





Contents

Past

Previous Housing Needs Studies

Housing Need Survey (2012)

Community Housing Need & Demand Survey Research Report (2015)

Housing Needs Examples

Choosing Appropriate Sites

Appointing Consultants

Present

Site X

Site Y

Site Z

Community Consultation

Feasibility & Funding

Site Feasibility

Site X

Site Y

Site Z

Financial Feasibility

Questionnaire

Future

Chosen site

Future development

Involvement of Others

Future Funding

Additional Information

Lateral North:Appendix A

Rural Housing Scotland:Appendix A

Community Consultation:Appendix B

Financial Table:Appendix C

Masterplan Impact:Appendix D

Questionnaires:Appendix E





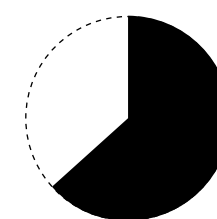
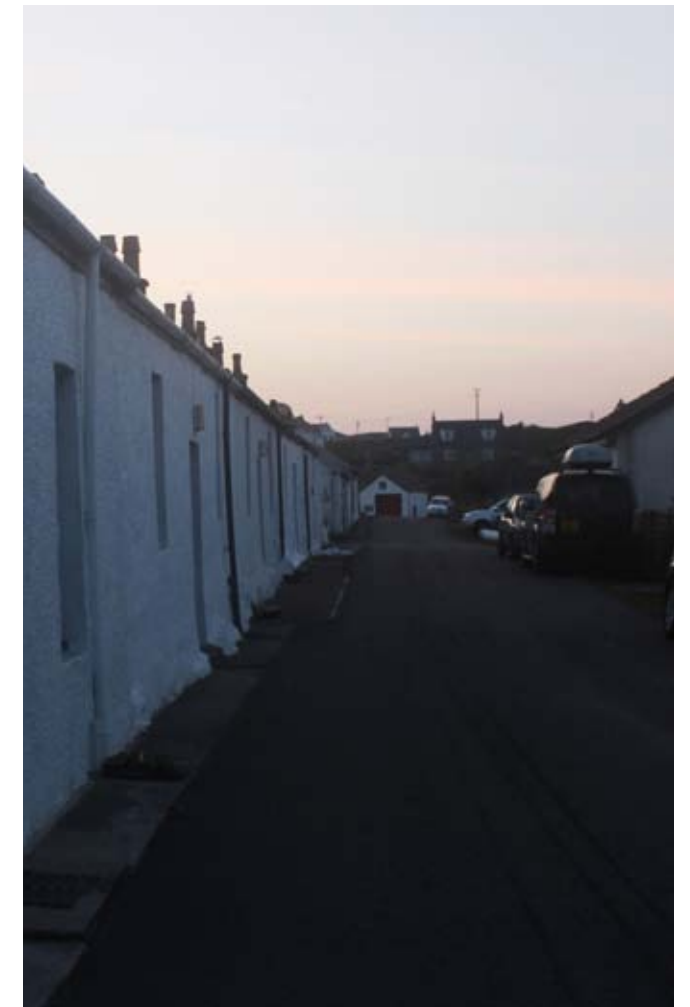
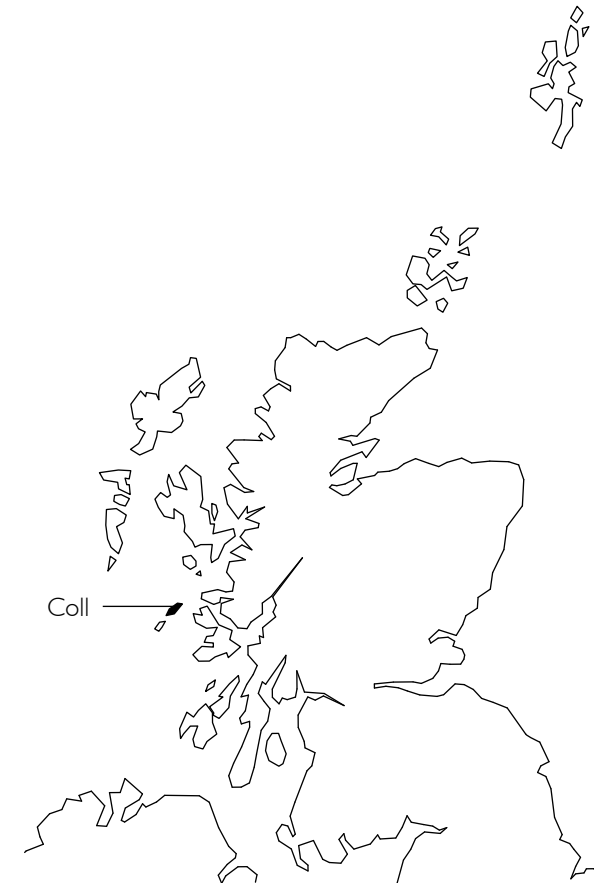
Coll is an island located west of Mull in the Inner Hebrides of Scotland in the council area of Argyll and Bute. Known for its sandy beaches, the island is 13 miles (20km) long by 3 miles (5km) wide. **The majority of the 194 residents (2011 census) reside in the main village of Arinagour which host most of the amenities and services.**

Coll is serviced by a daily ferry service (during the summer months) which connects the island to neighbouring Tiree and Oban, on the mainland of Scotland. The ferry takes a total of 3 hours to go between Oban and Coll. On a Thursday the daily service during the summer runs to Barra and back allowing a longer stop over on Coll or locals to get to Tiree for the day. The island is also serviced by the Hebridean Air Services operated route which runs between Coll, Oban, Tiree and Colonsay. The airport is found 5 miles (8km) south west of Arinagour.

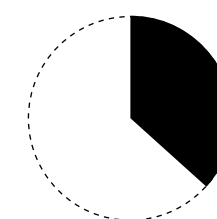
The island has a total of 137 properties with 87 of these being active households. Between 2001 and 2011 the population of Coll increased from 164 to 195; a population increase of 19%. Within the same time period the total number of resident households also increased but only by 9%.

The island is a popular destination for tourists. This is reflected in the 2011 census which recorded a total of 87 occupied to 50 unoccupied household spaces. **Almost all of the unoccupied household spaces are classed as second/holiday homes** with only one of the 50 being an empty house.

The island is in need of new housing to continue to support the growth of the island. Community organisation Development Coll commissioned this report to be produced which has identified a suitable site for housing within the main village of Arinagour. The site will also be used to develop further opportunities for the community and island as a whole using the land productively and sustainably.



87
No of active
households on Coll



50
Unoccupied
household spaces

19%

Coll population
increase between
2001 and 2011

9%

Resident household
increase between
2001 and 2011

BRIEF



Tender Brief

Development Coll Feasibility and Community Engagement for Community Land

Development Coll seeks to appoint a suitably qualified and experienced team **to undertake a feasibility study into the potential for purchase and development of community land on the island.** A grant has been secured from The Big Lottery's 'Investing In Ideas Fund' to undertake a feasibility study into the potential of three sites in Arinagour village.

This study is to explore potential for use of one of these sites for a small number of affordable homes (probably between 2 and 6 units), as well as other beneficial and compatible community uses. **Based on the outcome of the study Development Coll will submit an application to the Scottish Land Fund to support the purchase and development of such land.** It is expected that the team undertaking this project may include some or all of the following: Architect, Quantity Surveyor, Planner, Structural Engineer, Community Development expertise or Business Planner; and Land Valuer.

The Brief

Sites

Local landowners have offered three potential sites in and on the edge of Arinagour to Development Coll for potential acquisition. These three sites are identified in the map in Appendix 1. The feasibility study is required to explore the potential of all three sites to fulfil the requirements of the brief below, leading to a recommendation for the acquisition and development of one site only. It is the intention of Development Coll to then seek funding to purchase this land, supported by the output documentation from this feasibility study. **Given this, the feasibility study must clearly set out the information-gathering and decision-making processes leading to its conclusions and recommendations.**

Feasibility Study Brief

The core aims of this study are to:

- Identify appropriate land for the development of affordable housing
- Identify other suitable community uses for the land compatible with housing. Development Coll is open as to the nature of additional uses for the sites that might be proposed, but these should be feasible and sustainable proposals, for either short term or longer term development. These must be for the benefit of the community.
- Explore the potential for constructing a minimum of two and maximum of six affordable homes on the chosen site, either in one or a number of phases, either as a community led project or in partnership with a social landlord provider
- The feasibility study must assess the financial viability and sustainability of any proposed projects by outlining options for potential funding and the estimated income and expenditure associated with delivering the project. The study should also consider the capacity of the island and the local development trust to deliver any proposed projects successfully.



Community Engagement

Gathering the views, opinions and knowledge of the community is an essential part of the feasibility study, and the appointed team will be required to engage robustly and extensively with the community in the assessment of the available sites and the nature and scale of any potential development on the sites. The community engagement must enable involvement by the whole community, and ensure engagement is facilitated for those often disengaged or disenfranchised by such processes such as the young, the old, the immobile and the shy. In order to do this a range of engagement and information gathering processes should be employed.

The appointed team will record and assess the input from the community in the development of their conclusions, proposals and recommendations. This should be clearly demonstrated in any output reports. **The team will also present its conclusions, proposals and recommendations in such a way that the community and any potential funders can clearly understand the process which has been undertaken.**

PAST

previous housing needs studies



Coll has, within the past 4 years, undertaken two similar studies which have both **investigated one of the key aims highlighted by the community for continued growth on Coll - new housing**. The housing needs studies have identified the required needs and build on the identified projects as part of Development Coll Growth Plan (2011) which are to be “wholly or partly the responsibility of Development Coll (DC) and are being taken forward” by the community organisation of which *“Affordable and social housing”* **ranks as the number one project and priority.**

Housing on Coll

The main facts and figures of the Housing Needs Survey (2012) **with regards to households and population** collated from previous censuses and other desktop research found the following:

1. Estimates suggest that in 2012 there was 91 resident households on the island with a further 53 non resident households (second/holiday home owners). 4 were identified as 'anomalies' which included the health board houses, Caolas and Craigdarroch.
2. A total of 148 houses were occupied or part occupied.
3. Second homes comprise 36% of all housing.
4. There were few holiday houses available for rent hence most of these second homes were unoccupied for most of the year.
5. Resident households had increased by 12.5% between 2001 and 2012.
6. The population had increased considerably within the past 3 decades to 210 - a 60% increase between 1981 and 2011.

As part of the same research method the following facts and figures **refer to housing tenure on Coll and Coll Housing Market.**

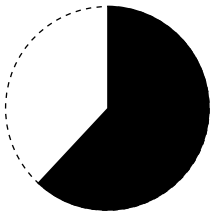
1. Of the 91 resident households on the island 56 (62%) were owner occupiers and 35 (38%) are tenants.
2. There were 15 tenants of Argyll Community Housing Association or Trust Housing Association. These 15 houses comprise all of the social housing on the island (16% of resident housing: 10% of all housing).
3. Five former council houses have been sold through Right to Buy - 36% of the original 14 houses. Three of these contain resident households, whilst two were used as holiday homes.
4. 20 households rent privately (22% resident housing: 14% all housing), including 3 households whose homes were tied to employment at the Project Trust.
5. In the 6 years running up to 2012 (2006-2012) there was a total of 20 house sales.
6. The average sale price of a house on Coll in that time was £164,350.
7. The property which was sold for the lowest amount was a council right to buy in 2006 - it was sold for a sum of £30,000.
8. The highest priced property sold for £558,000.
9. The Argyll & Bute Council Local Housing Strategy reported that between 2001 and 2008 Coll & Tiree exhibited house inflation of 249% - the highest within the region.
10. In addition to house sales three house plots were sold in the same period. The plots were all on land within the village of Arinagour and all three of these plots had holiday homes built on them.
11. A third of the houses sold between 2006 and 2012 have sold for less than £100,000. Most sold between £80,000 and £98,500; requiring a household income of at least £27,000. Data in the Coll & Tiree Housing Market Study 2005 suggests that 61% of households on Coll earn less than £20,000 per year.

91

No of resident households

36%

Percentage of housing which are second homes



62%

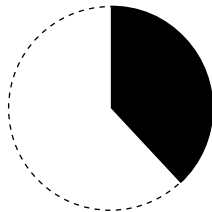
Of 91 resident households % which were owner occupied

53

No of non resident households

60%

Population increase between 1981 and 2011



38%

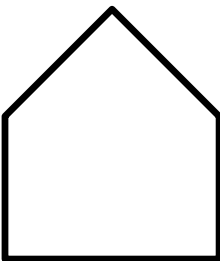
Of 91 resident households % which were tenants

15

No of social houses on Coll

20

Households renting privately



£164,350

Average sale price of house on Coll between 2006-2012

5

No of houses sold through Right to Buy

20

No of house sales between 2006-2012

Rural Housing Service (now Rural Housing Scotland) published in May 2012 **“Coll: Housing Needs Survey”**. Rural Housing Service conducted the report on behalf of Development Coll with the purpose of the survey to *“identify housing needs on the island to help determine whether there was a need for new affordable housing on the island; to find out what kind of housing was required and to suggest ways in which this housing might be developed”*.

The research assisted Development Coll in driving forward the number one project from their Growth Plan (2011) and informed discussions with Argyll & Bute Council, local housing associations, Highlands & Islands Enterprise and the Scottish Government.





General Comments

The general views of the respondents to the questionnaire were in favour of more housing being built. **The overwhelming majority (84%) thought that Coll needed more housing built to meet local needs** and that amongst those with no housing needs 79% agreed there should be more housing built. Many comments were made in support of further housing development and some of these are as follows:

“Increasing mobility problems exacerbated by current home location at top of hill”

“Mother had to leave island due to lack of housing”

“Coll has seen a boom in its population in the last 20 years. Children are growing up fast and current housing does not meet future need”

“There is a need for affordable housing for single folk and couples on the island”

“Coll needs affordable housing for the island to be sustainable”

“The population is growing and lack of housing is acting as a restraint on the economic growth of the island”



Community Engagement

A series of community engagement exercises were undertaken to inform the Housing Needs Survey (2012). **A total of 37 questionnaires were completed and returned which meant that 41% of the resident households contributed** to the consultation. The following figures were derived from these questionnaires which highlighted the need for new housing:

- 1. 8 (22%) of respondents to the survey (9% of all resident households) indicated that they had a housing need.
- 2. Two households stated that their tenancy was insecure.
- 3. One household has to move 2 or 3 times per year to a caravan as the home they rent is used as a holiday home.
- 4. One household stated that their current home was too small and that they are overcrowded.

- 5. Three households stated that they would like to build their own homes but that they could only afford £60-70,000 (two households) and <£60,000 (one household).
- 6. One household requires new housing due to mobility issues. The nearest elderly/specialist housing is in Tiree meaning the resident would need to leave the island.
- 7. One household highlighted that they will require independent housing over the next ten years and that new housing should begin now to provide adequate housing provision for the growing population.

Conclusions of Housing Needs Survey (2012)

The survey highlighted that there was a significant housing need on Coll - **22% of all respondents indicated that they had some housing need**. Of the 8 households which have a housing need four would like to rent while the other four would like to buy/build a house.

The four households who need alternative rented housing have the current problems:

- 1. Location of home
- 2. Mobility
- 3. Insecurity of Tenure
- 4. Lack of alternative housing

The four households who wish to buy/build can do so at prices for less than £80,000. The ability to do this is hindered without a grant to help them due to their household income. Former council RTB houses sell for an average of £96,500 with house plots selling for £50,000 and with high build costs. In 2012 RHOG's had become unavailable and as such **the four households wishing to buy/build would most likely have to leave the island to access lower cost home ownership**.



Community Housing Need & Demand Survey Research Report

Published in May 2015 the second of the housing needs studies undertaken within the last 5 years was coordinated by the community organisation Development Coll with support from a number of organisations, including: Rural Housing Scotland, Argyll and Bute Council and Argyll Community Housing Association. The aim of the report was to help with the following:

1. 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.
2. Influence decision-making by Argyll and Bute Council, ACHA and West Highland Housing Association on future housing priorities and the targeting of resources.
3. Provide a robust evidence base for the local community to develop their own appropriate response to identified needs and local issues.

Key Facts and Figures

The facts and figures regarding housing on Coll had not changed since 2012 with no new censuses conducted or published before the date of print of the report. As such the report highlighted the same numbers for housing on the island as the 2012 Housing Needs Survey. The report differed in number of respondents however with a total number of 61 valid returns received with their responses to questions differing as a result. The previous 2012 Housing Needs Survey had a total of 37 valid responses, meaning that **the 2015 survey engaged 29% more (70% in 2015 and 41% in 2012) households in comparison.** The 2015 total was a very high response rate.

One data set was included in the 2015 report which was not evident in the 2012 Housing Needs Survey and that focussed on House Conditions. According to the Local House Condition Survey (David Adamson Ltd, 2015) for the private sector stock, **the vast majority of the private sector housing was built pre-1919 (99 properties or 83%)** with only 9% (11) 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).

