



**RURAL  
HOUSING  
SCOTLAND**

# **Coll Housing Market Community Housing Need and Demand Survey Research Report 2015**

**May 2015**

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## 1.0 INTRODUCTION: METHODOLOGY AND OBJECTIVES

1.1 This report presents the findings of a survey of residents of Coll on their housing need and demand. The survey was co-ordinated by the community organisation, Development Coll, in early 2015 with support from Rural Housing Scotland, Argyll and Bute Council, and Argyll Community Housing Association. The aim of the survey was to collate accurate, current data on local housing and support needs for the island. The results will help to:

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

1.2 In conjunction with this research, the Council has also completed a Local House Condition Survey for the private sector stock on the island as well as an extensive study into the housing and support needs of the Ageing Population across Argyll and Bute. The findings of all these studies will be collated with analysis of secondary data to produce a robust and credible Housing Need and Demand Assessment.

### 1.3 Methodology

A total of 61 valid returns were received from local residents in response to a self-completion, postal survey. According to the 2011 Census, there are 87 households on the island (an increase of almost 9% since 2001), which gives a very high response rate for the survey of 70% and a statistical margin of error of +/-7%.

1.4 The questionnaire was developed by the local Community Trust with guidance from the council and Rural Housing Scotland, building on standard survey models used successfully in other local communities, and taking account of the statutory requirements set out in Scottish Government guidance for "robust and credible" Housing Need and Demand Assessments. The final survey was fully the responsibility of the Development Coll who printed and issued their final questionnaire with freepost return labels for confidential returns. Council staff provided support for the validation, coding, inputting and analysis of the survey data and drafting of the research report as well as producing secondary data analysis. The focus of the research is on those households with an expressed housing need, and given the small figures involved it has not been necessary to weight the results further. Figures represent the actual number of respondents (percentages are based on the achieved sample).

1.5 The following report presents a summary of the key findings of the survey together with additional analysis of relevant secondary data.

## 2.0 Coll Housing Market – contextual summary

### 2.1 Demography

Between 2001 and 2011 the population of Coll increased by 19%, from 164 to 195. Over the same period, the total number of resident households also increased; by almost 9%.

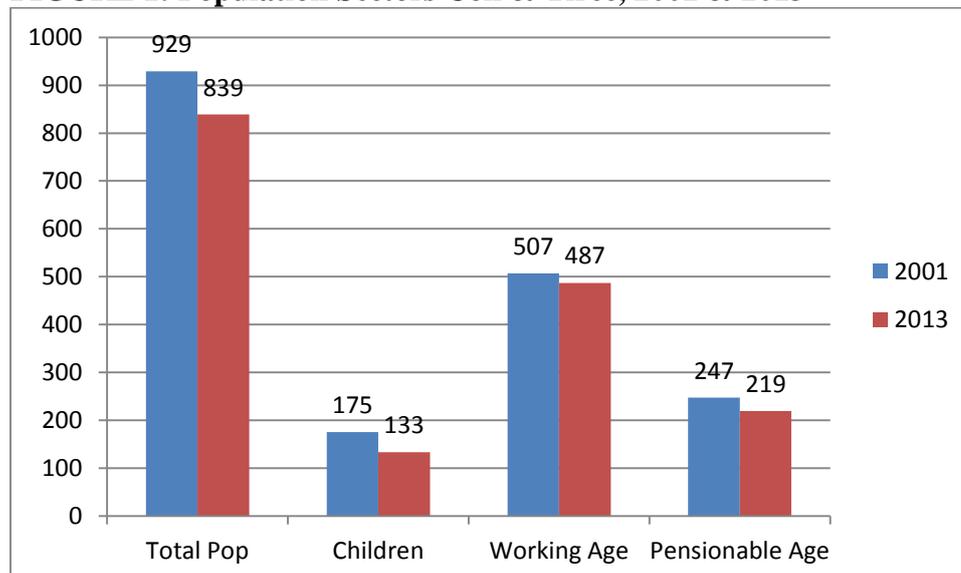
**Table 1: Census day estimates of population and households, 2001 to 2011**

COLL	2001	2011	% Change
Usual Residents	164	195	+19%
Households with usual residents	80	87	+9%

Source: 2001 & 2011 Census

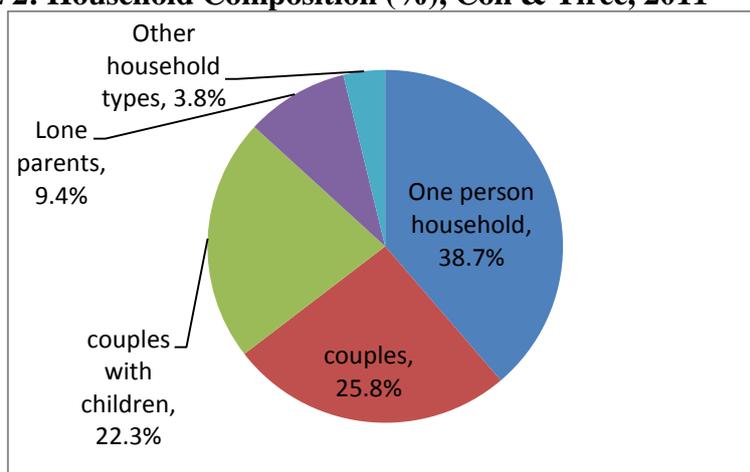
2.2 Mid-Year Estimates for different sectors of the population are available at datazone level from the Scottish Neighbourhood Statistics. In this instance a single datazone covers the islands of Coll and Tiree – disaggregated figures for the individual islands are not available from this source. The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

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



Source: Mid Year Estimates, SNS

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

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

Source: 2011 Census

## 2.4 Economic Activity

Based on the 2011 Census, there were around 141 persons within the age range of 16–74 on Coll. 42 of these were classed as economically inactive (i.e. retired, full-time students, looking after home or family, etc.) and 33 were in full-time employment, while 31 were employed part time. 34 were self-employed and only 1 was unemployed.

**Table 2: Economic Activity, Coll, 2011**

	All people aged 16 to 74	Part-time Employee	Full-time Employee	Self-employed	Unemployed	Economically inactive
Coll (Nos)	141	31	33	34	1	42
Coll (%)	100%	22%	23%	24%	1%	30%

Source: 2011 Census

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

**2.5** The main employment sectors on Coll are Health & Social Work services and Agriculture, Forestry & Fishing (with 21% and 19% respectively of the total employment). Accommodation & Food Services also remains significant (13%) as does Education (12%). Construction is also relatively important to the local economy (7%); however other sectors, particularly manufacturing (1%), are relatively low.

## 2.6 Housing

In total there are 137 properties on the island, however the key sources vary on the breakdown of this stock. The 2011 Census recorded a total of 87 occupied and 50 unoccupied household spaces (almost all of the latter being second/holiday homes with only one empty home), while the Council Tax Register in 2014 identified around 30 unoccupied properties (of which only 3 were vacant properties). However, the

Atlantic Islands Local House Condition Survey (David Adamson Ltd., 2015) identified a total of 119 private sector dwellings on Coll (excluding 16 RSL properties), of which only 11 (9%) were second/holiday homes and none were vacant properties. In terms of the tenure split, the sources again vary, with the 2011 Census recording 55 owner occupied homes (34 of which were owned outright and 21 being purchased with a mortgage or loan); 21 RSL properties (council and RSL records only identify 16); and only 5 private rented homes, plus 3 tied properties and two households living with relative or friend and one living rent free. The LHCS identified a much higher level of both owner occupation (71) and private renting (37) although the Council's Private Landlord Register identified only 12 units in this tenure.

