

COMMUNITY*
LAND SCOTLAND



Home Delivery

Community Led Housing in rural Scotland

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Written by David Ross



“The increasing prevalence of holiday homes and second homes further underpins the need to create more affordable housing for working age people in rural communities.”

**Ailsa Raeburn,
Chair of Community Land
Scotland**

Foreword

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by Ailsa Raeburn, Chair, Community Land Scotland

Here at Community Land Scotland we are always impressed and enthused by the work of our members. This report by David Ross highlights one very important element of that work – the development of affordable housing in their own communities. This type of development is always about more than numbers- whether the size of the community or the number of houses built, we have seen time and again that often a very small number of houses can make all the difference. Ulva Ferry, one of the case studies here is a great example of that. The development of two houses brought two young families to that community, 4 working age residents and six children to the local school. The school stayed open and the community was given the confidence to go on and build four more affordable houses which are now under construction and being advertised to let.

The funding and support David refers to throughout the report helps deliver housing but equally importantly gives confidence to communities to organise, plan, collaborate and deliver. We must never forget that Community Trust boards comprise only unpaid volunteers, motivated to devote a huge amount of time and energy to seeing their local place thrive. We all acknowledge the effort this can take and the number of houses now in the pipeline, numbering approximately 200 in some of the most remote and fragile communities, bears witness to this hard work and perseverance.

The increasing prevalence of holiday homes and second homes further underpins the need to create more affordable housing for working age people in rural communities. Covid-19 may yet drive more people to our rural areas in Scotland and whilst families are always welcome, a big influx of people relocating from much higher value property

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“It’s clear from the case studies in the report that the initial affordable housing proposals often act as a catalyst for wider community regeneration. This includes enabling housing development by social landlords, development of market housing and creation of self-build plots as well as indirectly supporting delivery of other essential services including schools, healthcare, local shops and business facilities, thereby safeguarding existing jobs and creating new ones. Community led housing projects make a vital contribution to the sustainable local development and repopulation of our rural communities and areas. It’s therefore essential that the Rural Islands and Housing Fund is retained after the next Scottish Parliament election in May 2021.”

**Dr Calum Macleod,
Policy Director of Community Land Scotland**

areas and higher wage areas drives up local prices and further restricts available housing. Community Land Scotland very much welcome the Scottish Government’s proposals around controlling holiday homes and we hope that the impact of second homes in highly competitive areas can also be addressed – ensuring these too make more of a contribution to the communities in which they are situated.

The stark depopulation projections of research by The James Hutton Institute on demographic change in Scotland’s Sparsely Populated Areas which forecasts that some areas are set to lose more than 30% of their working age population over the next 30 years, further underlines the urgent need for action to address rural depopulation.

Community-led housing is not the only answer. There are also lots of good examples of communities working in partnership with RSLs and private sector businesses to deliver housing. However it’s increasingly clear that community-led housing must be included as a viable option within an armoury of possible delivery routes and therefore mainstreamed within the affordable housing supply programme.

Of course, community-led housing is also one of many assets, along with renewables, forestry, shops etc that ensures the value and income from local property assets stay within communities themselves for their benefit rather than leaking out of their areas.

Finally we must also recognise the vital role that new housing contributes to wider community-led regeneration in both urban and rural areas, helping to support delivery of other essential services such as schools, health services, local shops and business facilities. There are great examples of this across the whole of Scotland – including some mentioned here – where community-led place-based regeneration is delivering transformational impacts for local people.

It is great to have some positive news in such challenging and worrying times. As always, here at Community Land Scotland, we celebrate those communities leading on creating great and safe places for their families to live, and thank all of the Agencies and Funds that support them.

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“Within the year before we came here, we got kicked out twice by private landlords. They both gave us 28 days to leave with our two young kids.....We were homeless.”

Samantha Austin,
local resident

Closeburn

A community body in south west Scotland has produced a film about three families moving into their new energy-efficient houses in the village of Closeburn in Upper Nithsdale. In it one of the mothers, Samantha Austin recalls what the past year was like for her family:

“Within the year before we came here, we got kicked out twice by private landlords. They both gave us 28 days to leave with our two young kids. The first one was in Dumfries and after we got the 28 days' notice we found another one. It was in Ecclefechan. They said they wanted a long-term tenant. We said great. We will move. We moved all the way to Ecclefechan (nearly 20 miles by road) and within six months they did the same thing, 28 days' notice. And the day we got the letter giving 28 days, we actually got the eviction notice saying he had started eviction proceedings because he had already sold the house. There were three days between us moving out and the keys being handed to the new owners. We were in for less than six months so he was legally entitled to do it, and didn't care because he lived in London. So we had to move again and landed in at my mum and dad's because there was nowhere else for us to go. We were homeless.”

It is hard not to be moved by both Samantha's joy and utter relief. The former nursery worker, who has now started a childminding business in her new home, and her husband Lee, who works as a car salesman in Dumfries, have been married four years. For the first time they no longer have the threat of eviction hanging over them. Too many still do. But the Austins have a place to call their own, and what a place.