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 unadapted dwellings and a similar number had a long-term illness or disability.**

Key Differences between HNS 2012 and HNS 2015

In 2012 there was 8 people in housing need the 2015 survey shows this has changed to 6 people in need of alternative housing and a further 9 who would like to move. In 2012 there were 2 insecure tenancies recorded and this has grown to 6-7 in 2015. Overcrowding has also increased in this time from 1 household to 3 households as has the desire to self-build of which 10 people expressed an interest in the 2015 survey. What is significant is that although there are 6 people who would like to move now the results suggest that there will be another 9 people who need to move to independent accommodation in the next 2-5 years. The outcome of the survey as recommended by Argyll and Bute Council is that there should be provision made for 4-7 RSL units in the next 5 years. This represents significant investment in housing stock and most likely an investment that cannot be fulfilled by the ABC funding programme alone.

Community Engagement

Development Coll produced a questionnaire for the community engagement with guidance from the local council and Rural Housing Scotland.

Further to this ACHA undertook an analysis of the demand on their waiting list to establish if it was ‘true demand’ (ie. current residents on Coll). The waiting list confirmed that the demand was there from Coll residents and not others outwith the current community.

The questions and resulting answers on the following two pages formed the main focus of the Community Housing Need and Demand Survey Research Report (2015) and are deemed the most appropriate set of questions and answers relating to this report. The full report is attached as an appendix to this report.



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.

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.

Q14 - Is there anyone currently living here who would like to live in separate accommodation now if that were possible?

Only 6 households responded 'Yes' when asked this question which equates to 10% of the respondents. Four of the households to who responded yes highlighted that their household had young adults seeking to leave the family home; one comprised flatmates currently sharing tied accommodation; and one was a potential lone parent.

The next series of questions refer to the 6 households who responded 'Yes' to Q14

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.

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.

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.

HOUSING NEEDS EXAMPLES



The following are a series of extracts from the Community Housing Need and Demand Survey Research Report (2015) highlighting the housing needs required by the community of Coll.

"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!"

"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."

"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."

"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."

"There is a definite need for more housing for "young breeding couples"...Land prices are now becoming sky high...anything from £55k to £80k..."

"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..."

"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 incoming 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 ever:"

"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 & telephone poor...one company on island takes any rental accommodation for their staff...roads are not adequate... a bridge joining Coll & Tiree would save costs for all services. Coll cannot take more housing..."

"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."

"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."

"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 am concerned at the high number (& 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."

CHOOSING APPROPRIATE SITES



How the community chose three sites

Landowners on Coll were contacted in 2013 **asking if they would be willing to sell land for the purposes of affordable housing**. Initially seven pieces of land were offered but this was reduced to five. This left two pieces of land outside the village and three within the main Arinagour. Following the 2015 housing survey results Development Coll carried out an options appraisal.

The options appraisal scored each piece of land on specified criteria and reduced five sites down to three, where **the three remaining sites were part of the community engagement exercise**. Scoring has been done in conjunction with feedback from planning and with the support and advice from ACHA and Rural Housing Scotland.

The options appraisal scored each piece of land on the following criteria:

- Size, must be big enough to accommodate up to 6 housing units
- Location, preference will be given to the village as this was an outcome of the housing needs survey
- Planning likelihood
- Proximity to services
- Potential cost of ground works
- Availability of adopted highway
- Willing Seller
- Timescale – land must be in a position where it can be purchased by the end of March 2015

Due to the weighting of the location after scoring the two sites outside the village were then dropped and **the community engagement exercise proceeded with the three village sites**.

Development Coll decided to tender the process to appoint a suitably qualified and experienced team **to undertake the feasibility study into the potential for purchase and development of community land on the island.**

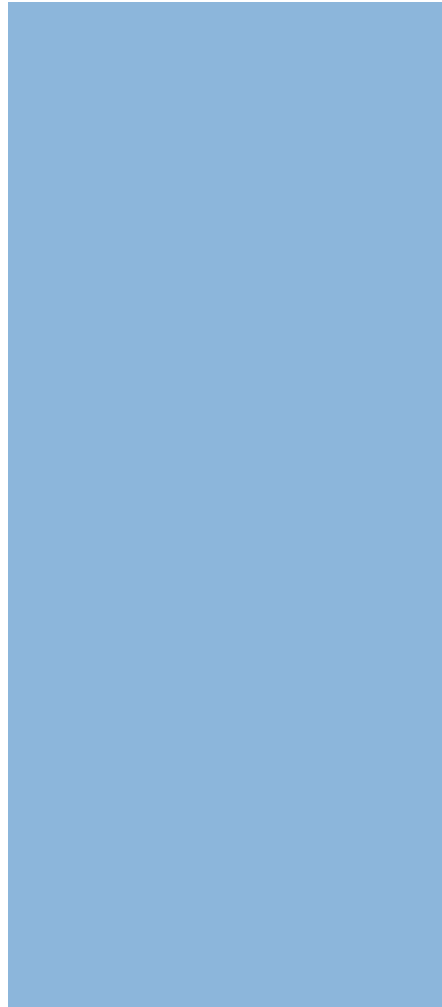
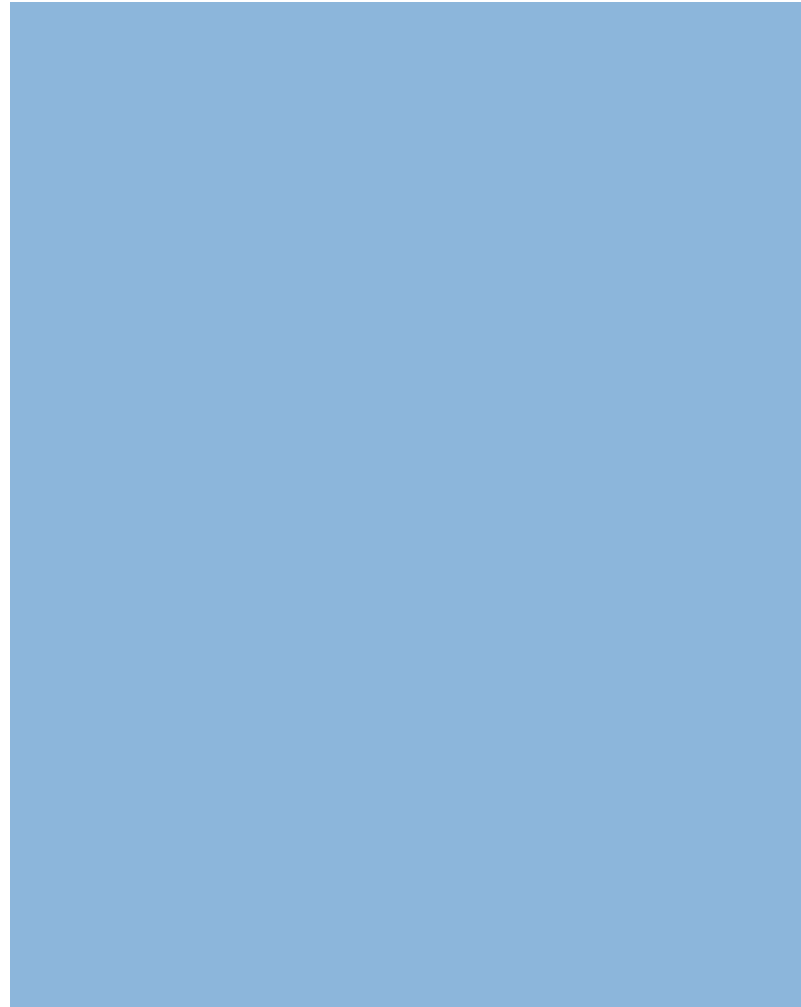
DC invited three companies to tender all of which had experience with rural communities. Each tender was assessed taking into consideration value for money and assessing the quality and cost through a scoring mechanism which comprised of:

- Understanding of the project's requirements - 15 points
- Demonstration of relevant skills and experience e.g. research, community engagement and community planning. There must be evidence that the individuals in the team have the skills and experience to deliver the brief to a high standard- 20 points

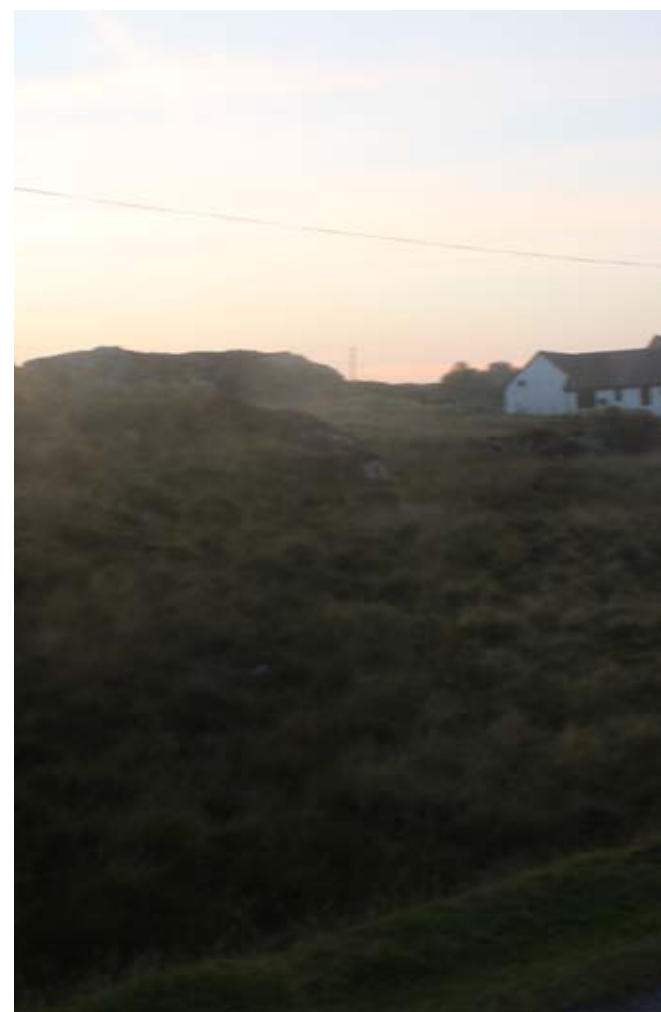
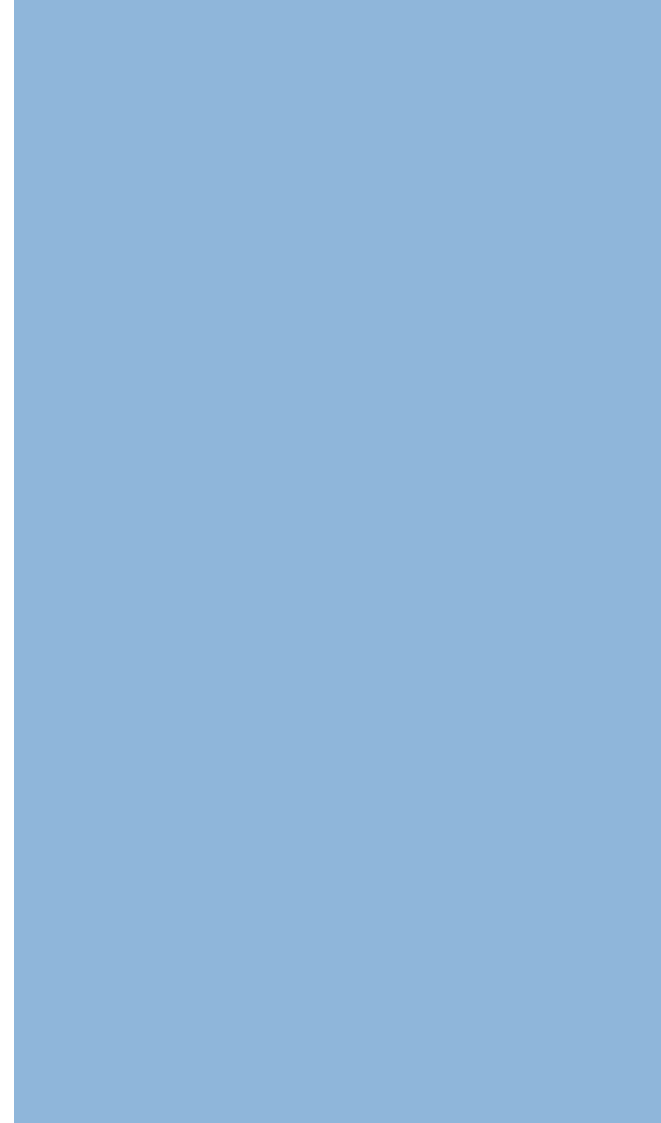
- A demonstrable record of delivering similar projects on time within budget to a similar community client - please provide two relevant referees from projects undertaken within the last 3 years - 10 points
- The robustness of the proposed methodology for undertaking the study, including appropriate community involvement and communication, and arrangements for managing the project within the proposed timescale and budget. An understanding of issues and challenges that are likely to arise in this project should also be considered. - 35 points
- The proposed costs and distribution of resources - 20 points



PRESENT



The following pages highlight how the community have been involved in the process to decide a site which is suitable for housing and other community benefit opportunities. Site appraisals of each site are also contained within the document to provide the reader with an overall understanding of the site and what the communities opinions were, both positive and negative. **These consultations and workshops have informed the choice of site** which is highlighted in the next section: Future.
pg.25



Sites

As part of the initial community outreach for suitable sites for new housing on Coll it was **determined by the community (as highlighted in the Housing Need Surveys)** that the most suitable sites would be within the village of Arinagour and add to the fabric of the village. Three sites were determined suitable as part of this process and the following pages provide information on each site in terms of **topography, land ownership, land condition, size, value and other relevant information** which will inform a suitable site to be chosen.

FEASIBILITY & FUNDING



Feasibility

The feasibility study asks that we explore the potential for constructing a minimum of two and maximum of six affordable homes on the chosen site, either in one or a number of phases, either as a community led project or in partnership with a social landlord provider.

The costs of remote island development can be prohibitive to the development of affordable housing due to the costs associated with building on difficult sites requiring significant drainage or groundwork; roads, electrical and sewerage infrastructure, the lack of contractors necessitating travel and subsistence for mainland contractors; the cost of transporting materials by ferry and the cost of land. The unit cost of development is also high because in the main developments tend to be small in scale which means groundworks and infrastructure costs are not shared between many houses. In Ulva Ferry on Mull, the two house community led development is having to shoulder costs of £60,000 for groundworks and infrastructure; the costs associated with a four or even 6 house development would not have been significantly higher. Therefore instead of £30,000 per unit costs for a two house development - a six house development could have costs of £10,000 per unit.

The cost of construction are also reduced per unit where a larger development is progressed; transport, subsistence and travel costs are spread across a greater number of units reducing the unit cost, and making the development more feasible.

As such on Coll it would be prudent to examine the potential for the development of six affordable homes on the chosen site. This would share costs associated with groundworks, infrastructure and building - lowering the unit cost. Depending on the site chosen there is also the potential to seek a contribution to the cost of infrastructure from the selling landowner - either in a reduced land cost or in financial contribution - in return for being able to utilise the infrastructure installed.

Development over a single phase need not preclude multiple eventual owners as the development could be taken forward as one contract with the resultant houses passed on to the owners. Such a development would however need some agreement as to the design and layout of all six houses to be a coherent contract.

If agreement on the design and layout of a six house development can be agreed between ACHA and Development Coll, a joint development would result in significant cost savings over a two house development with infrastructure and groundworks shared rather than borne by the initial small development.

Funding

The housing needs study highlights the need for affordable rented housing on the island. Therefore we have looked firstly at the feasibility of a 6 house development of social rented housing on Coll - two owned by ACHA and 4 owned by Development Coll. The six house project would be developed by ACHA.

The benchmark funding for the ACHA houses from Argyll & Bute Rural Housing Development Fund is £90,000 per unit. The Scottish Government benchmark funding level for social rent for 2016/17 is proposed at £84,000. It is likely that this will be the top rate any project will be funded through the Rural Housing Fund.

It is anticipated that the rental income from 6 houses (2 x 3 person; 2 x 4 person & 2 x 5 person) would generate a rental income of £26,616 in 2016/17 with average deductions for management and maintenance costs of £1,625, a total of £16,866 would be available to repay loan funding. Based on a loan rate of 5% this rental income would be able to repay a loan of £240,000 (or £40,000 per house). The development cost of the six house development is anticipated to be £994,044 (or £165,674 per house). This leaves a deficit of £754,044 (or £125,674 per house).

Based on benchmark figures for housing grants from ABC Rural Housing Development Fund and the SG Rural Housing Fund the maximum level of grant funding for this development would be £516,000 - leaving a deficit of £238,044 to be funded or £238,044 of savings to be made.

Possible savings could be made by:

- achieving a better loan repayment rate (a 4% rate generates an additional £30,000 in loan funding); scaling back on specification of the 6 houses (costs include a ground source heat pump @ £37,500)
- greater than anticipated savings due to economies of scale from the 6 house development
- incorporating intermediate rent or home ownership options in place of social rented housing

The chart in Appendix C indicates that within current grant levels the development of the six units within the assumed cost of £165,000 is not viable no matter what the correlation of tenure types. The viability of the project will depend on securing additional grant income and/or lowering the cost of the overall project.