It is evident in general that owner occupation is the main tenure on the island with at least 51-55% of the total stock, and the RSL sector amounts to around 12%. The Private Rented Sector is more difficult to confirm, with sources ranging from 9% up to 27% of total stock; while the level of second/holiday homes is varyingly estimated to be anything between 8% or 36%. Sources do agree, however, that vacant properties are minimal with only 0-3 properties at most.

## 2.7 Social Rented Sector

There are two registered social landlords (RSLs) with stock on the island: Argyll Community Housing Association (ACHA) provides 10 mainstream homes and Trust Housing Association has 6 bungalows, of which 4 are currently let as mainstream homes and two are amenity housing.

**Table 3: RSL Stock by Size and Type, Coll, 2014**

Coll	1 bed	2 beds	3 beds	4+beds	Totals
General Needs	2	5	7	0	14
Amenity	2	0	0	0	2
Totals	4	5	7	0	16

Source: RSL Annual Returns, 2014

## 2.8 Turnover

In 2013/14, there was only one let within the RSL stock: a 2-bedroom mainstream property. In recent years turnover on the island has generally been extremely low or nil: 0 lets in 2010/11; 0 lets in 2011/12; and 3 lets in 2012/13.

## 2.9 Waiting Lists

The local housing associations in Argyll and Bute operate a joint waiting list, or common housing register, known as HOME Argyll. ACHA is a partner in this joint venture, however, Trust, as a national organisation, is not. In 2014, there were a total of 9 applicants on the HOME Argyll register with Coll as their area of first preference. This included three transfer applicants and two households on the homeless list. It is unclear how many of these registered applicants are currently resident on the island. Two of the applicants currently occupy temporary accommodation, and two were living with parents, and so would have a housing need

as defined in the terms of the Scottish Government HNDA guidance. The applicant households comprise:

<b>Household Type</b>	<b>Number on Waiting list</b>
Single Pensioner	1
Couple Including 1 pensioner	1
Single Person aged 20-24	2
Single Person aged 25-60	2
Single Parent – 1 child	2
Couple Less Than 60 (no children)	1

All applicants sought mainstream housing; with one seeking bedsit accommodation; four requiring 1 bedroom; and four also requiring 2 bedrooms. There were no requirements for larger properties. Given the turnover of only 1 let in 2013/14, this would give a fairly high pressure ratio of 6:1 (i.e. six applicants per available let over the year, excluding transfer applicants). Purely on this basis, Coll could be considered a relatively pressured area.

In 2013, there were 7 HOMEArgyll applicants for Coll and at that time all were resident on the island; but on that occasion the pressure ratio was relatively low with only two applicants per let.

In addition to the HOMEArgyll waiting list, in 2014 Trust recorded 7 applicants for amenity housing and 1 for general needs accommodation. These comprised 6 single persons and two couples with no children. However, only two of these applicants was local to Coll. The previous year there were 9 applicants of which only one was a local resident of Coll. It is also unclear if there is any duplication across the HOMEArgyll and Trust lists.

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.

## 2.10 Private Housing Market

On average, there have been only around 2 house sales per annum on the island over the last six years, and numbers are therefore too small to draw robust, statistical conclusions (in 2014 there were no validated sales at all). Looking at the cumulative total sales between 2009 and 2014, there were 12 transactions for which robust data is available from the Register of Sasines (excluding any sales below £20k or above £1m to allow for any non-market transactions or outliers which might skew the figures). Only 3 of these were purchased by persons already local to the island. This gives an extremely low containment figure of 25%. One purchaser originated from elsewhere in Argyll and Bute, but the majority of sales (75%) were to purchasers from out with the area. The average house price on Coll over this period was around £137k and the lower quartile price (often seen as the entry point for first time buyers) was around £95k, while the median price was circa £123k. A snapshot search of properties for sale on Coll via the Rightmove website identified only one property as of March 2015

(a 2 bedroom semi-detached house on offer for £115k) and three building plots for sale at £60+k.

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

## 2.11 House Conditions

According to the Local House Condition Survey for the private sector stock, the vast majority of the private sector housing was built pre-1919 (99 properties or 83%) while only 9% (11) was constructed post-1983. The survey also found 27% (30 properties) were Below Tolerable Standard (BTS); and although none required extensive repairs, 53% required urgent repairs (57 properties).

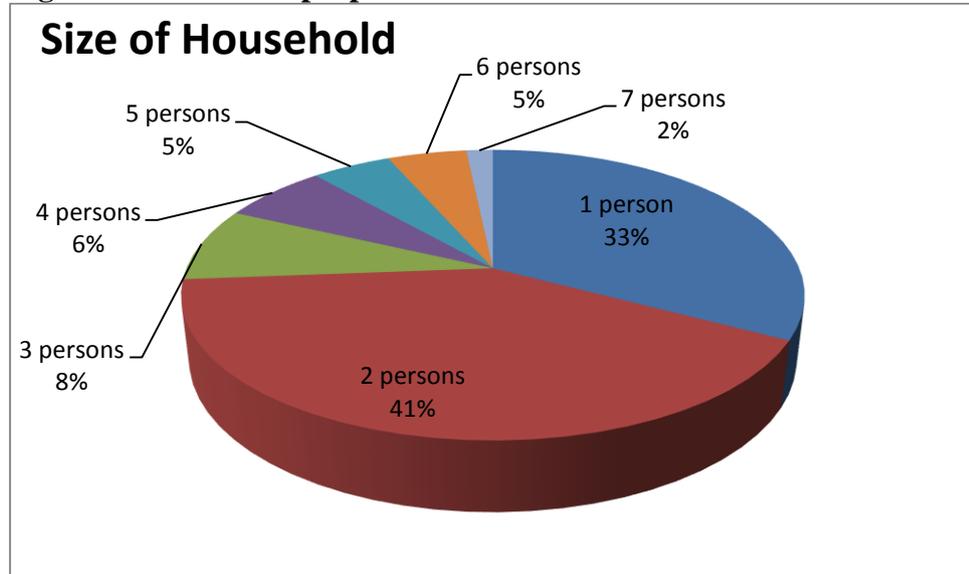
- 2.12 The LHCS also identified significantly higher than average levels of fuel poverty on the island, at 44% of the households in the private sector (48), however none were assessed as being in “extreme fuel poverty”. The majority of private sector households were on low incomes (62%, 67) while 48% were deemed to be economically vulnerable. 14 households (13%) had members with mobility problems in un-adapted dwellings and a similar number had a long-term illness or disability. (For full details of these findings and definitions of the various categories, see the report by David Adamson Ltd, 2015).

### 3.0 COMMUNITY NEEDS SURVEY RESULTS

#### 3.1 Profile of Respondents

61 households responded, relating to 141 individuals or 72% of the total population. The majority comprised one or two person households (74%).