Closeburn, passivhaus designed homes, for the Nith Valley LEAF Trust

Image credit: Tom Manley Photography

Architect: John Gilbert Architects

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“Significantly the three Passivhaus-designed homes in Closeburn are the first such houses to be community owned in Scotland. They have been developed by Nith Valley LEAF Trust (NVLT) in partnership with South of Scotland Community Housing”

**David Ross,
author of this report: Home Delivery Community Led Housing in rural Scotland**

Passivhaus

It is a Passivhaus, an international standard of house design developed in Germany in 1996 (Passivhaus Institute). Such houses are completely airtight, heavily insulated with internal air recovery systems, using very little energy for heating and cooling. This is important in an area with high levels of fuel poverty.

Significantly the three Passivhaus-designed homes in Closeburn are the first such houses to be community owned in Scotland. They have been developed by Nith Valley LEAF Trust (NVLT) in partnership with South of Scotland Community Housing (formerly known as the Dumfries and Galloway Small Communities Housing Trust (DGSCHT)). A crucial element of the funding came from the Rural and Islands Housing Fund.

Ministers will review the operation of this fund next year. Community trusts and their representative body Community Land Scotland (CLS), are desperate that it continues at very least at its present level, but preferably with greater resources.

NVLT is a Community Development Trust, one of whose objectives is to help sustain and grow local population. Closeburn, with a population of around 800, is not alone in facing demographic challenge.

Much thought is being given to how best to restore Scotland's fortunes in the wake of the pandemic. But long before we had heard of covid-19, it was clear that there was an urgent need for measures and public money to ensure that viable human communities continue in rural Scotland; that there are homes suitable for people to live and work in these areas.

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“...it's really clear that these housing projects are about much more than just housing . It's about creating local jobs, enabling other housing also to be developed as well as providing self build plots and most importantly creating confidence in communities that the solution to depopulation and loss of local services can lie within their own hands.

**Helen MacDonald,
Housing Project Officer of
Mull and Iona Community Trust**

Population decline

In March 2018 the respected James Hutton Institute issued a profoundly concerning forecast: by 2046 the Western Isles, Argyll and Bute and the Southern Uplands would lose more than 30% of their 2011 population – and that the working age population across rural Scotland would plummet by one third.

It has long been recognised that one of the biggest factors driving population loss in rural Scotland is the lack of affordable housing, particularly for the young who want to live and work in these areas.

Great efforts have been made to tackle the problem, with community bodies increasingly seen as the best to lead development in many rural areas. The significant growth in holiday homes and the use of houses for short-term holiday lets, has intensified the problem, which was evident long before the pandemic.

An early impact is the dramatic decline in local school rolls, often over 50 %. As a result education authorities under spending restraints, withdraw teachers and can effectively roll cap the school. This in turn means that any parents considering moving to such a community, are deterred if their children can't get into the local primary.

Teachers, nurses, and other public sector workers can't settle locally, and neither can those wanting to start a business. The community's life blood is drained, changing its character for the future.



Ulva Ferry

Image credit: Helen MacDonald, Mull and Iona Community Trust

Architect: Thorne Wyness Architects



Ulva Ferry

Image credit: Helen MacDonald, Mull and Iona Community Trust

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“At the time of the community buyout in 2010 second home ownership was a key concern of the newly formed West Harris Trust; indeed, it was one of the factors that motivated the community to act.”

West Harris Trust

Holiday homes reducing rural community resilience

The numbers seeking to relocate to rural areas, have only increased in a post lockdown property boom, with many realising it was feasible to adapt their normal working lives to working from homes far away from the cities.

This is particularly obvious in some more remote communities, as evidenced by a BBC headline in September – “Islanders fear ‘economic clearance’ over house prices.” In an open letter to the authorities, community figures from the Western Isles and the Argyll Islands warned that rising property prices in the islands were preventing locals from buying a home, threatening the sustainability of the islands. Young islanders could not compete with offers made by buyers from elsewhere in the UK.

More recently the community landowner the West Harris Trust has written to the Scottish Government on the issue:

“At the time of the community buyout in 2010 second home ownership was a key concern of the newly formed West Harris Trust; indeed, it was one of the factors that motivated the community to act. The community recognised the unsustainable nature of the situation at that time, with 40% of the houses in West Harris either holiday homes or self-catering cottages.”

“...to deliver the homes that rural Scotland needs, other housing providers have to be supported and new models of housing delivery are required.”

The Role of Land in Enabling New Housing Supply in Scotland, Savills/Scottish Land Commission

“As at today’s date in the village of Luskentyre there are 38 properties built or have planning consent, however only 17 (45%) are lived in by permanent residents the balance being holiday homes or self-catering cottages. In our view this position is not sustainable.”

Eyebrows were raised when one two-bedroom house at Luskentyre, which was previously on a croft, was put on the market recently with offers over £385,000 being sought. It was specifically promoted as having “Second home or holiday let potential,” and was understood to have attracted bids well over the asking price.