The Mid Market Rent grant level used is the recommended 2016/17 rate from the Joint Housing Policy and Delivery Group Subsidy Working Group. This group recommended a £46,000 benchmark rate for Mid Market Rent developments. As with other grant rates the benchmark rate is not the maximum level of grant but the anticipated level at which projects will be funded.

The chart in Appendix C assumes the MMR subsidy would come to Development Coll through the Rural Housing Fund from the Scottish Government. At Ulva Ferry, Mull & Iona Community Trust are receiving £90,000 in grant for each house from the ABC Rural Housing Development Fund which they are to let at Mid Market levels (85% of LHA). A similar level of funding to Development Coll for mid market rent would bring an additional £44,000 per unit in grant and significantly close the funding deficit in the 4 MMR house example (to £42,044 which might be further reduced by build cost savings). Therefore if Development Coll receives grant support to a similar extent to which other community trusts in Argyll have received to deliver affordable housing a mixed development of social housing by ACHA and mid market rent by Development Coll housing becomes feasible.



SITE X



Site X is sited on the north edge of the village of Arinagour, Coll. **The largest of the three chosen sites, it gently slopes from south to north and towards the bay which extends past the site.** The site offers fantastic views towards the main centre of the village as well as south towards Mull and the islands which surround her west coast.

Due to the sites close proximity to the water's edge the site is marshy in areas, especially prevalent during the winter months. **The site has easy access to all services though with electricity, water, roads and drainage solutions readily available.**

The site is owned by Martin Smith, a local from the island. The site makes up part of a larger area of ground which is owned by the same person surrounding the site.



Site Y is sited in the centre of the village of Arinagour, Coll. The smallest of the three chosen sites, it slopes considerably from southwest to northeast. **The site offers fantastic views towards the main centre of the village and is within close proximity of a number of services** such as the local hotel, post office, shop and cafe. It directly faces towards Coll Bunkhouse and An Cridhe.

Due to the sites considerable slope it is imagined that building on the site would pose difficulties with innovative solutions required. The site has easy access to all services though with electricity, water, road and drainage solutions readily available.

The site is owned by Kevin and Julie Oliphant , a local couple from the island. The planning department have highlighted that the site would require a master plan for the area for any form of building and having concerns about access.

It is estimated that the site would manage to host 2 houses due to its size and slope. **A new access point would need to be established which would need further investigation due to the tight entrance available to the site.**

SITE Z



Site Z is sited at the south edge of the village of Arinagour, Coll. The medium sized site of the three chosen sites, it slopes upwards from east to west. **The site offers fantastic views towards Mull and is within close proximity of a number of services such as the local hotel, post office, shop and cafe.** It sits directly in front of the current social housing and a local bed and breakfast and within close proximity of the local school and wind turbines. The site is narrow and access would be deemed one of the problems which could arise from this particular site.

The site has easy access to all services though with electricity, water, road and drainage solutions readily available.

The site is owned by Colin Kennedy, a local from the island.

It is estimated that **the site would manage to host 2-6 houses due to its size.** A new access point would need to be established which would need further investigation due to the tight entrance available to the site and narrowness of the site.

The site currently has planning permission for four houses with planning indicating this could be extended to 6 houses with more land.



FINANCIAL FEASIBILITY



negotiate a lower land value or even a nil land value to reflect this - if the site owners own further development land which they wish to exploit. However given that the land purchase is being funded separately from the housing development any savings achieved on the land value will not reflect on the housing development costs. It may be possible to negotiate a contribution to the costs associated with roads infrastructure on the site from the other owners but if they are achieving a lower value on their land they may argue that they are being expected to contribute twice.

It is possible that access could be created through another route or that ABC planners will agree to the road access to the housing as being built to a lower standard to the adopted roads standard - as had been negotiated elsewhere. However given that this access road may be expected to serve the wider PDA area this is unlikely.

The site conditions on the other two sites are more favourable - though no specific survey of ground conditions has been undertaken.

• Infrastructure

Alongside road infrastructure, access to electrical and drainage infrastructure is key to housing development. At the south site (Site Z) there is expected to be ready access to drainage and electrical connections given its proximity to nearby housing. Middle and north sites may require more groundworks to access services and both may require their own sewerage systems. This will add considerable cost to any development.

• Feasibility

Given the high cost of housing development on Coll it is vital that any additional costs associated with site development are minimised, it is also important that the development is directed towards sites which are viable in respect of planning. Of the three sites proposed; one (Site Y) has significant obstacles associated with infrastructure which will inhibit the feasibility of housing development; one (Site X) has some infrastructure constraints, however its main constraint is planning and this site is unlikely to achieve planning consent for affordable housing when other sites are available and under consideration; the last site (Site Z) has few obvious infrastructure constraints, there will be costs associated with road access but these may be able to be shared with the seller who owns further developable land to the rear of the site, the site also has planning for four houses and increasing the site slightly should enable a six house development to achieve planning. The site to the south of Arinagour (Site Z) is therefore the site on which a viable housing development could be progressed.

Financial Feasibility of Housing Development on Possible Sites

• Land Value

Although the middle and north sites have been valued at lower amounts than the south site (Site Z) in terms of land value this makes little difference to the feasibility of housing development since the land cost is being borne by the Scottish Land Fund. The amount required from the SLF will have no bearing on the amount of grant received for the housing development. Therefore the land value is not a deciding factor regarding the feasibility of housing development.

• Planning

The differential land values for the three sites are associated with a number of factors including planning. The south (Site Z) site has planning for four houses and adjoins a PDA which would indicate that a larger 6 plot site would be able to achieve planning. It is therefore valued at £80,000.

The north site (Site X) in contrast is outside of the PDA associated with Arinagour and as it is on the edge of the PDA is in a Countryside Zone and not a Rural Opportunity Area. As such planning for housing development is very unlikely given that the Local Development Plan was agreed in 2015. Whilst it is possible that planning permission could be achieved, through actively pursuing engagement with the PDA consultation in

the future, this would not be within a timescale that would address the immediate housing need on Coll. The only housing which could be permissible within the Countryside Zone is croft housing on newly created bareland crofts. However even this housing would have a battle with ABC planners who have tightened the rules regarding croft house development. As such the DV has valued the site at £30,000 as planning for housing is unlikely.

The middle site is in the middle of a newly identified PDA within the Local Development Plan. Therefore planning should be somewhat more straightforward, although it is likely that ABC planning will request a masterplan for the whole of the PDA which will add to costs. The main constraints regarding the middle site are associated with topography and access, and it is for these reasons that the valuation the site is £20,000.

• Site Conditions

The middle site has specific challenges associated with its topography, it is a sloping site, and access will required to be driven from the main road up a steep slope to get to the site. This will require expensive groundworks to create a road at fully adopted standards for the six house development. Any road access would also be expected to serve the wider development on the PDA but as the affordable housing development is the first proposed development on the site this project will incur most of the costs. It may be possible to

COMMUNITY CONSULTATION



A key part of the project which would be undertaken by Lateral North and Rural Housing Scotland was to **host a series of community engagement exercises which reached out to the entire community of Coll** and involved as many people within the process as possible.

On the 18th and 19th of September 2015 Lateral North, Rural Housing Scotland and Development Coll hosted a series of community workshops in a variety of different locations throughout the village of Arinagour to engage with as many people as possible. The structure for the day was as follows:

Friday 18th September 2015

10.30am - 2pm: Community Workshop - The Island Cafe
2pm - 8pm: Community Workshop - Coll Hotel

Saturday 19th September 2015

9.30am-11.30am: Community Workshop - An Cridhe

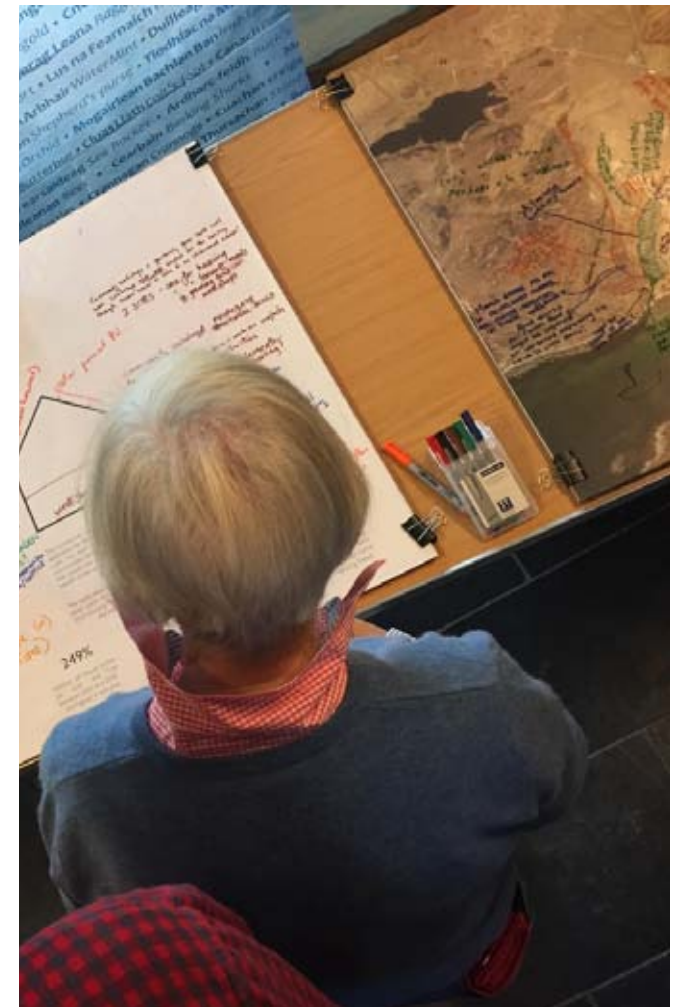
Please refer to photos as part of Community Consultation in the 'Present' section of this report which showcases the community workshops undertaken.

A total number of **70 people engaged with the community workshops over the 2 day period which is extremely high considering the limited time period the community workshops were held over.** To ensure that as many other individuals engaged with the process as possible a questionnaire was also made available for a further week to garner further views from the community. A total of 25 forms were completed and returned to contribute to the community consultation.

This means a total of 95 people engaged directly with the project representing a high proportion of the population on the island of Coll.

The community workshops focussed around three different engagement techniques which each had an unique way of engaging with the community of Coll.

1. A large map of the three sites in context to each other; the village and surrounding landscape was produced. The community of Coll were invited to draw, write and scribble their ideas onto the map highlighting what they considered to be advantages and disadvantages of the three chosen sites. The community were also invited to contribute their ideas of what else each site could be used for which was not housing.
2. A physical scaled model was produced to provide the community with an understanding of the slope and topography of each site. The community were invited to write on green (advantage) and red (disadvantage) cards which would highlight advantages/disadvantages with each of the three sites.
3. A scribble board was provided for the community to contribute their ideas for what else the sites could be used for which was not housing but focussed on other community benefits.



The community consultation brought around a series of interesting results with regard to each site and the **overall need for housing within the community**. The following points reflect the overall consultation (workshops and questionnaires) with the next section focussing in more depth on each site and providing a site appraisal for each one highlighting positive and negative aspects as highlighted by the community:

1. The respondents almost unanimously agreed that there is a strong need for housing within Coll.

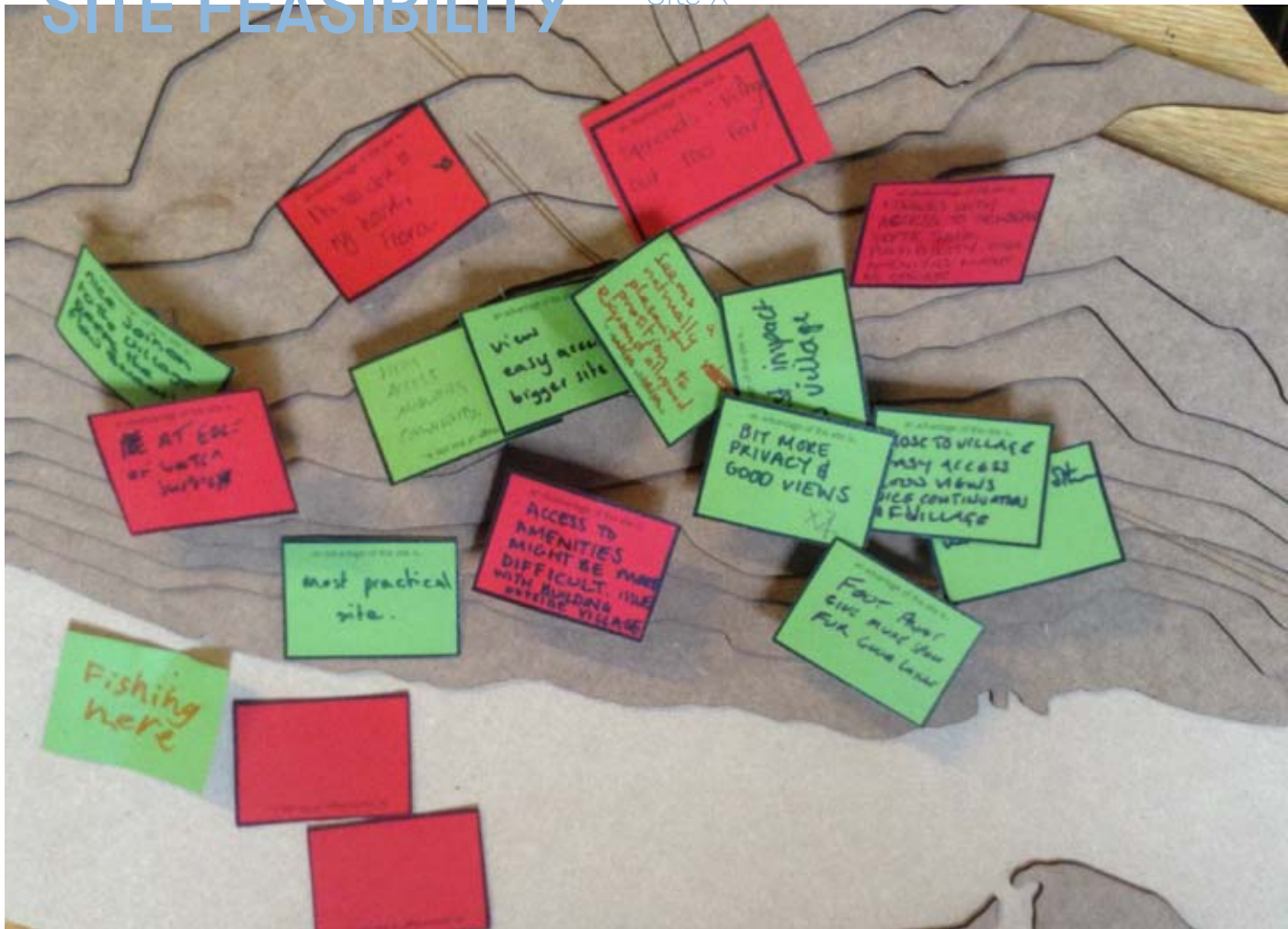
Out of all questionnaires and all 70 people who engaged with the community workshops there was only one person who suggested that they were unhappy with the opportunity of future housing on Coll.
2. The community highlighted their preferred site(s) with the site to the north of Arinagour most favoured by the community. The site was the preferred option, however negatives were drawn against it by others for being outwith the main village and not near to amenities.
3. The site in the centre of Arinagour and on the south edge of the village were the second and third preferred site, respectively. Much like the site to the north of the village, these two sites both had positive and negative aspects as highlighted by the community.

The community consultation continued to highlight that the importance of housing outweighed the preference of sites.
4. The majority of respondents to the questionnaire and community consultation agreed that the land should be used for more uses than solely housing and that these uses should be for the benefit of the community.
5. Additional uses for the land (above and beyond housing) included allotments or community gardens as well as workshops to be integrated as part of the project. Other suggestions included a microbrewery, bakery, place for fisherman (dependant on site choice) and studio spaces.