**Figure 4: Number of people in household**



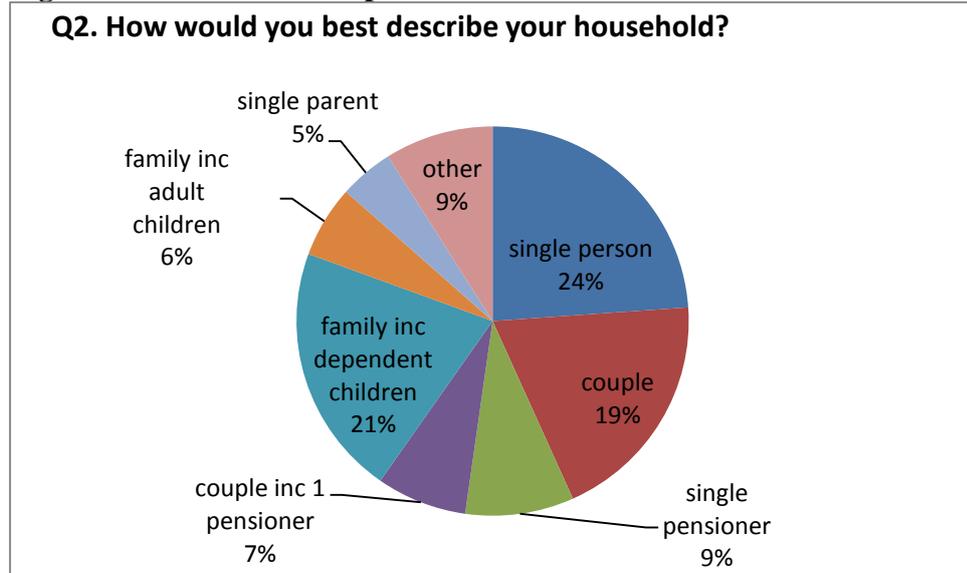
(Base: all respondents=61)

3.2 The age profile of the household residents reflected a reasonably healthy age mix across this particular sample of the population. Around 20% were under 16, and a further 9% were under 25. The majority (around 47%) were aged between 25 and 59; while almost a quarter (24%) were over 60.

<b>Q1. How many people live at this address in each of the following age bands?</b>							
Base: total number of responses = 61; total number of people = 141							
	0 - 4	5 - 15	16 - 24	25 - 44	45 - 59	60 - 74	75+
Age of Residents	4.3%	15.6%	9.2%	25.5%	21.3%	17.7%	6.4%

3.3 In terms of household composition, the largest proportion were single persons (24%); families with dependent children (21%); and couples with no children (19%). Pensioner households (either single or couples including at least one pensioner) made up 16% of the total. This is fairly representative of the general profile of the total population and reflects a reasonably well-balanced community overall.

**Figure 5: Household Composition**



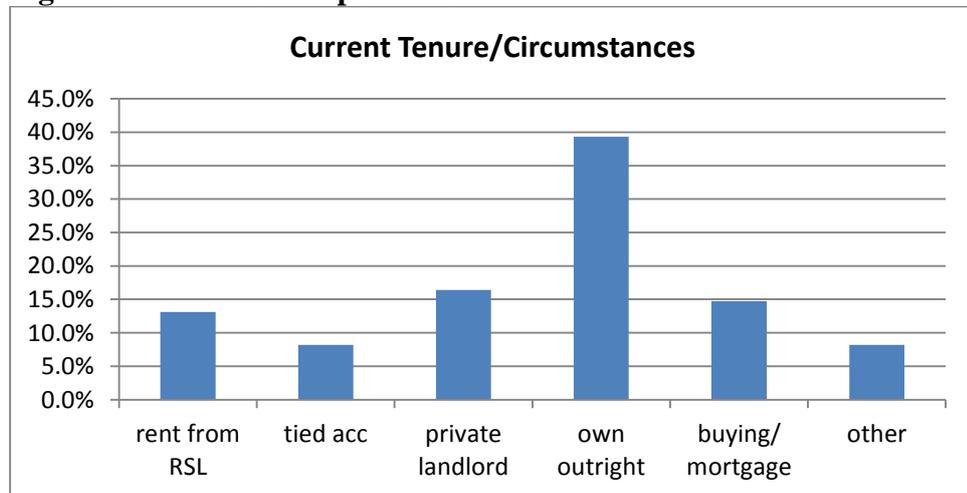
(Base: all respondents=61; 4 respondents selected more than one category, presumably indicating latent/hidden households)

### 3.4 Current Housing Circumstances

The survey asked whether the current property was the main residence of the household or a second/holiday home. The vast majority (57) stated that it was their main residence and only 3 reported that it was a second/holiday home (3 respondents did not answer this question). This result reflects the fact that the majority of second home owners would not be in residence during the survey.

The majority of respondents (over 54%) were home owners (with 39% owning outright and a further 15% purchasing with a mortgage); while over 13% were tenants of local housing associations and over 16% rented privately. 5 (8%) of the responding households occupied some form of tied accommodation while 6 (8%) had some other form of occupancy (including those living with family or in a relative’s property and two households in B&B or lodging).

**Figure 6: Tenure of Respondents**



(Base: respondents=61)

### 3.5 Length of Residence

The survey (Q.10) asked how long the respondents had occupied their current home. The majority (39%) have lived in their current home for more than ten years, and over 21% have lived there for over 20 years. Almost a quarter (23%) had lived in their home between five to ten years; and a similar number between 1-5 years. Less than 15% (or 9 households) have lived in their current home for under a year.

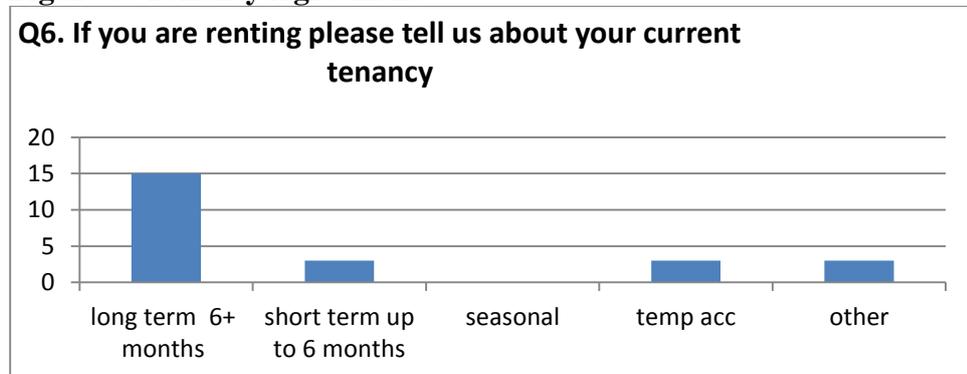
**Figure 7: Length of Residence**



(Base: respondents=61)

3.6 Of those that were renting, the survey sought information on the nature/duration of their current tenancy. The majority (15) had a long term tenancy (i.e. for six months or longer) and only three had a short term tenancy. No one stated that they had a seasonal let (in response to this question, but later comments suggest that there are a few instances) but three were in temporary accommodation and a further three had no tenancy agreement or some alternative arrangement. These cases could indicate a degree of housing need in the terms of the HNDA guidance.

**Figure 8: Tenancy Agreement**



(Base: respondents=24)

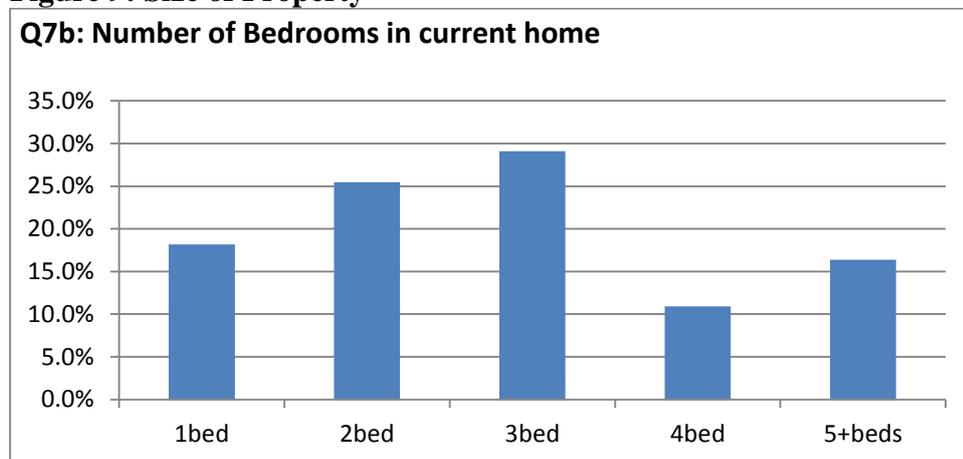
3.7 In terms of property type, the majority of respondents live in houses or bungalows (87%), and there was minimal response from permanent inhabitants of flats or caravans/bothies.

