifth of households in current need (9 of 44) according to the survey would specifically prefer social renting. Excluding 7 of these survey respondents who are also already registered on the RSL waiting list, there are around 15 further households on the HOMEArgyll list in the core categories of housing need (i.e. homeless or threatened with homelessness; in temporary accommodation or in other forms of insecure tenancy; or overcrowded – allowing for double counting across the categories of need). The proportion of RSL homes within the total stock for the area is only slightly lower than average and turnover is relatively healthy therefore it is likely that much of the wider need will be addressed from within the existing stock over the five year planning period of the next Local Housing Strategy. Discounting households that could meet their need via in situ solutions to their current home (e.g. through repairs, extensions, income maximisation and cost reduction measures among many others), then the overall requirement for additional RSL units is estimated to be around 22.

7.4 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 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 made a commitment to support future development in Barcaldine (10 new homes being developed by WHHA by 2020) and North Connel (initially 3 or 4 new homes to be developed by ACHA by 2021) within the current Strategic Housing Investment Plan (SHIP). This level of provision plus turnover in existing stock (an average of 15 lets per annum) should be sufficient to meet the immediate identified demand over the next five years. It is important to note that the HNDA provides a robust evidence base; but does not necessarily reflect the actual housing that will be delivered. This is based on a policy decision using the HNDA to inform actual Housing Supply Targets, but these are also determined by a number of additional factors including, crucially, available resources (finance and land supply, as well as the capacity of the construction industry), infrastructure and planning constraints, and also wider strategic objectives.

7.5 Therefore, it is proposed that an additional target for new build social rented housing of 4-8 units could be delivered within available resources over the lifetime of the next SHIP. The primary requirement is for mainstream accommodation to retain and attract young persons. However, one or two wheelchair accessible units would enhance the mix and ensure an appropriate balance is struck to address emerging specialist needs over time. Therefore the focus should be primarily on 1 and 2 bedroom properties for general needs but built to Varying Needs Standards to allow for future adaptation or use as specialist accommodation as appropriate. While a proportion of the community have expressed a strong perception and subjective, anecdotal supposition regarding the need for larger properties, this is not entirely borne out by the evidence (i.e. demographic profile and trends; waiting list composition etc) nevertheless a proportion of any new build provision should cater for larger families with 3 or 4 bedrooms (approximately one third or one quarter, depending on the total units to be delivered).

7.6 **Owner Occupation** – Only around 10 of the survey respondents in actual housing need expressed interest in either outright home ownership or some form of low cost ownership. More widely, there would be potential interest in this option from a further 16 households. In addition, around 4 respondents noted potential interest in self-build options. In addition to a national self-build loan fund which was launched in 2018, there are potential new mechanisms emerging for shared equity and shared ownership as well as Mid Market Rent, and the council is currently exploring these, in recognition that this could prove a significant housing solution, if viable, in the rural communities of Argyll and Bute. While a few survey respondents expressed interest in home ownership through purchase on the open market, there appear to be significant affordability issues in the area with very high house prices and a realistic assessment of local market conditions would suggest that even the lower quartile house price (around £140k) is beyond many local households, while the average and median prices (around £219k and £200k respectively) are potentially beyond the scope of 75% of the local residents.. Given these affordability issues, with even the (very few) properties available for sale at the lower quartile end of the market being beyond the scope of a significant proportion of local residents, some form of subsidized low cost ownership would be required. While there was limited interest expressed for this option among the survey respondents, possibly due to lack of awareness of these mechanisms, there was greater interest among waiting list applicants, and the relatively higher household incomes in the area suggest that such subsidised models of provision could be viable and would find sufficient uptake. This could include the promotion of national schemes such as Rent to Buy; Help To Buy; or Open Market Shared Equity as well as LIFT (Low-cost Initiative for First Time buyers). A provisional target of around 10 new affordable homes for low cost ownership is therefore suggested over the next five years to address existing local demand, mainly in the Ardchattan area (such as Barcaldine and North Connel) but also potentially 1 or 2 units in the Appin area. These new homes should be provided primarily at the lower quartile end of the market. The main requirement is likely to be for 2 bedroom properties with a small number of larger, family sized properties to enhance the mix of units within the local system and to encourage movement within the existing stock.

8.0 CONCLUSION

8.1 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.

8.2 The evidence indicates a relatively small but genuine backlog of unmet need in the area, and it is likely that some additional accommodation provided at affordable prices or rent levels could play a key role in promoting population growth and sustaining economic regeneration, though, critically, this would have to operate in tandem with real and sustainable employment opportunities and significant improvements in local infrastructure. A small-scale development of mainstream social rented properties could address the current and latent need from young residents and newly-forming families. Given the planned developments in the Ardchattan area (Barcladine and North Connel) it might be reasonable for any additional development to focus on the Appin area, albeit this should be small-scale as outlined above.

8.3 The main focus of future strategic interventions, therefore, is likely to be on

- maximising the use of existing stock (bringing vacant properties back into use for social or private rent or as affordable ownership options);
- repairing, maintaining and improving existing poor condition properties across all tenures with targeted advice and assistance ;
- tackling fuel poverty (improving energy efficiency and income maximisation);
- supporting affordable, low-cost home-ownership options (by exploring and promoting self-build mechanisms; and raising awareness of alternative “intermediate” tenures). This will involve working with the community and local developers and landowners and also making effective, innovative use of mechanisms such as the council’s Affordable Housing Policy; and
- delivering a small-scale development for social rent via the SHIP of up to 8 units (in addition to the two projects currently onsite or planned for delivery by 2021.)