SITE FEASIBILITY

Site X



The following comments were made regarding Site X as part of the community consultation. The community highlighted what they seen as advantages and disadvantages of the purchase of this portion of land:

Advantages

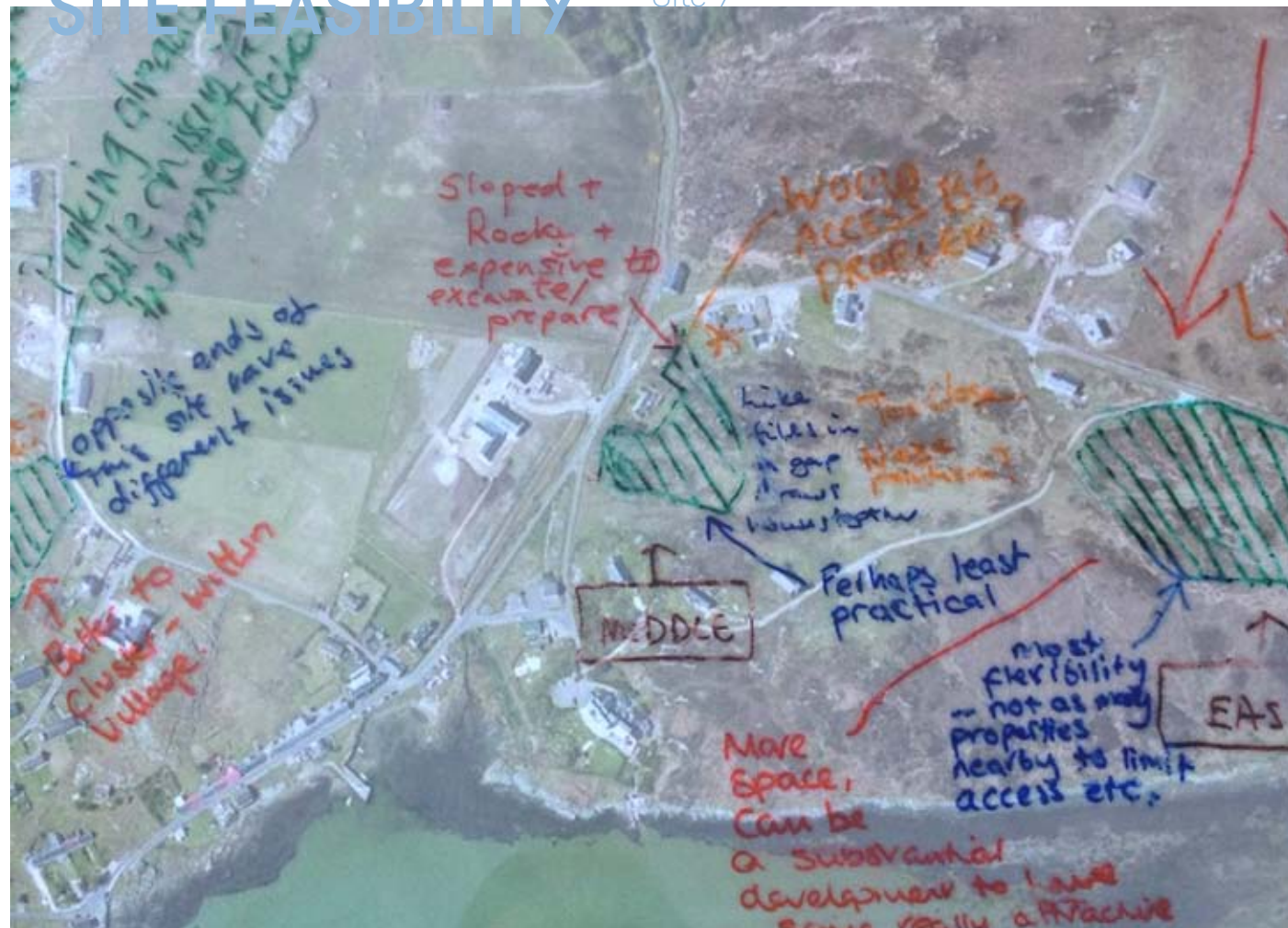
- Most practical site
- Bit more privacy and good views.
- Nice join on to the village.
- View / easy access / bigger site
- Seems a naturally pleasant position to expand all around
- Close to village / easy access / good views / nice continuation of village
- Nice site but extends village unnecessarily
- Lots of space to live - good place to live
- More space / easy access from road / flat land and some for future development
- Nice extension to the village that will just sit nicely on edge of Arinagour
- Most flexible site with not as many properties nearby

Disadvantages

- Access to amenities might be more difficult.
- Issue with building outside village.
- Spreads village out too far
- Issues with access / septic tank / possibility other amenities might be easier
- At edge of water supply

SITE FEASIBILITY

Site Y



The following comments were made regarding Site Y as part of the community consultation. The community highlighted what they seen as advantages and disadvantages of the purchase of this portion of land:

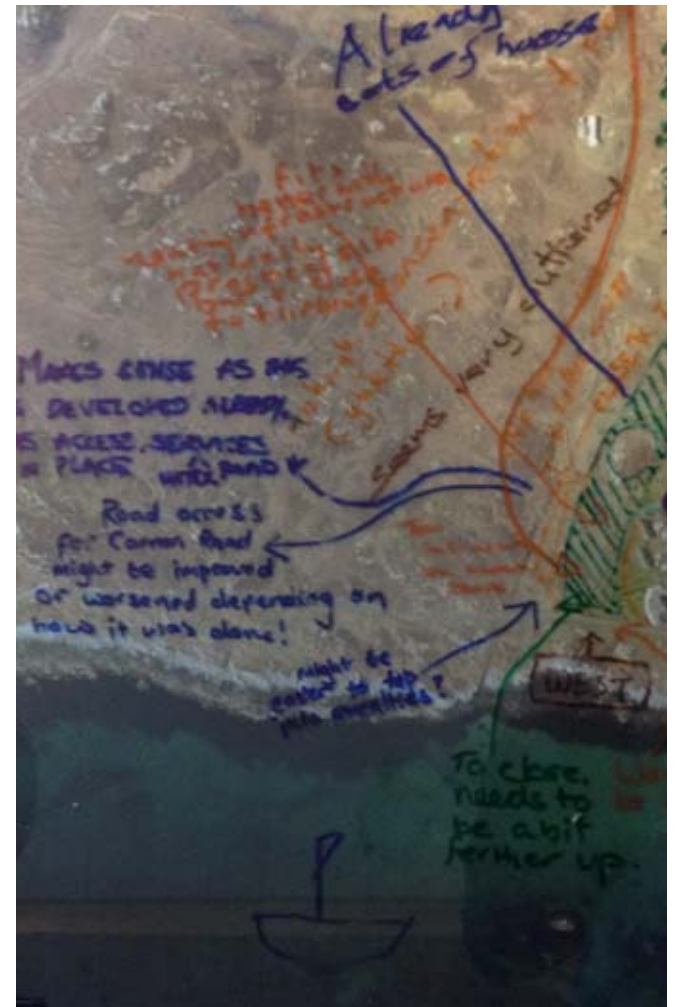
Advantages

Handy for village for maybe a couple of houses
Convenient for village and hall
Interesting site - close to the village
Views - proximity to village and amenities - varied vegetation
Fills in a gap in the village

Disadvantages

Steep and rocky
Too cramped - limited possibilities - more visually intrusive
Access point - Cost to build
Too small and too steep
Perhaps least practical
Where would access be proposed?

Site Z



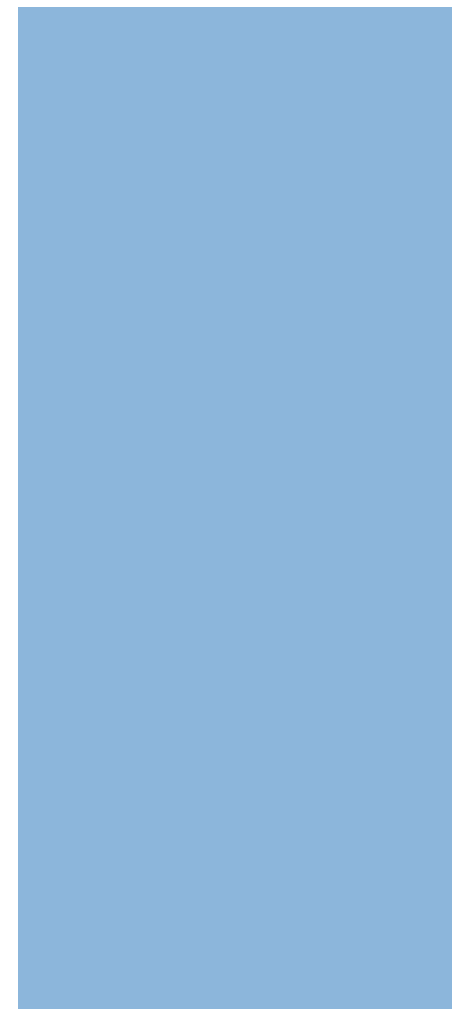
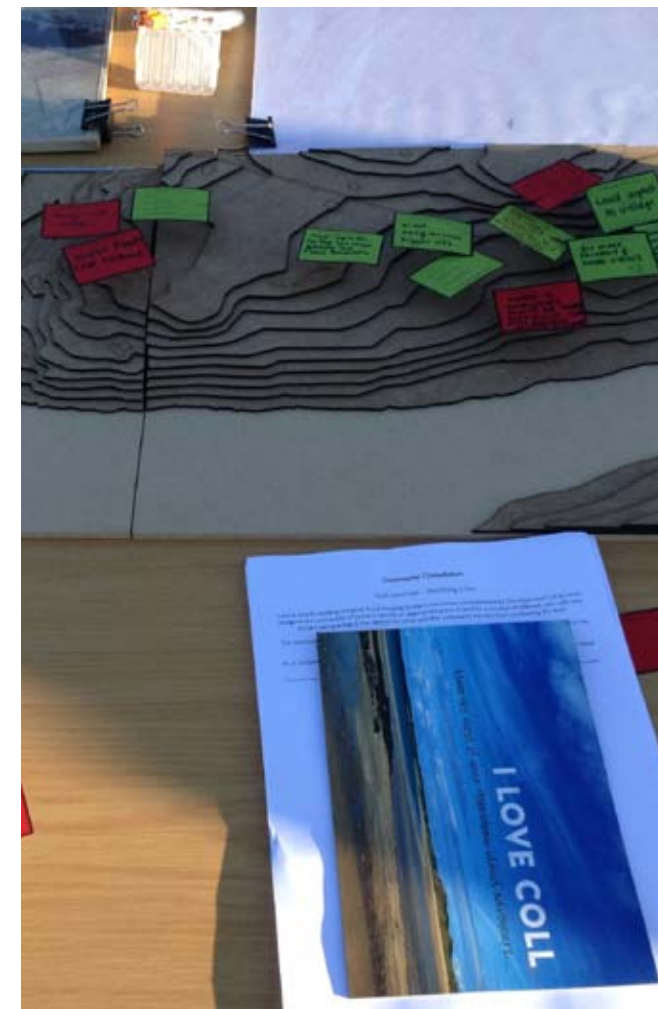
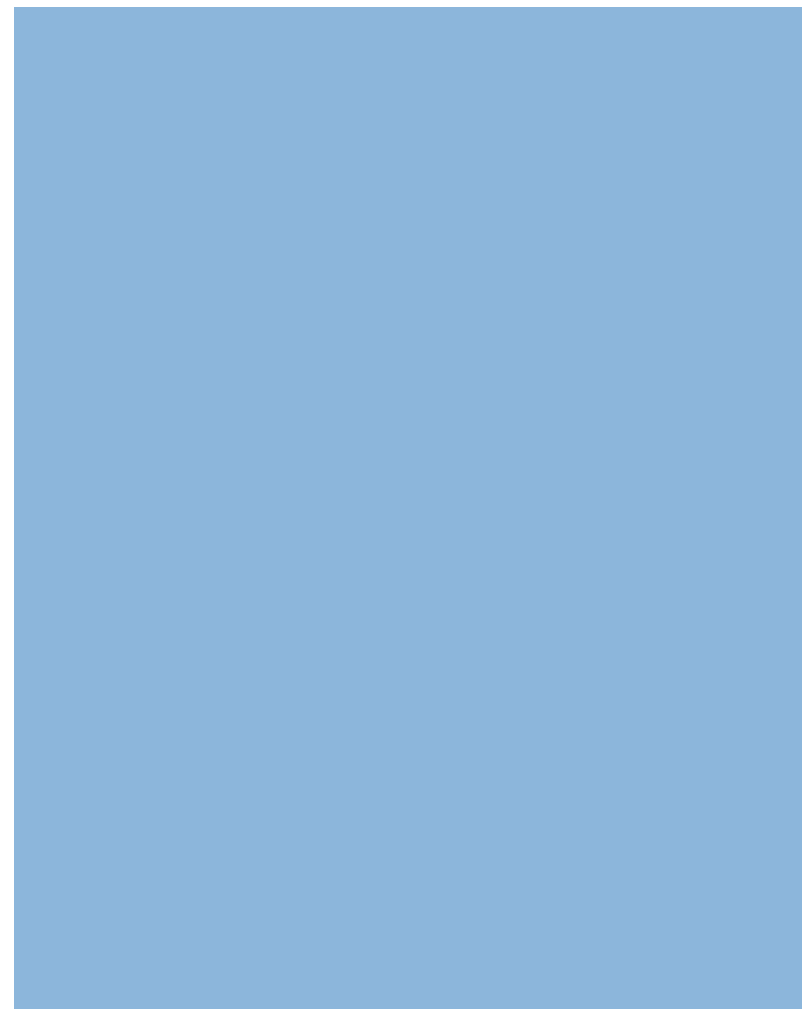
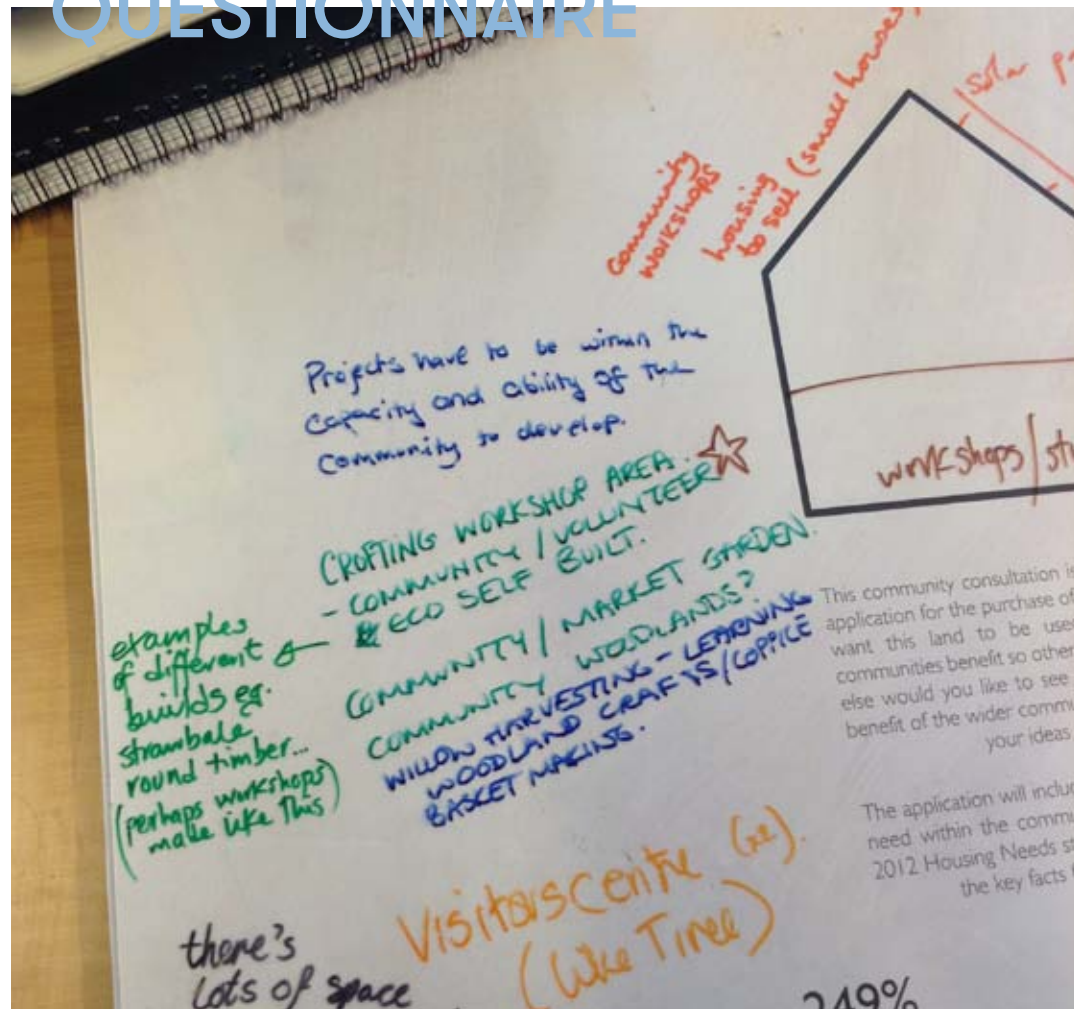
Advantages

- Most practical because of existing infrastructure
- All amenities already in place
- Keeps village central in a cluster
- Community aspect close to village amenities
- Cheaper build because of water and sewerage
- Makes sense as this already has access, services, water and road in place

Disadvantages

10. *Journal of the American Medical Association*, 277, 1996, 1033-1037.

QUESTIONNAIRE



The following comments round up the overall responses from the questionnaires which were received. To see all questionnaire responses please refer to Appendix D.

Q1. What kind of housing do you currently live in?

This question provided a variety of responses including rented, trust housing and holiday home - the questionnaire respondents all had a variety of different housing tenures. For a detailed breakdown of housing tenure on Coll please refer to the previous Housing Needs Surveys (2012 & 2015)

Q2. Do you believe there is a shortage of housing on the island?