Q7. What kind of property do you live in?			
Base: total number of responses = 61			
HOUSE	FLAT	CARAVAN/BOTHY	OTHER
86.9%	3.3%	4.9%	4.9%

**3.8 Size of Property**

29% of the respondents occupy 3 bedroom properties and over a quarter (25.5%) lives in 2 bedroom homes. Over 18% live in one bedroom properties; and 11% have 4 bedrooms. However, a significant proportion of respondents (over 16%) live in properties with five or more bedrooms.

**Figure 9: Size of Property**



(Base: respondents=55)

3.9 Question 8 asked: do you share a bathroom or kitchen with another person who is not a member of your family? This is one proxy indicator of overcrowding (a key factor in defining housing need). Only 6 respondents said yes to this. This result is supported by a basic correlation of responses to Q7b above with the profile of household types and ages (Q1 & Q2). This indicates fairly low levels of overcrowding on the island but potentially that there is a degree of under-occupancy with small households or single persons occupying relatively large properties. Dependent on individual circumstances, this might suggest some potential for more effective matching of households to properties and hence maximising use of existing stock. In their general comments, a couple of respondents did make this point.

**3.10 Fuel Poverty**

Using the current standard definition of fuel poverty, Q9 in the survey asked: do you spend more than 10% of your income on heating this home? The majority of respondents (80%) said no while only 20% (11 households) said yes and therefore would be deemed to be in fuel poverty. This is actually, significantly lower than the findings of the Local House Condition Survey for

the area, and lower than would be normally anticipated for the islands in general. On this basis, we recommend using the findings of the LHCS to measure fuel poverty in this instance.

### 3.11 Infrastructure Issues

#### Private Water Supply

The community group was keen to use this survey to collate additional information on households' current circumstances in respect of access to water supplies. While almost half the households (48%) have direct access to the mains supply, 30% use a private supply and 15% collect water from the main village on the island. An additional 7% indicated that they used both a private supply and also collected from the village.

<b>Q11. Do you get your drinking water supply from...?</b>			
water mains supply	private supply	collect from village	Both Private supply & collect from village
29	18	9	4

**(Base: total number of respondents = 60)**

#### Telephone/Broadband Access

While not immediately pertinent to the Housing Needs Assessment, given the general move online for many council/government applications, the Development Trust were also interested in general levels of internet access on the island. The vast majority of respondents have a phone line with broadband package (85%); although 8% have no phone line at all and 5% have phone only.

<b>Q12. Does this house have...?</b>			
phone line with broad band	phone line no access to broadband	phone line only	no phone line
51	1	3	5

**(Base: total number of respondents = 60)**

A supplementary question (Q13) asked. Do you have a mobile that can access the internet (when in signal range)? The responses were split more or less evenly: 29 said No, and 32 said Yes.

## 4.0 New Household Formation

The survey was also designed to collate information on the need and demand for housing from members of existing households who might wish to establish their own separate accommodation either immediately or within the next two to three years. This equates to newly forming households and is distinct from existing households that might require to move in their own right.

### 4.1 Current new formers

Only 6 respondents said YES when asked (Q14) “Is there anyone currently living here who would like to live in separate accommodation now if that were possible?” This equates to 10% of the total respondents. Of these, 2 were registered on the HOME Argyll waiting list with one in the process of applying; and the remaining three were not registered.

- 4.2 Of the 6 newly forming households currently requiring alternative accommodation, 4 comprised young adults seeking to leave the family home; one comprised flatmates currently sharing tied accommodation; and one was a potential lone parent.

Q16. Who in your household currently needs separate accommodation?		
Base: Total respondents = 6		
YOUNG ADULT FAMILY MEMBER	OLDER RELATIVE	OTHER
4	0	2

- 4.3 These households comprised 4 single persons, one lone parent with dependent children and one couple with no children.

Q17. Which of the following best describes their potential new household?		
Base: Total respondents = 6		
single person	lone parent	couple no children
4	1	1

- 4.4 In addition to the three households seeking to rent from a housing association, one would prefer to rent privately, and one would aspire to self-build with a mortgage. (One did not respond to this question – Q18). There was no interest expressed from this particular group in buying an existing property with a mortgage, shared equity or tied accommodation.
- 4.5 When asked where the newly forming household would like to live (Q19), three responded “Arinagour village”, one responded “West of Coll”, and one was “Don’t Know”. The other respondent did not specify a preference but presumably also wished to stay somewhere on the island itself.
- 4.6 Respondents were asked about obstacles that might prevent these newly-forming households from securing independent accommodation. The main

issue was affordability in the open market, for buying but also for renting, and the lack of available properties.

<b>Q20. What are the main reasons that might prevent this household from moving?</b>	
Base: Total respondents = 5	
properties to buy too expensive	4
properties to rent too expensive	2
no available property to rent	2
unavailability of mortgage	1
deposit for mortgage too large	1
unavailability of land to build	1

**4.7 Future new formers (within next 2-5 years)**

In addition to those households containing members who would like to find their own home immediately, the survey (Q.21) asked about any potential new households that might be created within the next 18 months to 5 years (i.e. household members that might wish to move to their own home within that period). The majority (47 of 58 respondents) stated “No” but 11 households were identified as potential new formers within that timescale.

4.8 Of these, the majority were young adults seeking to leave the family home, while two were couples and only one was defined as an “older relative”.

<b>Q22. Who in your household needs separate accommodation in 18m to 5yrs</b>		
Baseline: Total respondents = 11		
Young adult	Older Relative	Other (Couple)
8	1	2

4.9 The follow-up question received an additional response, making 12 in total. This asked about the composition of the potential new household that might form within the next 5 years. The vast majority (8) would be single person households and four would be couples (with no dependent children). No respondents indicated that the newly forming household would comprise a family with children or a person requiring specialist accommodation.

<b>Q23. Which of the following best describes your potential new household?</b>					
Baseline: Total Respondents = 12					
single person	couple – no children	lone parent	couple - children	elderly person needing specialist accommodation	person with disability needing specialist accommodation
8	4	0	0	0	0

- 4.10 When asked about the housing tenure that the potential household would aspire to, six preferred to buy with a mortgage (and two of these also selected the option to self-build with a mortgage) while four would prefer to rent from a housing association and only one preferred private renting.

**Q24. Select the type of living accommodation this household aspires to.**

Rent from RSL	4
Buy with mortgage	6
Rent privately	1
Rent from employer	0
Shared owner	0
Self-build with mortgage	3
Other	0

**Baseline: Total respondents = 12**

- 4.11 Question 25 asked where these potential households would like to live. 5 would prefer the main village of Arinagour; 1 preferred the east end of Coll and 1 the west end of the island; while 2 indicated anywhere on Coll. In addition, 2 said they didn't know and another respondent said it would depend on future employment. In general, we can conclude therefore that the majority of these potential new households wish to remain on the island and that accommodation in Arinagour itself would be the primary location.
- 4.12 When asked about the main reasons that might prevent these households moving, the lack of rental properties was the most common response (5) followed by affordability (4) and lack of options to purchase (3) in the private market. Access to mortgage products was also cited as a potential obstacle (3 respondents). However, none of the respondents to this question cited a lack of specialist provision or support. (Respondents were able to select multiple options to this question).