This question was almost unanimously answered with YES. Only one of the respondents said that they thought new housing was not required on the island.

Q3. Explain your opinion [with regards to Q2]?

This question was answered by all respondents with many highlighting that there was not enough housing available for existing residents to buy, that any housing which was available was too expensive and that many residents live in rented accommodation with little or no security. A few of the main comments are highlighted below:

"Many of our friends and acquaintances are living in short term rental accommodation with little or no security"

"Many people wish to own their own home on the island or return as adults and there is nothing available at an affordable price for a new home owner."

"Very little houses for security of tenure - private rental high - insecure tenancies. Social housing depleted and nothing for singles/families"

Q4. What else could the land be used for?

Additional uses for the land (above and beyond housing) included allotments or community gardens as well as workshops to be integrated as part of the project. Other suggestions included a microbrewery, bakery, place for fisherman (dependant on site choice) and studio spaces.

Q5. Of the three sites identified which do you think is most appropriate?

Of the 25 responses which were received 10 suggested Site X was most appropriate for new housing. 1 respondent had "no opinion" while the remaining 14 were split evenly between Site Y and Site Z.

Q6. What advantages do you think this site provides?

As the responses were relevant to the site which had previously been suggested in Q5 the following comments must be viewed in terms of the site which they refer to:

"Good position and views" / "Space, level, less impact on people" (Site X)

"Close to amenities for people without cars" (Site Y)

"Close to village centre and other houses and view" / "Closer to local amenities" (Site Z)

Q7. What disadvantages do you think the site provides?

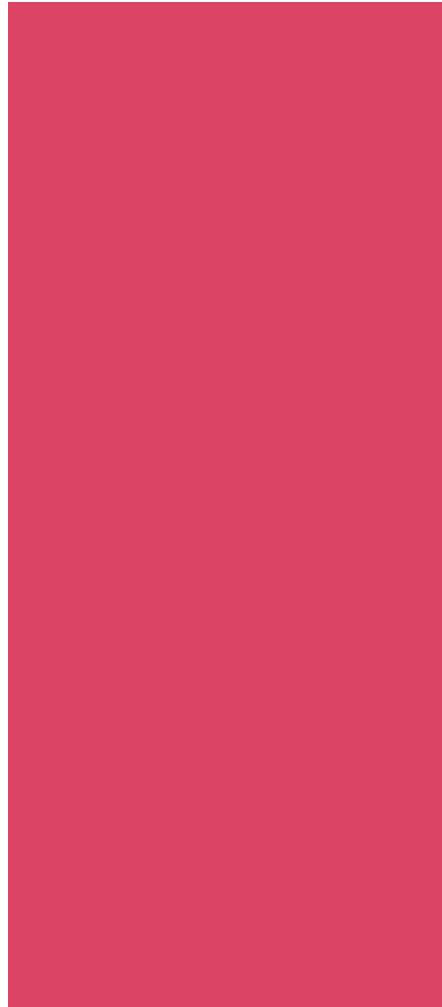
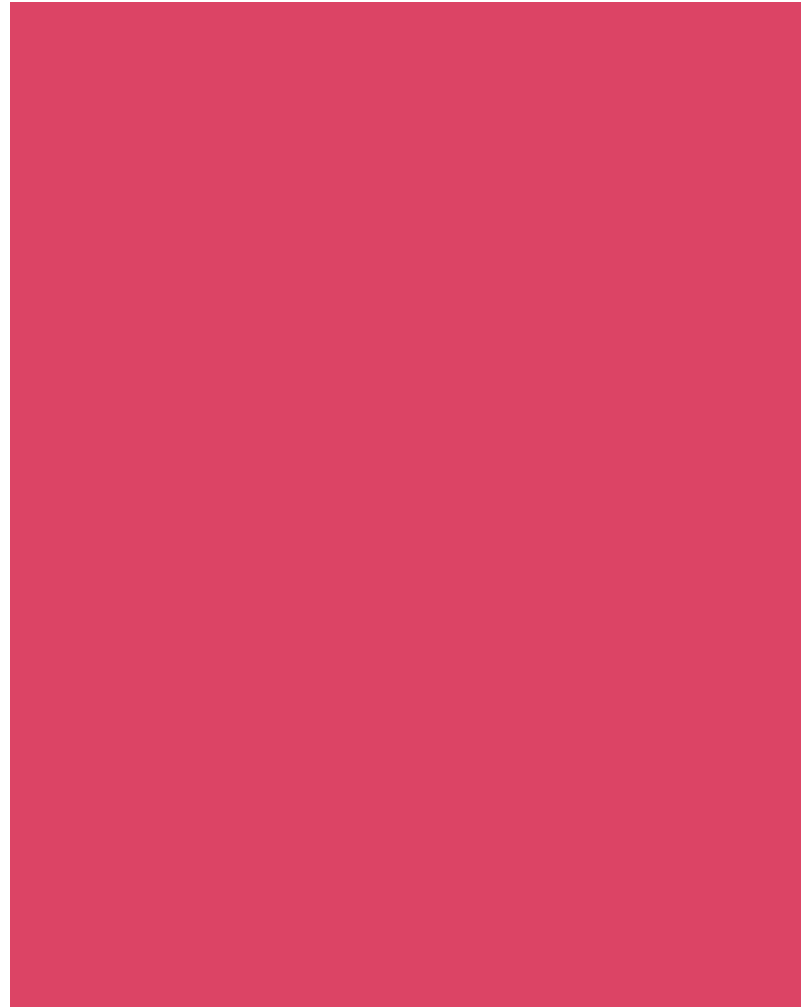
The majority of questionnaires responded with no comment to this question. However, some comments were focussed around the location of the site with regards to amenities or infrastructure on the island. The following comments highlight this:

"Possible distance from school/shops"

"Unfortunately this site is very close to existing wind turbines"



FUTURE



CHOSEN SITES



Throughout extensive engagement with the community it was highlighted that there is a strong need for housing on the island immediately to cater for the existing residents. The previous Housing Needs Studies have highlighted that there is a need for at least 6 houses to cater for demand. However, it is believed that this number is conservative and that over the next 10 years a total of 10 houses or more should be built.

Highlighted throughout all community engagement exercises was the need for housing being the number one priority above location of housing.

Considering these factors the most appropriate option is to consider that the community should invest in two of the three sites - the two larger sites - which will allow for adequate development now, and in the future.

It is recommended that the community purchase the two sites named 'Site X' and 'Site Z' which bookend the village. Due to 'Site Z' currently having planning permission and within the Local Development Plan for Argyll & Bute it is recommended that this site would be developed for community housing to begin with while 'Site X' can be used for community benefit while planning permission is obtained/applied for for further development.

This strategy would allow for immediate development in an area of the village which would require minimal additional services and has already been approved by the local authority.

The following information provides the deciding factors for each of the three sites and why each was chosen/not chosen:

Site X

Site X has been chosen as one of the two sites which the community of Coll should purchase for the benefit of the community and community housing. The site received a mostly positive response from the community and out of the three was the most favoured.

Due to its size, location, orientation and access to services the site is most appropriate for housing, however as it does not currently have planning permission the community may consider this for alternative uses currently until planning permission is granted.

The site is situated at the north end of the village and of the three sites is the largest. The community should also seek to work with the local authority to ensure that the land achieves planning permission for future development in terms of long term development of the village of Arinagour. Planning have indicated that as it is outwith the PDA planning permission would not be granted, but that this could be challenged - this would take considerable time however. The site is ideally suited for housing and as such if planning permission were successfully achieved immediately then this should be considered the preferred site for housing, however it is most likely to be considered as a long term project which would allow for community funding to be achieved.



Site Y

Due to the size of Site Y it is recommended that the community do not purchase this parcel of land. Its topography and size were cited as the biggest problems by the community. The cost of the site in comparison to its size in comparison to the other two sites also make the site less desirable.

Site Z

In addition to Site X it is advised that the community purchase Site Z as well. The site had a mixed response within the community with some residents arguing that the site is close to current services and would be a natural extension to the village beside other social housing, while others suggested the site would be too close to the wind turbines, access would be complicated and that any development would spoil the views towards Mull of current residents.

Considering this it is advised that the community utilise this site for community housing to ensure the communities immediate need is satisfied. The site currently has planning permission and as such this is seen as a strong advantage to progress housing quickly. Any development proposed should, however, ensure that the issues highlighted by the community are addressed and current residents are not disadvantaged by this development.

FUTURE DEVELOPMENT



Future Development

As mentioned in the previous section the time scales associated with housing on the island is critical. The community are in need of housing now, and have been since at least 2012 when the Housing Needs Survey was undertaken.

As mentioned in the previous section it is recommended that Site Z is developed immediately due to the site currently having planning permission for four houses, its location within the village and its access to current services.

The preferred site should be investigated as a long term option for further community housing and the local authority should be consulted on the site, the communities aspiration for it and potential planning permission in the future.

Further to this the community may now wish to take forward Site X for other community benefit projects such as community gardens, allotments and other projects as identified in the Growth Plan (2011).

Community Uses

The initial brief and community consultation highlighted that the community wish to see any land purchased to be used for alternative uses as well as housing. Some of the key opportunities which would be available, as highlighted above, range from new buildings through to how the land is used sustainably.

Many at the community consultation highlighted the need for workshop space for small businesses. Like many other communities throughout Scotland, an initiative to provide workshop space would allow businesses in small communities to flourish and encourage people to interact with resources on their doorstep that they might otherwise not know about.

Allotments and community gardens also came up time and again as part of the community consultation and as such the community should investigate this further. With one of the chosen sites close to the school on the island there is an opportunity to use such an initiative in conjunction with

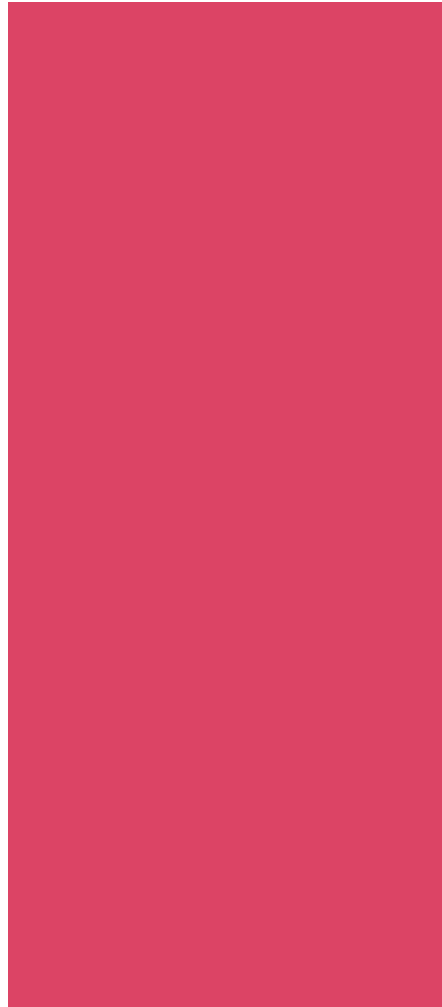
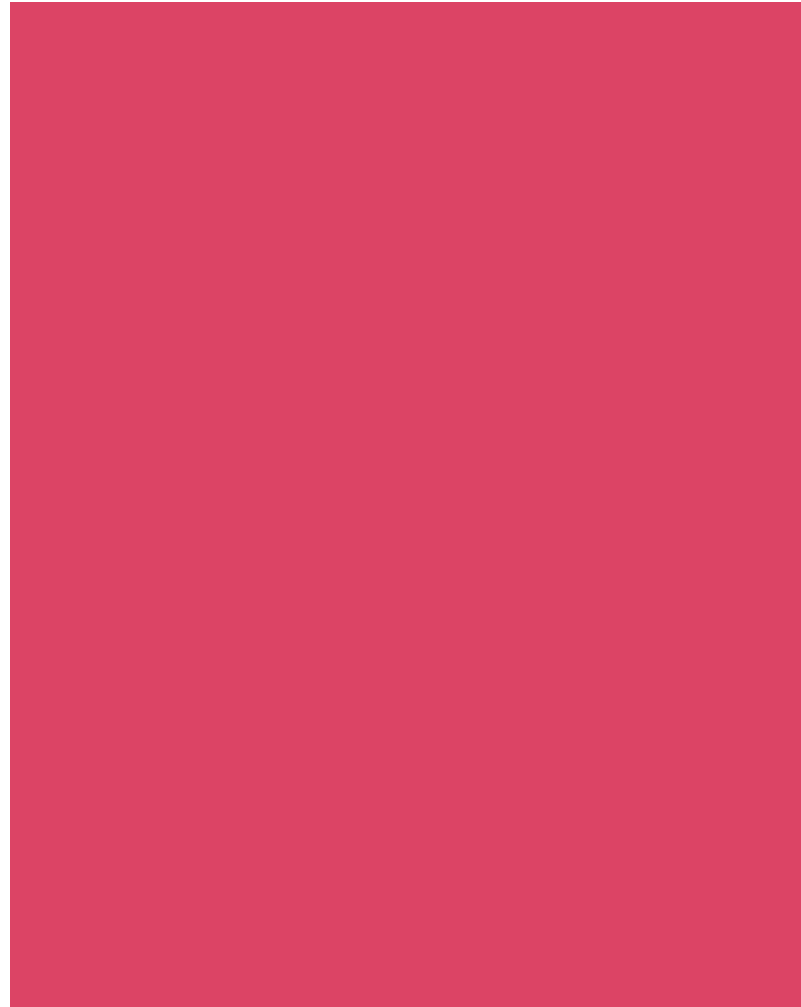
educational purposes. It is suggested that the community engage with appropriate organisations such as Nourish Scotland on how they might best create sustainable community-led food initiatives on the island. Other forms of land use which were suggested which would also provide educational opportunities were willow harvesting which would allow people to learn woodland crafts or create coppice baskets. Others suggested that the land could be used for picnic areas/park

Further to this the community also suggested that a new all purpose sports pitch should be considered for the land as well. Funding for such projects can be found through a variety of sources and the community could seek to engage with these organisations should the community decide to go forward with this initiative.

Continuing the theme of housing one suggestion was that plots of land would be provided to locals to build their own home. The community eco-build option was suggested which could follow the successful project of Tog Studio on Tiree. Also referring to Tiree, one suggestion was for a visitors centre.

Other housing suggestions included land for static caravans and both temporary and permanent homes for regular visitors.

INVOLVEMENT OF OTHERS



Background

Housing Need on Coll

The Coll Housing Market Community Housing Need and Demand Survey Research Report undertaken in 2015 highlights that there is a need for 4-7 new social rented houses[1] on the island over the next five years. In addition the research states that a further 10 households in housing need would like to own their own home and "given the extreme affordability issues on the island... some form of subsidised low cost ownership would be required"[2]

The study highlights that Argyll & Bute Council recognise Coll as a priority within their Local Housing Strategy and have committed to further development with the Strategic Housing Investment Plan (SHIP). However due to scarce resources and competing priorities it envisages that just 2 -4 social rented houses could be delivered in the course of the current SHIP. The 2013-18 SHIP includes 2-4 houses for Coll within the Strategic Local Programme for 2015-18 to be developed by Argyll Community Housing Association or West Highland Housing Association.

Argyll Community Housing Association

As the housing association with the majority of the social housing on Coll (having inherited this from Argyll & Bute Council), ACHA have emerged as the potential developer for social housing on the island.