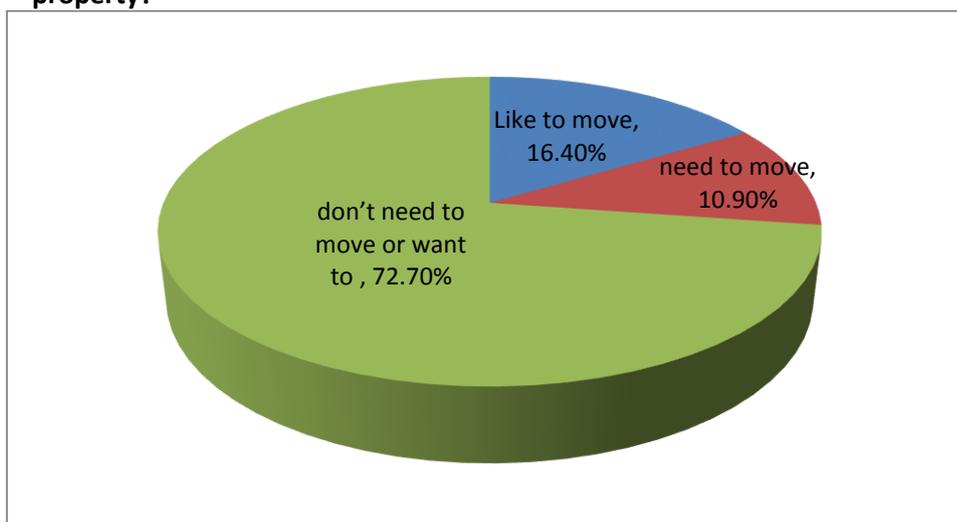
<b>Q26. What are the main reasons that may prevent this household from moving out?</b>	
no available property to rent	5
properties to buy too expensive	4
no available property to buy	3
inability to raise mortgage	3
properties to rent too expensive	2
no available land to build	2
no stable work to support own accommodation	2
deposit for mortgage too large	1
nothing would prevent them from moving	1
specialist accommodation / support not available	0
Other	0

**Baseline: Total respondents = 12**

## 5.0 Intentions of the current household: Existing Housing Need

- 5.1 Focusing on current (or backlog) need and demand, the survey sought information on the number of existing households on Coll who would like to, or need to, move from their current property. This relates to the main household rather than any member potentially seeking to establish a separate household of their own. Seven respondents did not complete this section, however the vast majority (40) stated that they had no need or did not want to move from their current home. Only six respondents did need to move and a further nine would like to move.

**Figure 10: Q27. Would you currently like to, or need to, move out of your current property?**



**Baseline: Total respondents = 55**

- 5.2 While 16 respondents answered question 28, regarding the reasons why the current household needed or would like to move, in fact only 14 of these were pertinent to this section of the survey. Multiple options were available, and though 8 supplied “other” reasons, the relevant responses can be combined with the main reasons listed below. Insecurity of tenure or the wish for a longer term tenancy was the main reason (7), followed by overcrowding or the need to find larger accommodation (4), and the poor condition of the current property (also 4). No one required to live in specialist accommodation or had a problem with their landlord.

<b>Q28. What are the main reasons you would like to, or need to, move?</b>	
current tenancy insecure (or seeking longer term tenancy)	7
to find large accommodation and/or current housing overcrowded	4
current property in poor condition	4
too expensive (including excessive heating costs)	3
problem with drinking water supply	2
to find smaller accommodation and/or current housing under occupied	1
relationship breakdown	1
want to live outside Arinagour village	1
garden too small/big	1

5.3 In total, 12 respondents answered question 29, regarding potential “in situ” solutions to their current housing need. The most common responses were that the property would be suitable if heating costs were less expensive or if the property were repaired / upgraded. Two would be suitable if extended and only one of these respondents said the property could not be made suitable in any circumstances. Of those who provided other responses, two related to cheaper rents and three to living circumstances (longer term tenancy; change in household composition/relationship; or if the existing home could be purchased).

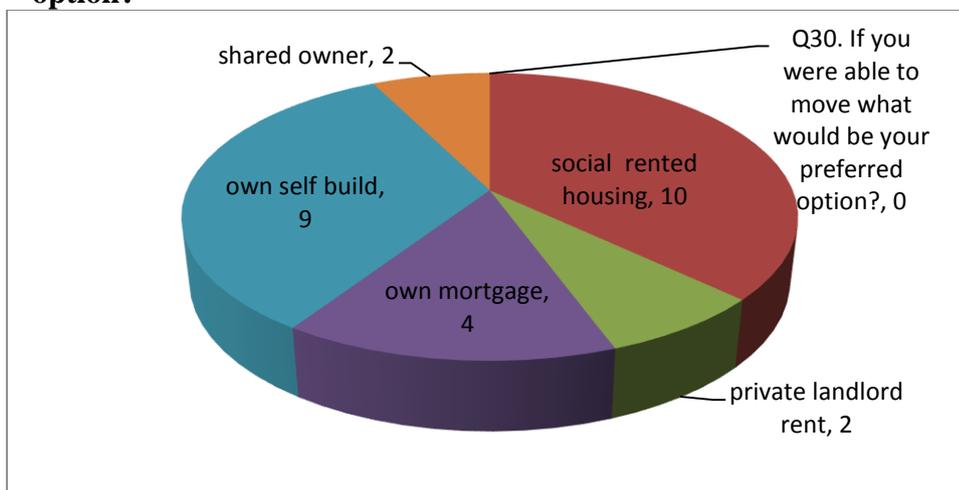
Q29. Would you wish to stay in your current property if any of the following were true					
house was less expensive to heat	house was repaired / upgraded	house was extended	accessibility was made easier	other	nothing would make this house suitable
5	5	2	0	5	1

**Baseline: Total respondents = 12**

This suggests that potentially up to 11 households could meet their current need without requiring a new build solution or a move to alternative property.

5.4 In terms of the preferred tenure of those households currently needing or wishing to move, the most common responses were social renting (10) and ownership via self-build (9), while a smaller number preferred ownership via mortgage (4). The least preferred options were shared ownership and private renting (2 respectively).

**Figure 10: Q30. If you were able to move what would be your preferred option?**



**Baseline: Total respondents = 16<sup>1</sup>.**

While 10 households expressed interest in social renting, only 7 of these have applied to the housing association waiting list, based on the previous responses to question 3 (although, in total, 8 households stated there that they had applied).

<sup>1</sup> As elsewhere in the survey, minor discrepancies arise when the number of respondents to specific questions does not tally with the total number who initially responded positively or negatively to that particular section.

## 5.5 Self Build

There appeared to be some confusion for a small number of respondents when answering the survey questions on the self-build option. While 9 respondents to the previous question did express an interest in this option, only 7 of these specified an area of the island where they would prefer to build. However an additional three respondents answered this question without indicating that self-build was one of their preferences in the previous question. Of the 10 respondents who did answer this question, 4 would prefer Arinagour and another 4 would prefer the west end of the island, while only 2 preferred to build in the east end.

- 5.6 11 respondents answered the question regarding the affordability of potential self-build plots on the island. 5 said they could pay no more than £20k and a further 2 said they would be willing to pay from £20 to £29k. Three would pay between £30 and £39k, while only one would pay £40-49k and no one would pay more than £50k. A snapshot online search of plots for sale on Coll indicated three for an asking price of £60k which would support the view that land is unaffordable to those seeking to build for themselves.

<b>Q32. Up to what price bracket would you be willing to pay for a plot on Coll</b>				
<£20K	£20-29,999K	£30-39,999K	£40-49,999K	£50K+
5	2	3	1	0

**Baseline: Total respondents = 11**

- 5.7 10 respondents answered question 33 regarding potential obstacles to self-build (respondents could select multiple options). The main issues preventing interested households from pursuing this option are the lack of government grants and the lack of affordable priced plots. Development costs and inability to access mortgage products were also seen as important factors.