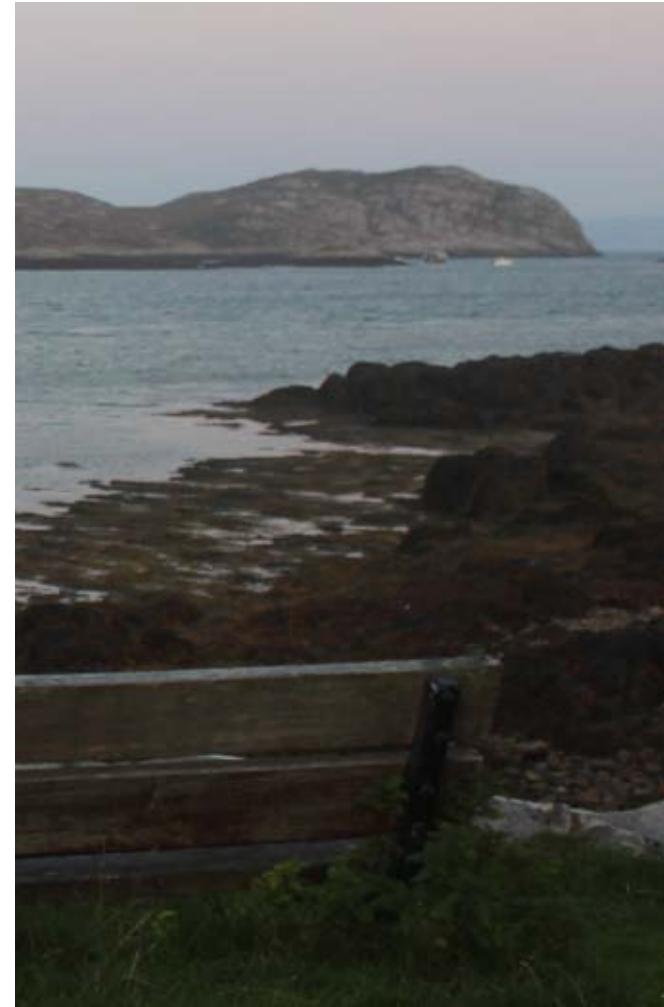
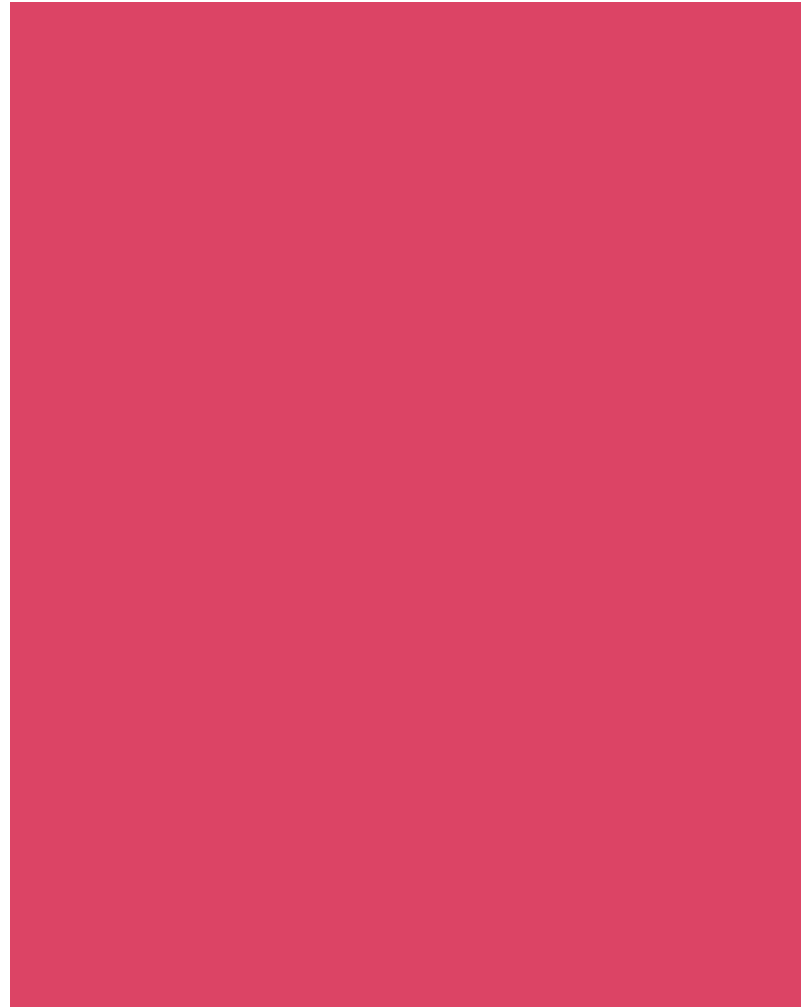
Development Coll have met with ACHA to discuss how to progress the development of housing on the island. ACHA have stated that they can only develop two houses for social rent on the island and can only develop housing on land which they own - according to the Scottish Government housing associations are able to develop on leased land, however such development does require a different legal form for grant and loan providers and appears not to be something ACHA are willing to develop .

Development Coll

Development Coll have been at the forefront of promoting the development of more affordable housing on the island. In 2012 they commissioned a Housing Needs Study by the Rural Housing Service and initiated discussions with the Scottish Land Fund and Argyll & Bute Council regarding funds to buy land for housing and funds to develop rented housing.

Development Coll have led the project with another Housing Needs Survey being produced in 2015. The organisation has also been at the forefront of finding appropriate sites and engaging with the local community, local authority and other organisations to push the project forward.

FUTURE FUNDING



Funding

• Argyll & Bute Rural Housing Development Fund

At the time of these early discussions between Development Coll and Argyll & Bute Council the Council promoted the Rural Housing Development Fund from their 2nd Homes Council Tax receipts as a support for affordable housing development. This was available to community trusts to take forward development as well as housing associations; Iona and Ulva Ferry community housing developments were awarded funding at £90,000 per unit from this fund. Since 2014 however this fund has been restricted to housing associations - and communities promoting housing projects have had to partner with housing associations to secure this funding for their developments.

• Scottish Land Fund

Development Coll have discussed purchasing land for community housing with the Scottish Land Fund since its inception in 2012. At the time of these early discussions the existence of the Rural Housing Development Fund and its availability to fund community owned housing, meant that housing land bought through the Scottish Land Fund would remain in community ownership after its development as the developer would be Development Coll.

The Scottish Land Fund have stressed that they would wish to see the bulk of any land bought with their funds to remain in community ownership and that they did not see themselves as a route to providing cheap or free land for housing association development. The Scottish Land Fund would be willing to fund the purchase of land for housing where subsequent housing was owned by the community or where the land was leased to the housing association for development. The SLF have also funded communities to buy land where some of the land will be sold/donated to a housing association but where most remains in community ownership (Culbockie). The SLF have also recently funded two community trusts to buy land for housing development where the proposal would be for the community to develop the housing but where the funds for such development would come from was vague.

Due to the curtailment of community access to the ABC Rural Housing Development Fund, and therefore no access for development funds for community owned housing, Development Coll have sought to progress the land purchase for housing in partnership with ACHA. However the SLF have insisted that they will not fund the purchase of land exclusively for housing association development. DC are therefore seeking to acquire land which will enable ACHA to build two houses for social rent but which could also enable DC to enable further housing development and deliver additional land based uses.

• Rural Housing Fund

During 2015 the Scottish Government has been developing a new housing fund to support community led housing. The Rural Housing Fund will be open to a range of possible providers including community housing trusts, community groups, and community councils, and will have the following priority outcomes:

- To increase the number of rural empty properties re-used for affordable rent or purchase.
- To increase the supply of new build homes for affordable rent within rural areas
- To increase the supply of homes for affordable home ownership within rural areas.

Successful projects will:

- show strong evidence of the community's need for the project
- demonstrate a strong element of community engagement/consultation
- shows evidence of demand/how demand was evaluated.
- length of time the house/s can be secured in affordable sector:
- provide evidence of creating and supporting training opportunities.

- transparency of allocation policy used.
- impact on sustainability of community and local economy.
- quality of housing provided – likely running costs and long term affordability.

At the time of writing (October 2015) it is unclear how much money will be available through this fund and the parameters of the funding expected. It is likely that the fund will seek a low average unit grant across all of the awards made - £40,000 or lower - however the Scottish Government have also stated that more expensive projects which meet many of the targets and/or being developed in remote, difficult locations will also be funded.

Therefore the Rural Housing Fund is a possible source of funding for Development Coll to build affordable housing should the organisation wish to develop housing itself.

ADDITIONAL INFORMATION





Lateral North is a research and design collective based in Glasgow, Scotland.

Lateral North looks to investigate Scotland's new place and identity within an economically emerging northern region; exploring the relationship between people, culture, places, industries and economies.

With a shift in approach and traditional ideology, Lateral North engages in cross-sectoral, multidisciplinary design and research. This collaboration allows discovery, investigation and testing of previously over-looked opportunities and engage people in long-term, strategic, holistic visioning.

Lateral North's integrated design approach involves extended engagement alongside creative professionals and attempts to deliver a competent design resolution for projects ranging from historic site conservation and community trust developments to exhibition and graphic design.

LATERAL NORTH

1/1 109 Cook Street,
Glasgow
G5 8JQ
Scotland

office@lateralnorth.com

(+44) 7837 130 196

[@lateralnorth](https://www.lateralnorth.com)

Rural Housing Scotland helps rural communities develop solutions to their housing needs.

Values
Rural Housing Scotland believes that it is vital to sustain our small rural communities. We believe that affordable rural housing is crucial to sustaining and developing our rural communities. We believe that communities should be empowered to own and control their housing choices. We strive to give a voice to people who are excluded and isolated.

We operate in ways that are environmentally sensitive and sustainable.

Aims & Objectives
To help rural communities to resolve local housing needs.

- Establish and maintain contact with rural communities across Scotland.
- Work with rural communities to define their housing issues and devise appropriate solutions.
- Provide advice and support to individuals to enable them to find appropriate housing
- Encourage and support the development of community and housing networks
- To highlight rural housing needs and to develop solutions.
- Raise the profile of rural housing with the Scottish Government, the Scottish Parliament, housing and development agencies and the media.

To ensure that appropriate systems and structures are in place to secure aims 1 and 2.

- Develop a small central core to service the organisation, support local workers, develop policy work and provide services to members.
- Develop local projects operating within defined areas with local partners where need exists
- Ensure that Rural Housing Scotland's organisational structure reflects rural communities

RURAL HOUSING SCOTLAND

Haddington House
28 Sidegate
Haddington
East Lothian
EH41 4BU

derek@ruralhousingscotland.org

(+44) 1620 248 002

@RuralHousingSco



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 1 - Outside 'The Island Cafe'



Location 2 - Outside 'Coll Hotel'



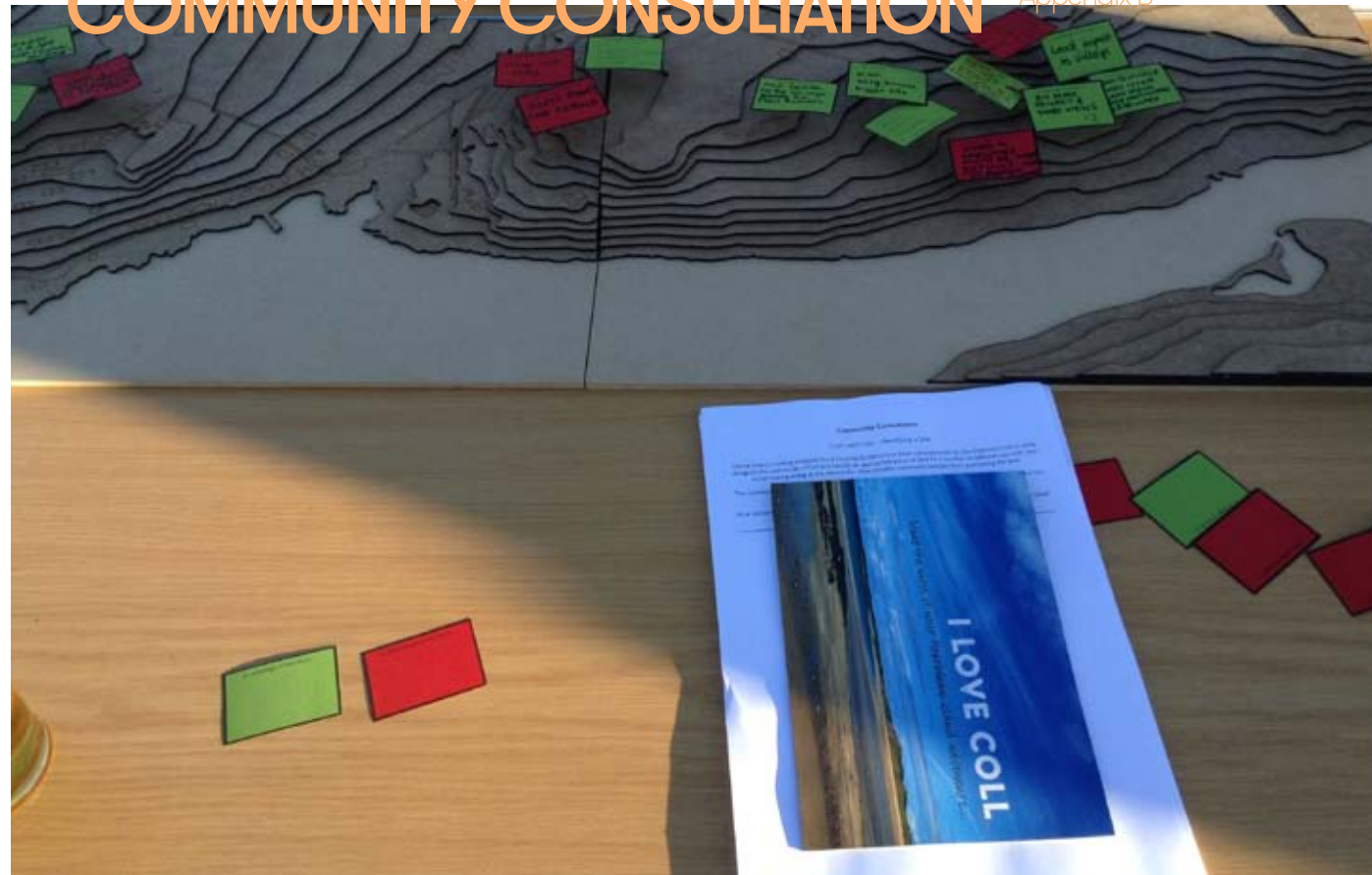
Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 2 - Outside 'Coll Hotel'



Location 3 - 'An Cridhe'



Location 3 - 'An Cridhe'

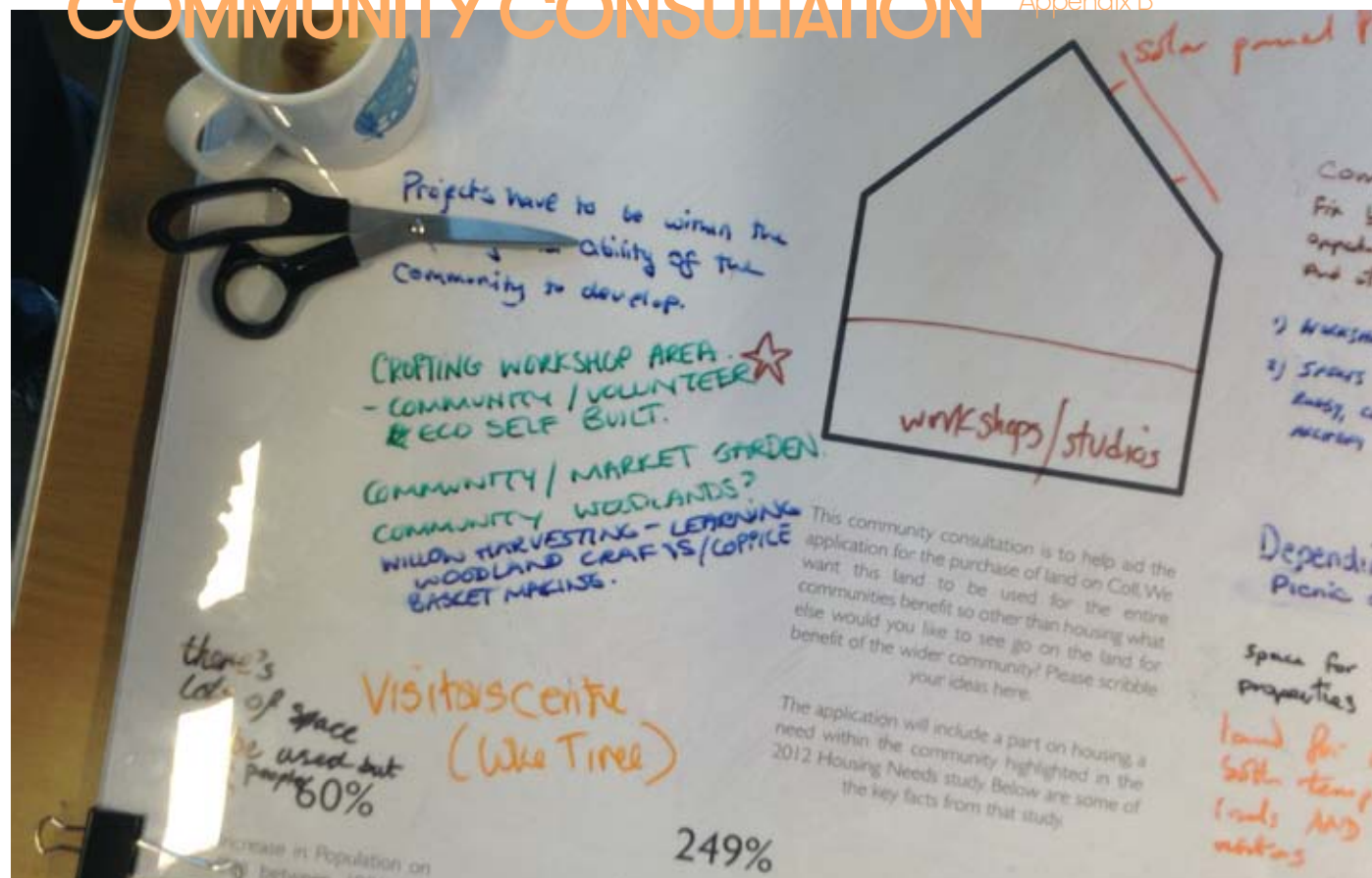


Location 3 - 'An Cridhe'