### **Q33. Is there anything that prevents you from undertaking a self-build?**

Availability of government grants to support rural developments	9
Availability of affordable priced plots	9
Affordability of development costs	6
Availability of land in preferred location	3
Inability to raise a mortgage	6

**Baseline: Total respondents = 12**

- 5.8 Question 34 asked: Approximately up to how much would you be prepared to spend on a mortgage per month? 12 respondents provided an answer, and the median affordable monthly mortgage of this sample would be within the range of £301-400.

<£200	£201-300	£301-400	£401-500	£501-600	£601-700	£701-800	£800+
2	2	3	3	1	0	1	0

**Baseline: Total respondents = 12**

**6.0 Particular Needs – Requirements for Specialist Provision**

6.1 The survey identified only 7 households that contained a member who was affected by a condition which limited their daily activity or the work they could do. Six of these had a physical or mobility disability and four were also frail elderly; while two had mental health problems and one had learning difficulties.

**Q35. Is there anyone living in this household affected by any of the following which limit their daily activity or the work they can do?**

mental health	2
mobility / physical disabilities	6
learning difficulties	1
severe difficulties with sight	0
severe difficulties with hearing	0
dementia	0
frail due to old age	4
long term illness	1
drug/alcohol dependent	0

**Baseline: Total respondents = 7.**

6.2 However, only one of these households stated that the current property did not meet their needs very well. On the other hand, though this question was intended to identify particular needs of the group with some limiting condition, the majority of all respondents did actually answer question 36. Overall, local residents feel their current home meets their needs very or fairly well, and only 6 said that their property did not meet their needs.

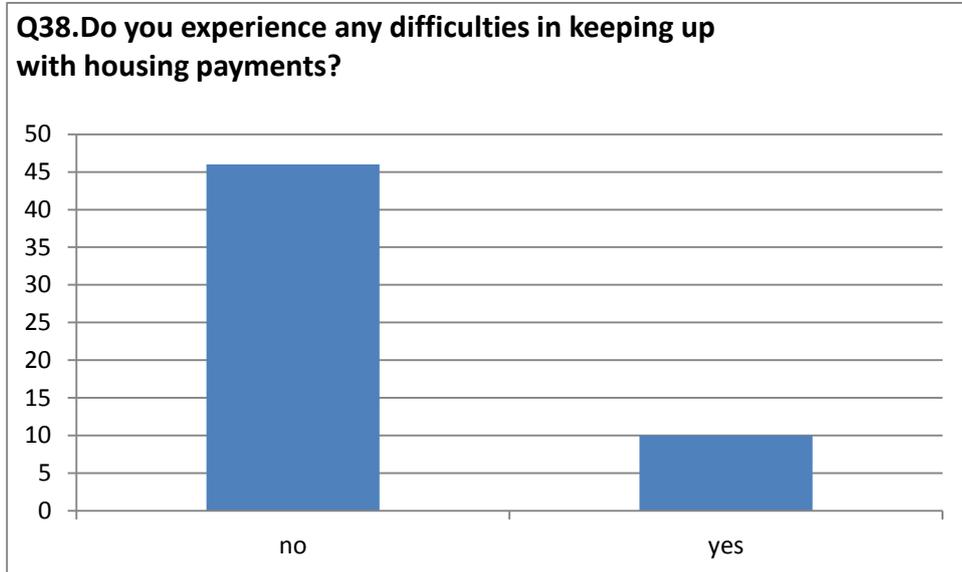
<b>Q36. How well do you think your current housing meets your/their needs?</b>			
very well	fairly well	not very well	not at all well
26	11	4	2

**Baseline: Total respondents = 43**

6.3 None of the survey respondents identified any requirement for any type of specialist housing provision (including wheelchair accessible; accommodation without stairs; specialist or extra care housing ; residential or nursing home ; a property suitable for adaptation; or adaptation to existing house) and only one expressed a need for support in their current home. The conclusion appears fairly clear that there is no immediate requirement on Coll for specialist housing or additional aids and adaptations, despite the ageing population.

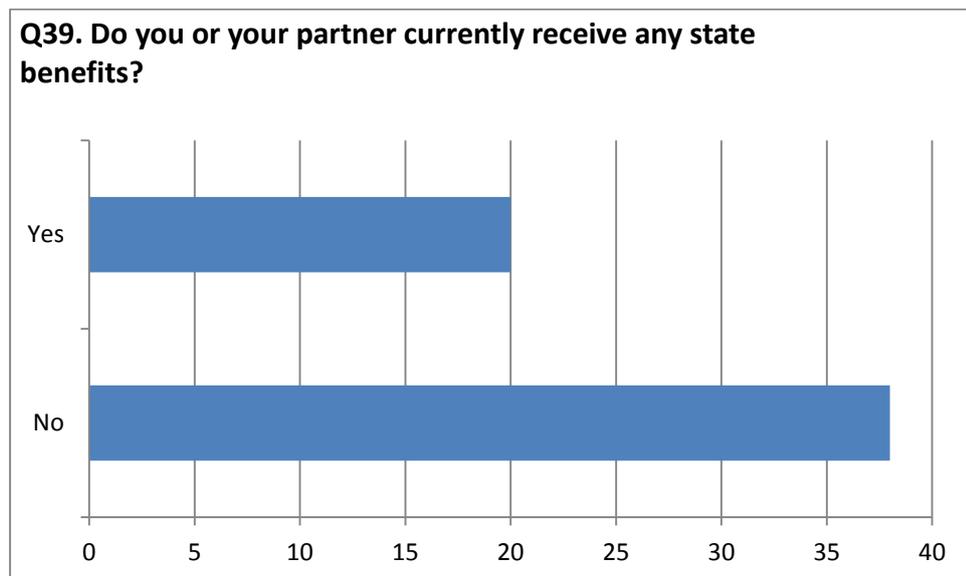
**6.0 Affordability/Housing Costs**

6.1 The survey asked all respondents if they had any difficulties in meeting their housing payments. The vast majority (46 of 56, or 82%) said no and only 10 (18%) said yes (with one of those stating only sometimes).



**Baseline: Total Respondents = 56.**

6.2 The survey also sought further information on the general financial status of the island population, which is crucial in assessing affordability in the local housing system and can impact on a household’s accommodation circumstances. When asked if the household currently received any state benefits, the majority (38 of 58, 66%) said no and 20 (34%) said yes.



**Baseline: Total Respondents = 58.**

6.3 The survey also asked if anyone else in the household received state benefits, and only 2 said yes.

- 6.4 The majority of respondents helpfully provided confidential and anonymised information on their household income bands. Over a quarter of those who responded (12 of 46) received a household income of less than £10k (and of those 7 were on incomes below £6k). In total almost half (22) had incomes of £20k or less.