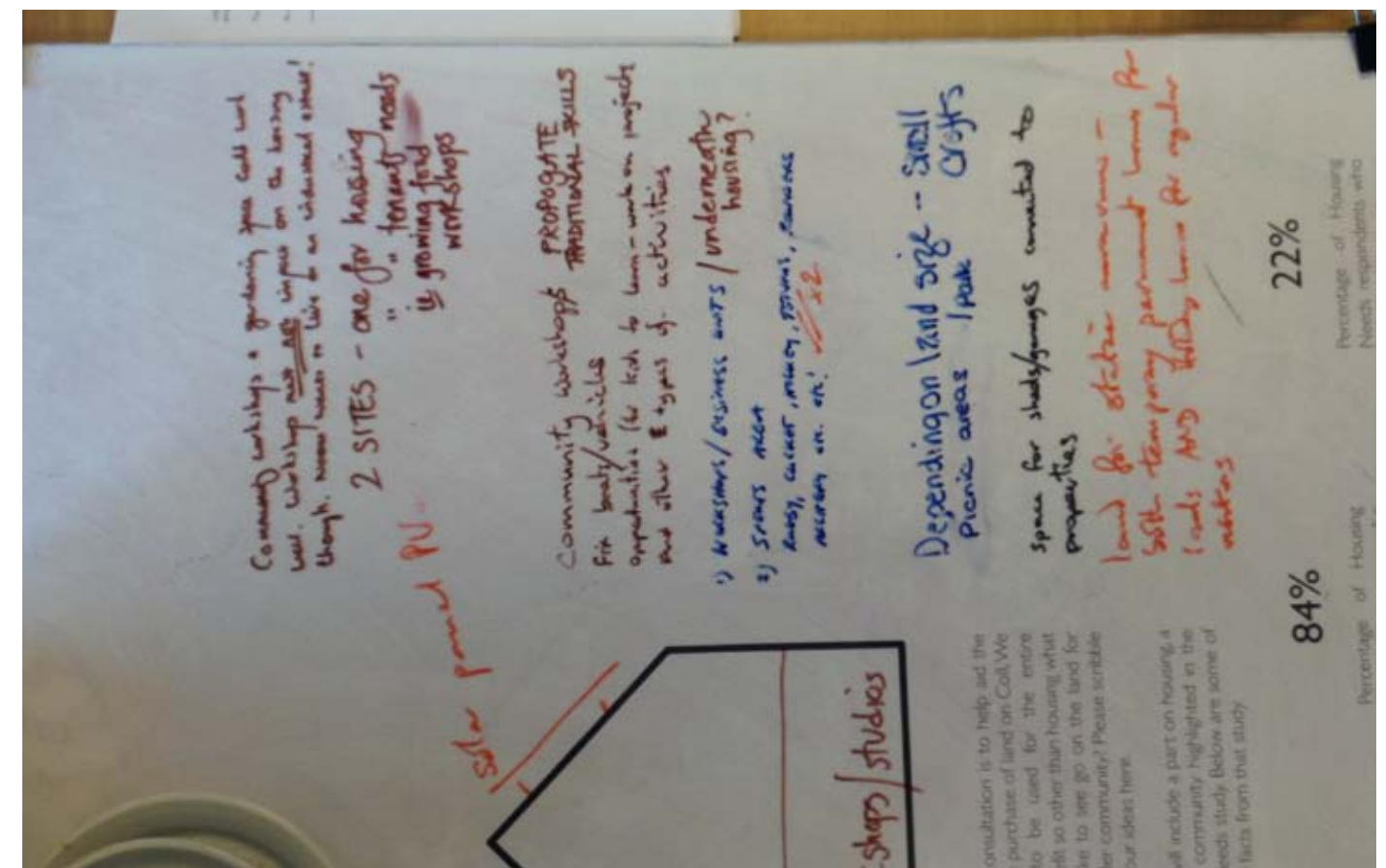


Location 3 - 'An Cridhe'

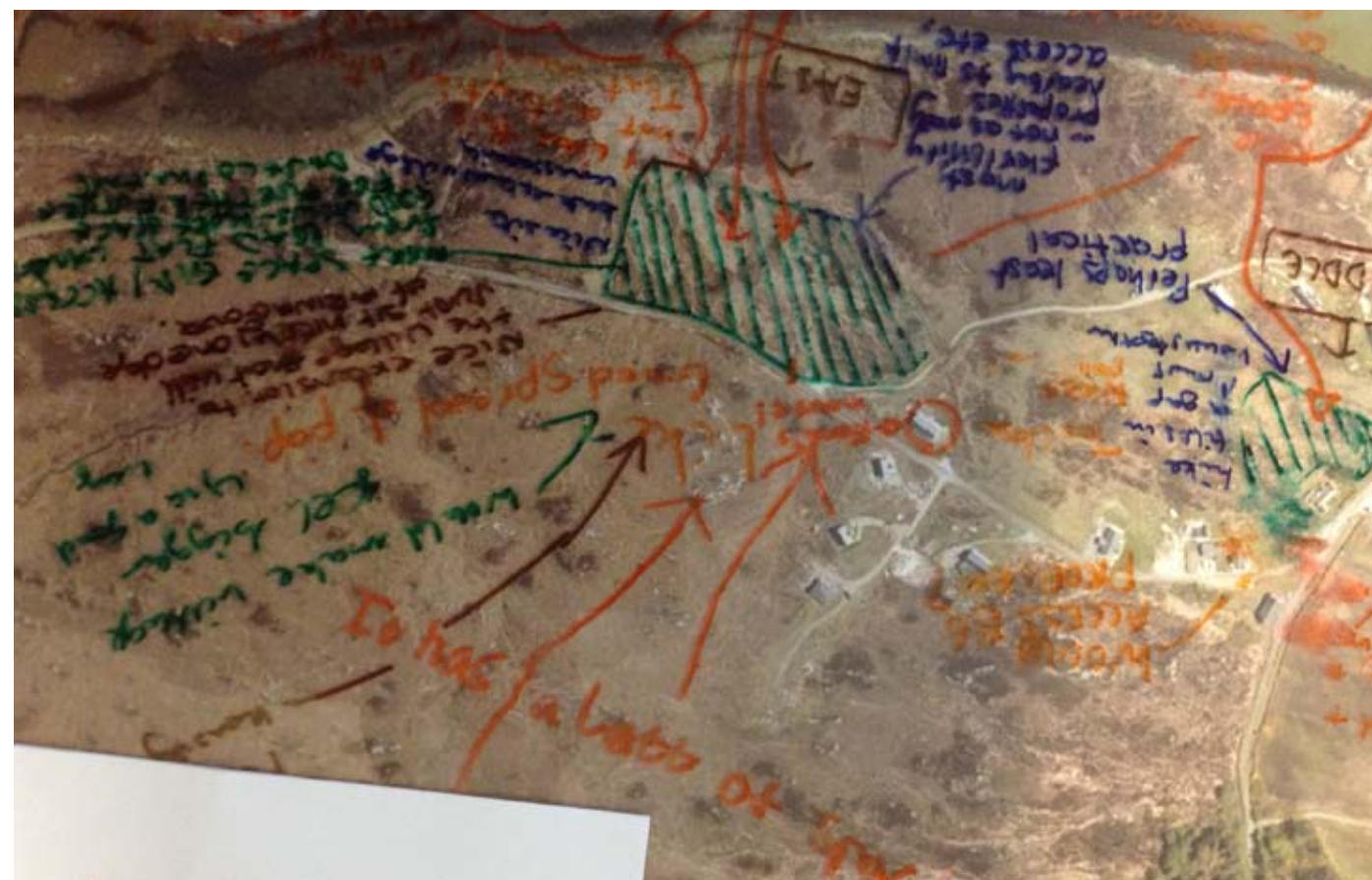
Appendix B



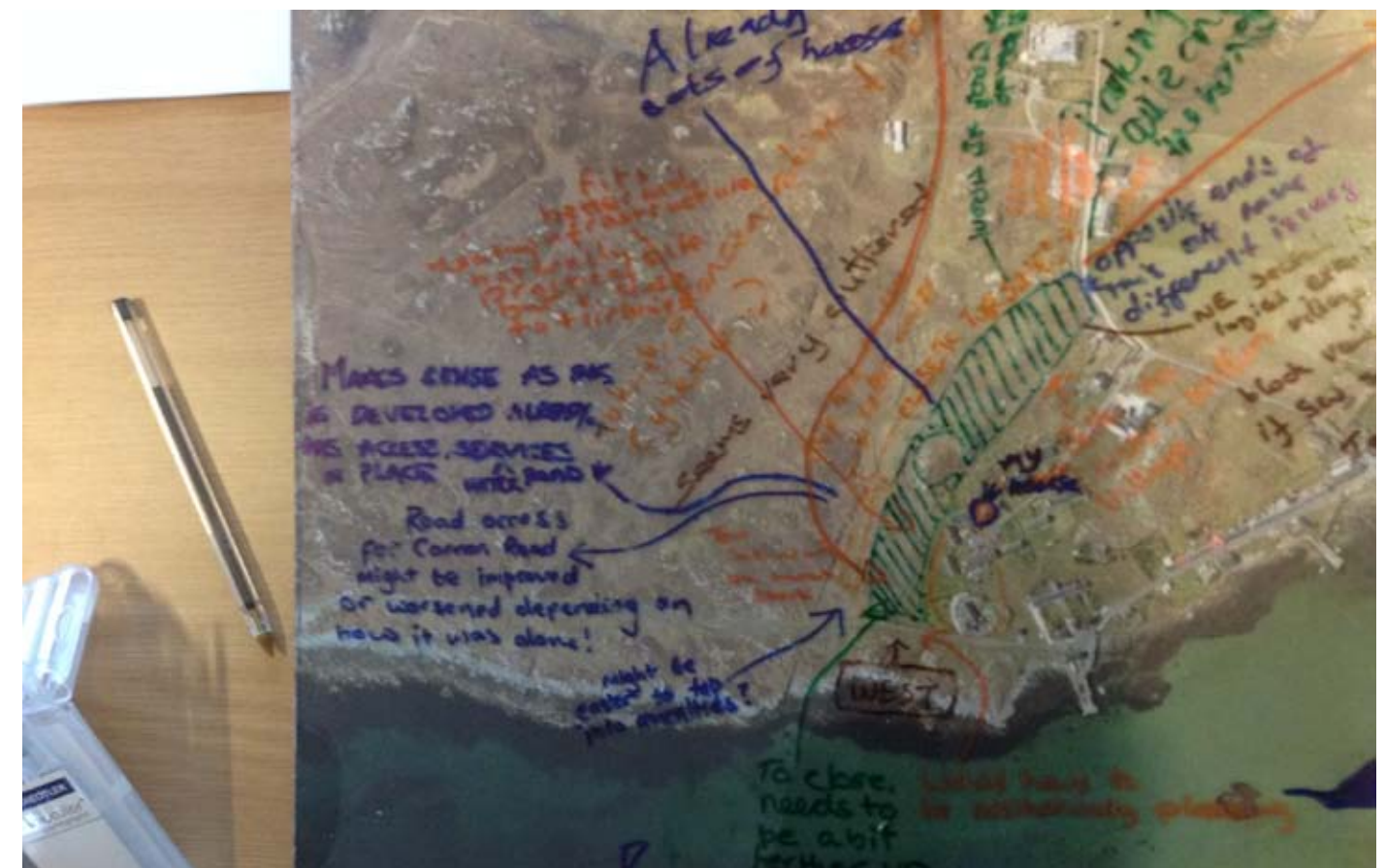
Community Consultation Panel
Ideas for land use for community benefit



Community Consultation Panel
Ideas for land use for community benefit



Community Consultation Panel
Scribble boards with positives and negatives of each site



Community Consultation Panel
Scribble boards with positives and negatives of each site

COMMUNITY CONSULTATION

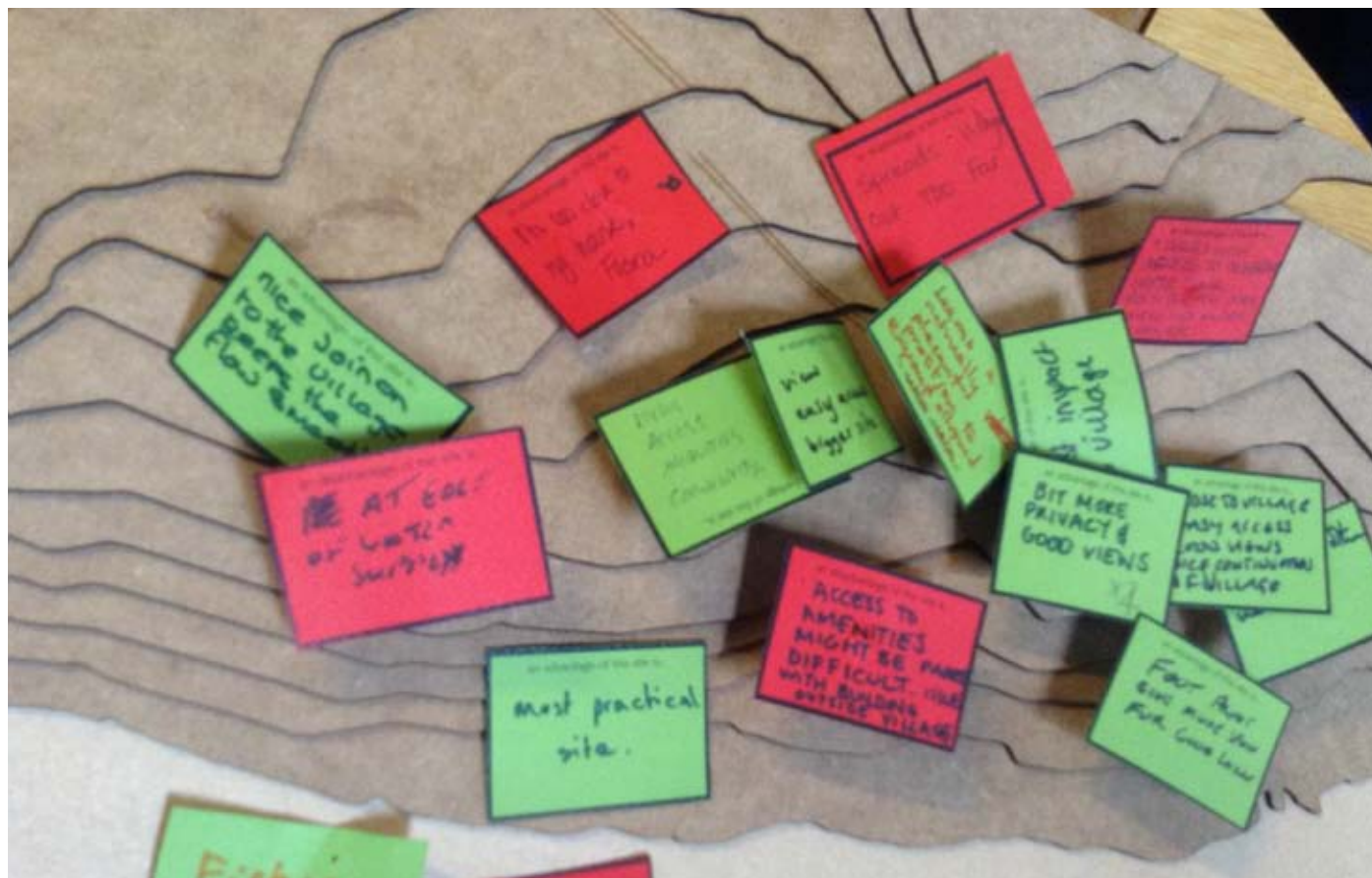
Appendix B



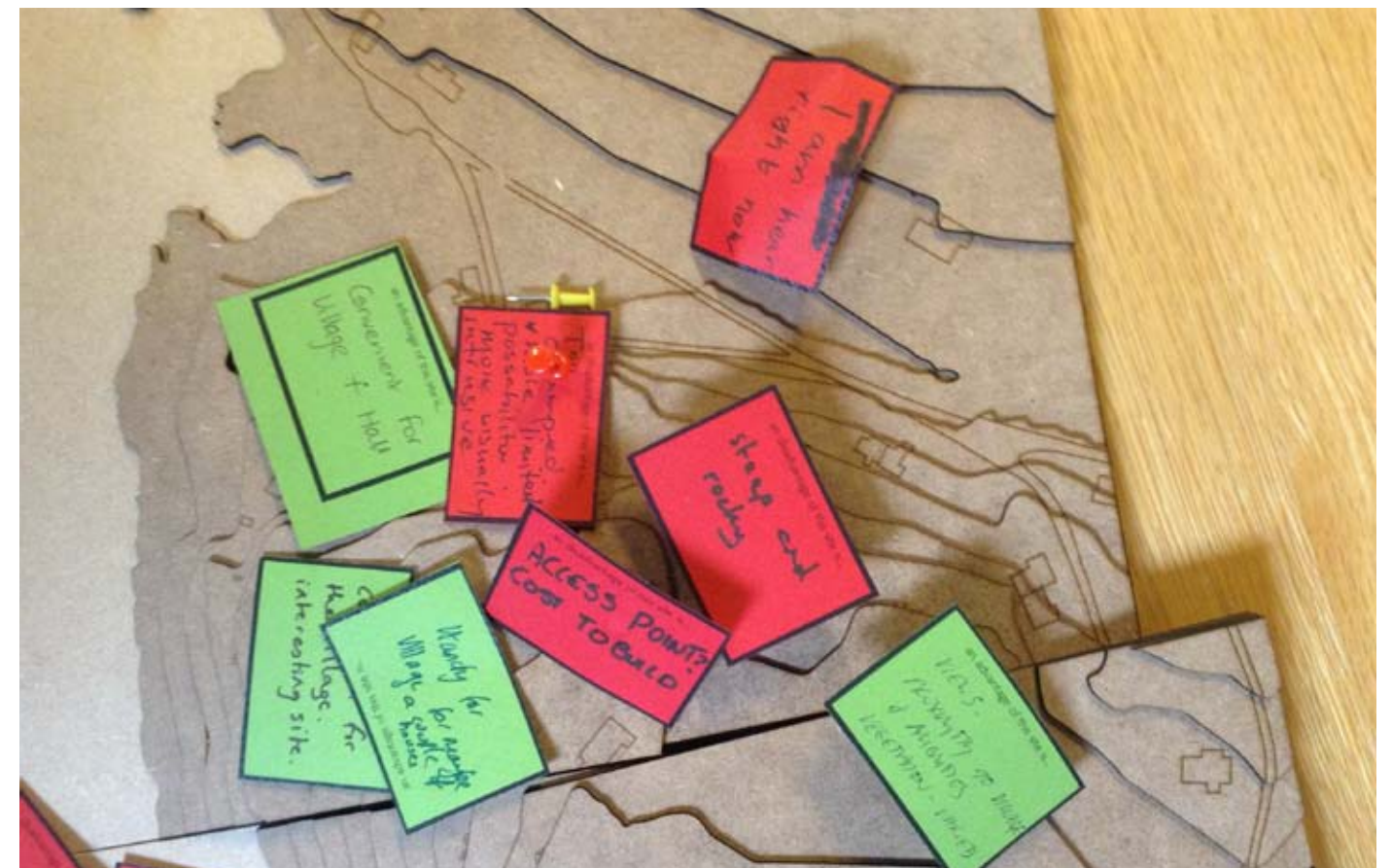
Community Consultation Model
Topography of each site with positive (green) and negatives (red) aspects of each site



Community Consultation Model
Topography of each site with positive (green) and negatives (red) aspects of each site



Community Consultation Model
Topography of each site with positive (green) and negatives (red) aspects of each site



Community Consultation Model
Topography of each site with positive (green) and negatives (red) aspects of each site

Coll - 6 affordable housing development (2 ACHA / 2 DC / 2 LCHO)	
Expenditure	2 SR 2MMR 2 LCHO
Land Purchase	£80,000
Development Costs	£994,044
Total Expenditure	£1,074,044
Income	
Scottish Land Fund	£80,000
Loan (Mortgage @ 5%)	£247,000
House Sales	£272,000
Housing Grant (ABC Rural Housing Development Fund/ Rural Housing Fund)	£475,044
Total Income	£1,074,044
Social Rental Income (less Man/Maintenance)	£5,636
Mid Market Rent - Rental Income @ 100% LHA	£11,652
Rents (3 person)	£342 SR/ £450 MMR
(4 person)	£372 SR/ £450 MMR
(5person)	£395 SR/ £521 MMR
Note - Development Costs and Loan Rate based on Ulva Ferry	

The above chart indicates that by incorporating intermediate rent and low cost home ownership options the level of grant required can be reduced substantially. However the viability of the overall project will depend on securing grant income at or above current benchmark levels and/or lowering the cost of the overall project.

Development (2x 3 person 2x 4 person 2x 5 person)					
Expenditure	Social Rent	4 SR 2 MMR	2 SR 4 MMR	2 SR 2MMR 2 LCHO	2 SR 2MMR 2 LCHO*
Land Purchase	£80,000	£80,000	£80,000	£80,000	£80,000
Development Costs	£994,044	£994,044	£994,044	£994,044	£900,000
Total Expenditure	£1,074,044	£1,074,044	£1,074,044	£1,074,044	£980,000
Income					
Scottish Land Fund	£80,000	£80,000	£80,000	£80,000	£80,000
Loan (Mortgage @ 5%)	£240,000	£326,000	£412,000	£247,000	£275,000
House Sales				£272,000	£272,000
Housing Grant Required	£754,044	£668,044	£582,044	£475,044	£353,000
Total Income	£1,074,044	£1,074,044	£1,074,044	£1,074,044	£980,000
Social Rental Income (less Man/Maintenance)	£16,866	£11,272	£5,636	£5,636	£5,636
MMR Rental Income @ 100% LHA		£11,652	£23,304	£11,652	£11,652
Rents (3 person)	£342	£450	£450	£450	£450
(4 person)	£372	£450	£450	£450	£450
(5person)	£395	£521	£521	£521	£521
Notes	4SR/2MMR assumptions - SR 1@3person & 2@4person & 1@5person MMR 1@2bed & 1@ 3bed (let to Project Trust - with PT taking on management/ maintenance costs) MMR Grant @ £46,000 Social Rent @ £90,000 x 2 & £84,000 x 2				
	2SR/4MMR assumptions - SR 1@3person & 1@4person MMR 2@2bed & 2@3bed - let to Project Trust - MMR Grant @ £46,000 Social Rent @ £90,000				
	2SR/2MMR/ 2LCHO assumptions - SR 1@3person & 1@4person MMR 1@2bed & 1@3bed - let to Project Trust - MMR Grant @ £46,000 Social Rent @ £90,000 LCHO subsidy @ £30,000				
	2SR/2MMR/ 2LCHO assumptions - development costs reduced to £900,000, loan funding increased by £25,000, Housing Grant increased by £21,000. SR 1@3person & 1@4person MMR 1@2bed & 1@3bed - let to Project Trust - MMR Grant @ £46,000 Social Rent @ £90,000 LCHO subsidy @ £30,000				
	MMR rental assumes letting to the Project Trust with the Project Trust absorbing the costs of management and maintenance. If MMR properties are let generally by DC costs associated with management and maintenance will be incurred and will reduce the amount of rental income that can be used to repay loan funds by £1625 per house. This translates as a reduction in loan income of £46,000 in 4SR/ 2MMR scenario; £92,000 in 2SR/4MMR scenario and £46,000 in 2SR/2MMR/ 2LCHO.				



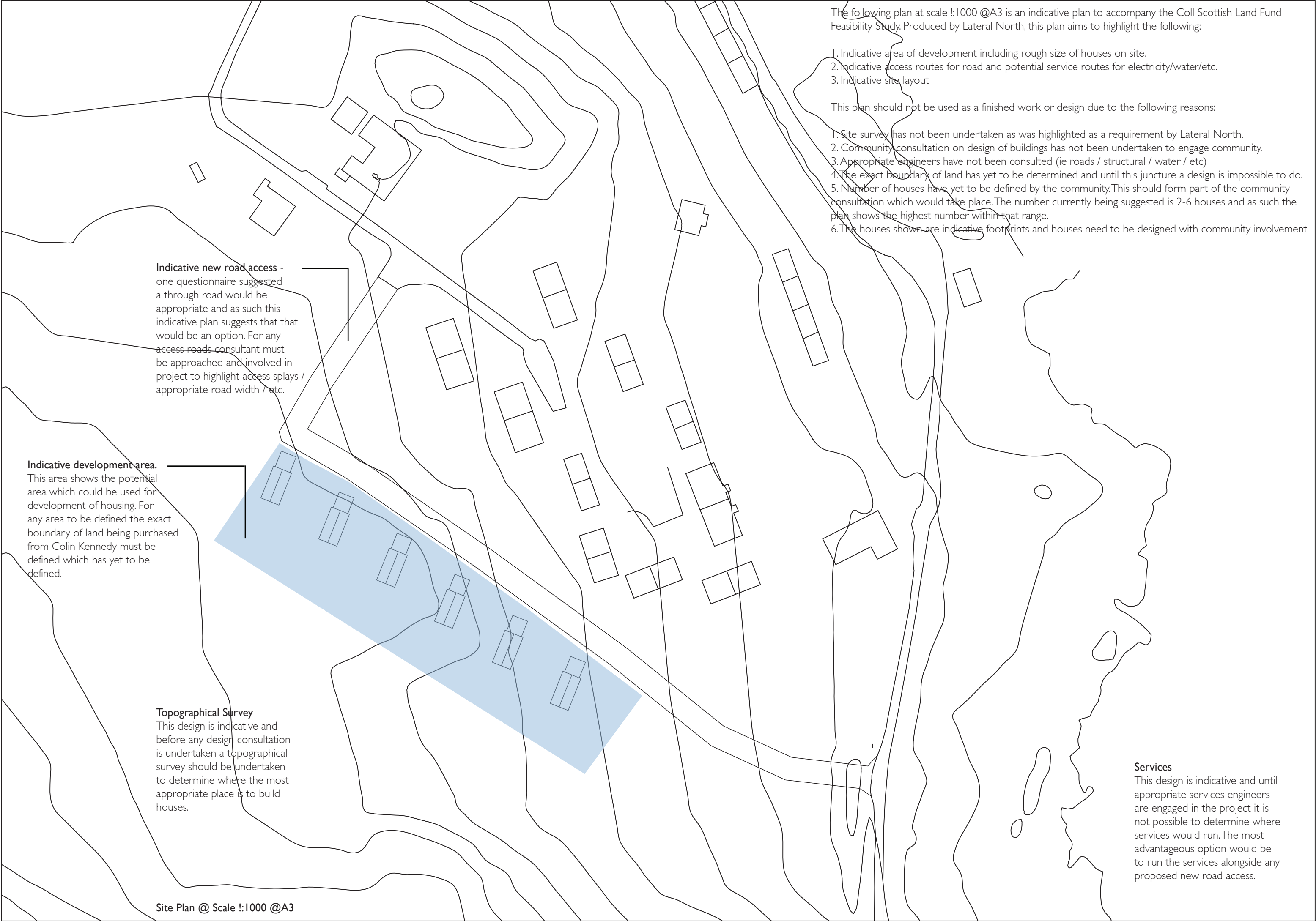
On the following page there is an indicative plan of Site Z showing where housing may go on the site to ensure that the opinion of the community (that any housing on Site Z would block the view of other residents on Coll) is adhered to.

The plan represents an option which could be adopted, however the site, if chosen to progress for housing, must be considered again from a community perspective with extensive community consultation on where housing may occur and ultimately what the design of any housing will take.

Similarly for Site X (not highlighted here) the community must be engaged in any project which will go ahead and be a key part of the design process.

The following steps should be taken by the community to progress the site forward:

- Define exact boundary of Site X and Site Z
- Engage with community on where appropriate locations within site are to ensure community views are heard and represented (blocking views/etc - please refer to community consultation and site appraisals)
- Host community consultation for design of any housing on either Site X or Site Z
- Engage with appropriate consultants including engineers (roads / services / structural)



Rented usage

Owner Occupied

Caravan

3 bedroom house

2 bedroom ground floor flat

Stone Cottage

1 bedroom cottage

Rented

Owned House

Rented from private landlord

Housing association

Rented

Farmhouse

What kind of housing do you currently live in?

Home owned

Trust Housing

Detached bungalow

2 room bothy (holiday home)

Victorian Farmhouse

Semi detached housing

Self build (Scottish Homes Rural Program 40%

Seafront cottage in village

Detached village house

Yes	Yes	Yes
Very much so	Very much so	Yes
Big need for them	Yes	Yes
No	Yes	Yes
Yes		Yes
Yes	Yes	
At the affordable level	Yes	
Yes - too many holiday let homes	Yes	
Yes	Starter homes only	

Do you believe there is a shortage of housing on the island?

Many people wish to own their own home on the island or return as adults and there is nothing available at an affordable price for a new home owner.

Many of our friends and acquaintances are living in short term rental accommodation with little or no security

There are people in too big a house. ie one person in 2 and 3 bedroom

There is plenty of housing but much of it is holiday homes. There is a shortage of homes for sale at a price which locals can afford.

Extra expense to build on island and property values greatly increasing

Shortage of affordable housing big enough for families with children

House prices encourage outsiders to come to the island but are often beyond the reach of local people

Very little houses for security of tenure - private rental high - insecure tenancies. Social housing depleted and nothing for singles/families

Plenty large houses for sale but no small (two bed/one bed houses) also large list of people wanting to rent

There is a shortage of (1) regular tenancies for elderly/frail and (2) the properties for sale are in a price range that most local people can not afford to buy.

In this day and age people should not have to live in caravans or on peoples sofas.

People having to live in caravans, having to live in holiday homes in the winter, so have to move out in the summer. Lack of affordable houses to rent. Lack of housing for couples without families and single people.

There are people living in temporary accommodation

Explain your opinion (do you think there is a shortage of housing)?

There needs to be 3/4 more houses for local workers

Too many people looking for somewhere to live

The population is growing. Many more returning after education/work

Everything should be based on demographics

Housing survey has been done which proved this. There are quite a lot of holiday houses & some people end up living in accommodation which is not fit for purpose due to dampness or property being larger than necessary so more expensive to heat etc.

A lot of people living in rented holiday homes

Accommodation needed to suit young families to maintain a thriving school roll

Far too many houses that are sold are bought by city folks that use them as holiday homes not allowing local people & economy to thrive. This creates a shortage of housing in the community.

Local people are looking for accommodation. Housing should be provided for locals though and not as second homes or holiday lets.

No suggestions	No suggestions	The land could be used temporarily to house containers for workshops/storage for rental. Other sites looking at providing this service to the community. Furniture re-use. Community market/gardening. Site for woodland/crofting/workshops/demos.
Community workshops	Just housing	Workshops
I would like to see a place for a local fisherman, the sale of fish and a sorting place.	No suggestions	A swimming pool or heritage centre or small industry to create employment.
No suggestions	?	Turbine / rentable units.
No suggestions	What else do you think land purchased by the community could be used for?	Nothing - DC should not purchase land to further their importance
No suggestions		
Workshops / mens sheds!		To enable more activities, better for locals not tourists. ie visitor centre/museum
No suggestions		Community food growing / crofts / bakery / brewery / workshops / studio space
Small houses for sale and community workshops		No suggestions

Opposite an cridhe	I have concerns about all three sites but would suggest that the east site is most appropriate	I feel this is a difficult question as depends on who it is most appropriate for? Carron Road site perhaps due to ease of access to services but I feel this area is already populated so east.
The site by the church or the site by Tigh Na Mar	Middle	West
Site 3 for housing and site 2 for fishing	The site in the east	Middle
No interest on several houses on one pocket of land, more interested in individual plots that are not in or near the village but these are also affordbale	West or east - middle a bit small	West
East	Of the three sites identified which do you think is most appropriate?	Nop opinion
Middle site	Nearest the pier / east	
East	East	
Site closest to existing social housing	Each site has pros and cons	
West	Central / east	

Within the village on a main road	Proximity to the main village & local services and not close to the wind turbines behind Carron Rd.	The site is a good location in terms of views and giving people a bit more space not being on top of other houses.
Closer to local ammenities	Being on the mains water, access to village shops	A through road could be built. Keeps community together.Village less spread out.
A job or two, and keeps local fish for us	Less intrusive, ground lends itself more easily to building	Close to community centre and village shops
No suggestions	No suggestions	All the services are available close to the site reducing connection costs
Extension of village but not ribbon development style	What advantages do you think this site provides?	
Close to ammenties for people without cars	All ammenties and keeps houses together	No opinion
Good position, views	Space, level, less impact on people	
Practical / cheaper to develop. Exisiting infra-structre, least visual impact (spoiling views etc)	<p>1. All have pros and cons. Extending exisitng may take traffic from main street although existing tenenets would have ot be part of design process, ie site lines.</p> <p>2. Small, good for housing only.</p> <p>3. Maybe too far out and split the village. Good on the other hand for community use but lot of space to grow food.</p>	
Close to village centre and other houses and view!	Close to views and ammenties / services	

Small site on a hill	None	Services might cost more to connect to this site. It might not be in the area already approved for development.
Possible objection by Tigh Na Mar	None	None
No disadvantages can only help community	I can't think of any	None
No comment	No comment	Close to turbines
No comment	What disadvantages do you think this site provides?	No opinion
No comment		
Possible distance from school/shops	Expands village footprint but is this undesirable?	
Unfortunately this site is very close to existing wind turbines	1. All have pros and cons. Extending existing may take traffic from main street although existing tenements would have to be part of design process, ie site lines. 2. Small, good for housing only. 3. Maybe too far out and split the village. Good on the other hand for community use but lot of space to grow food.	
None	East site is on common grazing and would require landowner permission with potential high legal costs	