<b>Q41 excluding benefits which bracket would you place you and your partners' annual gross income before any deductions?</b>		
Income Band	You & Spouse	Other household Member
A <£6,000	7	1
B £6,001 - 10,000	5	0
C £10,001 - 15,000	8	0
D £15,001 - 20,000	10	3
E £20,001-25,000	1	0
F £25,001- 30,000	6	0
G- £30,00 - 35,000	2	0
H- £35,001- 40,000	2	0
I £40,001-50,000	2	0
J £50,000 +	3	0
	46	4

**Baseline: Total respondents = 46**

- 6.5 From our previous analysis of the local housing market (see paragraph 2.10), it is estimated that the average house price on Coll in recent years was around £137k and the lower quartile price was around £95k. Applying the standard income to house price affordability ratio of 4.0 (as recommended in the CHMA's Guidance on Housing Need & Demand Assessments, 2014), then a local household would require an income of around £34,250 to afford the average price or £23,750 for a property at the lower quartile price. Using the figures from Q41 above, as indicative levels of household earnings for the island, then around 83% of local households could not afford the average price and around 66% could not afford the lower quartile price.
- 6.6 The Council has also carried out independent analysis of local incomes based on the commercial datasets provided by CACI Paycheck Ltd. for this purpose. Based on this analysis, we estimate the following income levels for the area:

COLL INCOME LEVELS (based on total of 87 households)			
Mean Income	Median Income	Modal Income	Lower Quartile
£39,996	£33,403	£12,500	£18,379

**Source: CACI Paycheck, 2014**

Based on the number of households per income band in the CACI dataset, we estimate on this basis that around 51% of the local residents could not sustain the average house price (at an affordable income multiplier of 4.0) and over 31% could not afford the lower quartile price in the current market. As the analysis of the survey sample at 6.5 above is more likely to reflect the situation of those households most in housing need, it is likely that the higher estimates

are more accurate in this instance. In either case, it is evident therefore, that affordability is a major issue for local residents.

## 7.0 Empty Homes

Secondary data suggests that, unlike the rest of Argyll and Bute, long-term empty homes are actually not a common feature of the local housing system on Coll (as distinct from second or holiday homes, which are a marked feature of the local housing system and clearly impact on the operation of the market). The Council Tax Register in 2014 suggested there were around 3 or 4 vacant properties on the island while the Atlantic Islands Local House Condition Survey found none. 15 respondents to the Housing Need survey did say they were aware of a vacant property on the island, but from the comments it is likely that many were referring to the same property. It is likely that the options for bringing empty homes back into use on Coll are therefore very limited, nevertheless, if even 1 or 2 properties can be re-occupied then it could have a relatively significant impact on the level of unmet need.

## 8.0 Potential Demand from Non Residents

8.1 Respondents to the Housing Needs Survey were also asked if they were aware of anyone who would like to move to Coll, with a view to gauging the potential demand from in-migrants to help sustain and grow the local population. A significant number (16 out of 51 respondents to this question) did identify potential movers and in total, up to 20 potential households were identified although there is no way to cross reference these responses and determine whether there is likely to be any degree of duplication. Most of these potential in-migrants would appear to be former residents or to have a local connection according to the survey respondents (14 with a connection and around 6 without, but again there could be duplication within these figures).

8.2 In terms of household types, there was a fairly even split between single persons (8) and couples (7), with only 3 or 4 larger households (families with adult children; or mixed group of single person with friends). There were no single pensioners or families with dependent children identified in this sample. This would suggest that this type of demand might best be addressed by the provision of smaller sized properties.

Q45. What type of household would they be?			
Single Person	Couple	family with adult child	other
8	7	3	2

8.3 Development Coll also provided an online survey for any non-residents to express their interest in moving or returning to the island, however this received nil responses and therefore further validation of this potential demand is unavailable.

## 9.0 Community Views – Housing on Coll

9.1 The final section of the survey gave residents the opportunity to comment in general on the need for further affordable housing options on the island. 25 respondents provided useful comment and the vast majority of these supported additional affordable housing on the island. Only a couple of respondents stated that there was definitely no need for more housing due to the lack of supporting infrastructure and service capacity on the island.

9.2 The most common themes among the responses were

the high or unaffordable costs of buying and rental;
the negative impact of second/holiday homes on the local market and constraining access to effective stock;
the potential interest in self-build if support were available; and
the importance of providing suitable accommodation for families and young people in particular.

9.3 Despite a generally ageing population, there was only one response that referred to the potential future need for some form of sheltered accommodation on the island. A few respondents also highlighted poor stock condition and there were also a couple of comments regarding the potentially negative impact of the Project Trust retaining accommodation for its temporary staff and hence restricting access to housing for local residents.

9.4 All comments have been considered and the views have been taken on board. The following selection highlights some of the main concerns and key issues (some comments have not been included or ellipses used where it was felt individuals may be identifiable):

*...If a well -insulated house were available at an affordable rent we would be interested. We are only able to say that we do not have fuel poverty because we are very careful with our energy use...It is very difficult for anyone moving to the island to find any accommodation to rent. In the winter, holiday lets become available but this results in a nomadic life.....I think it is particularly difficult for single people especially younger people who struggle to find enough work. A lot of the housing available for rent is sub-standard, needs a lot of maintenance and is expensive to keep warm.*

*There is not enough "affordable" housing i.e. too many greedy second home owners taking advantage of housing shortages and asking for ridiculous rents. Many properties for rent are below standard ...and too many tenants scared to say anything in case they are thrown out. Do all the houses with more than 2 unrelated families have HMO licences, not to mention EAS certificates, smoke alarms?...How many people are claiming empty properties and either renting with no tenancies or using as secondary residences? The people who are most affected are the ones holding down valuable community/council jobs that are lower paid and part-time hours. They deserve better!*

*If Project Trust were to stop renting all available properties long term, for transient staff, there wouldn't be a problem on Coll.*

<p><i>We were fortunate enough ..... to build up enough savings to buy a plot of land under £10k for a self-build. We had a 40% grant for full costs but this was only possible as we did a lot of unpaid work ourselves. Bridging interest was crippling and very stressful and not easy to find for self builds.... Important to have low cost rental housing.</i></p>
<p><i>A need for affordable or more social housing – all properties are now let – or owner-occupied, no scope now for folk to move to Coll. At present no accommodation is available for any key worker to be employed here in the near future. Prices of building plots and freight of building materials are also too expensive for young families.</i></p>
<p><i>We are elderly and although our present home suits us, if one of us were to become ill or die then the other would not cope on their own in a house of this size. We may eventually need sheltered housing or something like this on the island.</i></p>
<p><i>There is a definite need for more housing for “young breeding couples”. ...Land prices are now becoming sky high...anything from £55k to £80k...</i></p>
<p><i>We need more 2 bedroom houses to take some of the residents that are in 3/4 bedrooms and put them into smaller housing that would give room to families...</i></p>
<p><i>There is a real lack of affordable, permanent rentable housing on Coll. This is a huge problem for locals and also our young people who are often prevented from moving back to the place they were born. The scarce rentable housing that occasionally does become available can often be a sub-standard for letting. ...there is no incentive for people to buy housing or a plot because most people can't afford to unless you are an in-coming retiree. Project Trust staff have taken most of what was available...this is also a problem and should be capped or limitations put on how much local property they can take. There is a real pressing housing need on Coll and has been for years. I know of 7 people including myself that are in either short term, substandard housing or are facing the prospect of homelessness once the season starts again. We are doing our youth a huge disservice by not being able to maintain them on the island. ..we need at least 15 houses built on Coll to accommodate our future generations...The price of land has also increased massively over the years which does not reflect current income levels and places many, many people in the position of being unable to buy land <b>ever.</b></i></p>
<p><i>There is not enough service provision for additional housing i.e. school not large enough; water supply only covers village; only one shop; lack of staff for home help jobs; bad ferry services in poor weather; electric &amp; telephone poor...one company on island takes any rental accommodation for their staff...roads are not adequate... a bridge joining Coll &amp; Tiree would save costs for all services. Coll cannot take more housing...</i></p>
<p><i>...in my 43 years I can't think of any time there wasn't a waiting list for affordable housing on Coll with a secure long term tenancy. There hasn't been family sized homes built by social landlords since the 70's yet lets including key worker houses were sold off under right to buy scheme.</i></p>
<p><i>10 years ago there were less than 6 Coll houses available for holiday let. Now there are 18 ...this same community is now scrounging for handouts to build “social” housing when it's the anti-social behaviour of “holiday lets only” that's the root cause of any shortage of homes. There are enough houses on Coll if people behaved in a more social and responsible fashion.</i></p>

<i>Have you looked at possibility of buying back houses and putting back into housing stock?</i>
<i>There is a desperate need for more housing on Coll both to rent and buy. ...some families are outgrowing their current homes and/or in the future their offspring will need additional homes if they want to stay living and working on Coll.....hard to attract key workers to come and live here if there is little or no housing available to them. Also, the rental prices from private landlords seem to have escalated recently meaning that even the few private houses for rent are out of many working people's budget. ... There are also several people would like to self-build but a combination of plots of land being few and expensive now plus the rise in freight costs means this is not affordable for most working people on Coll.</i>
<i>I think it would be beneficial to reintroduce the Rural Home Ownership Grant or start up something similar as this would help solve some of the housing problems on the island for people who can't get a mortgage. If we got a grant we could build our house...and we would be freeing up a .....ACHA house.</i>
<i>The main drawback of living out with Arinagour is the lack of ... water on tap.</i>
<i>Currently happy with housing needs however on a rolling 6month contract so would like a more permanent stable home with slightly cheaper rent.</i>
<i>Local knowledge is invaluable when trying to assess housing need on Coll</i>
<i>.....I know how very difficult it is to raise the money to cover the high costs of building on Coll...only possible by huge subsidy. ...why should Project monopolise rented housing to home their very short term staff? As a single person no subsidies were available to me, and it angers me to think that my struggles are not represented in the picture of what is and is not financially feasible. I also feel strongly that affordable housing should be in the village within walking distance of shop, PO etc. Coll is becoming a subsidy/grant location. Where is the financial reality?</i>
<i>There are a lot of holiday homes that take houses out of availability to rent and also many semi-permanent workers from Project take up available rental accommodation.</i>
<i>I am concerned at the high number (&amp; growing) of second homes, also looking at the future, the ageing population. I think it's important to make sure any new housing is not available for purchase and kept as social housing. Please build more than two houses there is a real need for social housing here, particularly flats.</i>
<i>Too many holiday homes which could be used for permanent letting</i>
<i>In some cases people who live off the island are offered a house before local people. This should not happen.</i>
<i>If there were schemes to support self builds and land available on Coll I would be interested to learn more about it. If it was financially possible I would consider building my own home on Coll.</i>

## 8.0 Housing Occupation by Project Trust

Following the comments that were raised about Project Trust renting accommodation on the island we contacted them to gain an understanding of what housing they currently occupy. Project Trust is the largest employer on the island with 29

permanent members of staff which represents a significant proportion of the island population. The staff mix consists of staff who own their own houses on the island, some rent privately and some occupy Project Trust owned or rented housing. Project Trust currently own four properties and currently rent four properties for staff use. These provide a mix of tenure from single occupancy, family occupancy and shared accommodation.

## 9.0 DETERMING THE NEED FOR NEW BUILD HOUSING ON COLL

8.1 **Policy Context** - The Scottish Government published revised guidance in 2014 which significantly changed the methodology and definitions for conducting a “robust and credible” housing need and demand assessment (HNDA). Within this revised framework, key factors that will determine the requirement for subsidised affordable new build housing include: demographic and economic trends and affordability in the private market; and a focus on particular forms of housing need such as homelessness and those threatened with homelessness; households living in temporary accommodation or with insecurity of tenure; and overcrowding. Future need is also considered, in terms of the rate of newly-forming households and levels of in-migrants on an annual basis who could not afford market solutions.

### 8.2 Households Needing or Wanting Alternative Accommodation

Overall, the vast majority of residents on Coll appear to be satisfactorily housed at present. The Community Needs survey identified only 6 households who stated that they required alternative accommodation and a further 9 who potentially would like to move. This equates to circa 24% of the total respondents (and 17% of all households on the island). However a further 6 households contained members who would like to move to their own separate accommodation now and 11 potential households that could require their own accommodation over the next 2-5 years

8.3 **Social Housing Requirement** - The bulk of households in current need (10) would prefer social renting and 7 of the potential new forming households over the next five years also stated a preference for this option. There are however relatively low numbers of local residents in the core categories of housing need (e.g. on average less than one homeless case per year; approximately 6 or 7 in temporary accommodation or in other forms of insecure tenancy; and around 3 or 4 cases of overcrowding – allowing for double counting across the categories of need). The RSL stock on Coll is relatively small and turnover very restricted, therefore it is likely that less than half of the estimated 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), then there could be a requirement for around 4-7 new RSL units over the next five years.

8.4 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 identified Coll as a low to medium priority within the Local Housing Strategy and has made a commitment to

support future development on the island within the current Strategic Housing Investment Plan (SHIP). It is important to note that Housing Supply Targets, while derived from the housing need assessment, are not equivalent to the assessment; and are a matter of policy decision, dependent on a number of factors, including, crucially, availability of resources as well as local infrastructure and the basic physical capacity of the island.

- 8.5 Therefore, it is proposed that a target for new build social rented housing of 2-4 units could be delivered within available resources over the lifetime of the current SHIP. The primary requirement is for mainstream accommodation to retain and attract young persons. 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.
- 8.6 **Owner Occupation** – Many of the survey respondents in housing need expressed interest in self-build as well as social renting. In total, there would be potential interest in this option from around 10 households. While some of the historic support and key sources of financial aid for self-build have been withdrawn in recent years, there are potential new mechanisms emerging and the council is currently exploring such options, in recognition that this could prove a significant housing solution, if viable, in the rural and island communities of Argyll and Bute. Very few survey respondents expressed interest in home ownership through purchase on the open market; possibly a reflection of the significant affordability issues on the island and a realistic assessment of local market conditions. Given the extreme affordability issues on the island, with even the (very few) properties available for sale at the lower quartile end of the market being beyond the scope of many local residents, some form of subsidized low cost ownership would be required, but again there was limited appetite for this option among the survey respondents, possibly due to lack of awareness of these mechanisms. This could include the promotion of national schemes such as Rent to Buy; Help To Buy; or Open Market Shared Equity. A provisional target of around 10 new affordable homes for low cost ownership is therefore projected over the next five years to address existing local demand. 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.

## 9.0 CONCLUSION

- 9.1 This study does not pre-empt the full HNDA process which the Council is required to carry out, but it does provide detailed evidence which will be used to inform that final assessment of need for the area. The findings of this Household Survey also suggest potential strategic responses that should be considered by the Council and its partners, as well as the local community.
- 9.2 The evidence indicates a relatively small but genuine backlog of unmet need on the island, and it is clear that some additional accommodation provided at affordable prices or rent levels could play a key role in sustaining recent population growth and economic regeneration, though, critically, this would have to operate in tandem with real and sustainable employment opportunities. A small-scale development of

mainstream social rented properties could address the current and latent need from young residents and newly-forming families. The main requirement, however, for new build housing is likely to be for low cost home ownership via self-build, if feasible.

- 9.3 The main focus of future strategic interventions, therefore, is likely to be on
- maximising the use of existing stock (bringing one or two vacant properties back into use for social or private rent or as affordable ownership options – albeit scope for this is limited given the predominance of second/holiday homes as opposed to long-term vacant dwellings on Coll);
  - repairing and improving existing poor condition properties in the private sector with targeted advice and assistance ;
  - tackling fuel poverty (improving energy efficiency and income maximisation); and
  - supporting affordable, low-cost home-ownership options (by 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.