The Savills Report

The Scottish Land Commission recognised the problem and commissioned leading estate agents Savills to examine the issue of availability of land for housing. It was published in the summer. It concluded that Scotland needs to look at new models of bringing land forward to deliver much-needed rural housing.

A statement from the commission said the report “finds that to deliver the homes that rural Scotland needs, other housing providers have to be supported and new models of housing delivery are required. Rural housing cannot be delivered at the necessary level by the business model used by most large UK private house builders.”

One of its main recommendations is “Creating a stable and long-term funding regime”, which would appear to endorse the retention and possibly the expansion of the Scottish Government’s £25 million Rural Housing Fund and the £5 million Islands Housing Fund, which now operate as one fund.

**“With large
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**Andrew Thin,
Chair of the Scottish Land
Commission**

Andrew Thin, Chair of the Scottish Land Commission, told CLS:

“The Land Commission is undertaking a review to examine how land can be more effectively used to create places people want to live, at prices they can afford.”

“Developing homes in rural Scotland is challenging. If homes are to be developed to meet housing need and enable rural communities to fulfil their potential, we need to look at the whole system of how land is brought forward for housing, the approval process and who can deliver that housing.”

“With large housebuilders mostly inactive in rural Scotland we need to support other providers and promote new delivery models. Support organisations have a vital role to play here. Scotland has the skills needed to do this and they need to be brought together from across the sector to effectively deliver the housing.”

“Our research has shown that there is a case for the public sector to build on current activity and play an active role in initiating and shaping development, making land ready for new housing. There are important roles for not-for-profit organisations and smaller local builders in delivering rural housing. The local community play a vital role and there are examples of communities, supported by facilitators, collaborating with land owners and housing providers to deliver the homes that they need. The research also found that the Rural and Islands Housing Funds, sometimes combined with the Scottish Land Fund, have had a significant impact in enabling the delivery of rural affordable housing by supporting housing development that was often community led.”

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“If there is bitterness in my voice, I can assure the House that there is bitterness in Scotland, too, when we recollect the history of these areas.....We have nine million acres, where 275,000 people live, and we are short of land.”

**Willie Ross,
Labour Secretary of
State for Scotland,
1965**

Land Ownership

Previously, work for the commission investigating the Scale and Concentration of Land Ownership in Scotland found that some communities believed that a lack of access to land was limiting the development of rural housing. The concern was that, where one landowner controls land in an area, it may not be possible to access suitable land at a reasonable price to build housing that the community needs.

That has been the case for some time. It is worth remembering what Willie Ross said in 1965, when as a Labour Secretary of State for Scotland, he was moving the bill to set up the Highlands and Islands Development Board. He told the House of Commons: “If there is bitterness in my voice, I can assure the House that there is bitterness in Scotland, too, when we recollect the history of these areas.....We have nine million acres, where 275,000 people live, and we are short of land.”

We are still short of land, certainly land at the right price that would allow houses to be built. This is true not just in the Highlands and Islands, but throughout rural Scotland. It will remain true until government addresses the issue.

Despite that, there have been many community-led housing initiatives which have produced housing appropriate to their local area, which would not have been built as part of a normal market-driven development. These would not have been delivered without the support of the Rural and Islands Housing Fund.

“It is absolutely imperative for all the local communities trying to address the chronic shortage of affordable housing that the Rural and Islands Housing Fund continues. Before it was created, things would change from year to year with different sources of finance coming and going.”

**Ronnie MacRae,
CEO of Communities Housing Trust**

Rural and Islands Housing Fund

It came in for some criticism in recent months about the pace at which it delivers and its complicated procedures. This has focussed on the building target of 500, with only 68 completed by September 2020.

But on the ground, it is felt that this totally misrepresents the progress and momentum the fund has made possible. Since 2016 the fund has supported community-led projects from the Highlands and Islands to the Borders, with several hundred houses now built, been approved or in the pipeline (see latest Scottish Government figures below this report).

Those helping community bodies on the ground are in no doubt that the Rural and Islands Housing Fund has been a success and has the potential to achieve significantly more. They have seen people start to come back, when they can find a home. They have seen local optimism grow.

Ronnie MacRae, CEO at the Communities Housing Trust (formerly Highlands Small Communities Housing Trust) said:

“It is absolutely imperative for all the local communities trying to address the chronic shortage of affordable housing that the Rural and Islands Housing Fund continues. Before it was created, things would change from year to year with different sources of finance coming and going. But they didn’t give the community bodies the time or the confidence to plan and work up their projects. The fund gives them time. It gives them confidence, not least through early support of professional advice on feasibility. Without such local confidence projects will not progress.”

“The fund allows communities greater flexibility in procurement, allowing them to work with different partners which provides additional housing options and wider community benefits.”

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“Over the last five years the Scottish Land Fund has awarded funding to over 200 projects across the country, including community housing initiatives which have been a catalyst to supporting local regeneration and economic growth. While not specifically a housing fund, the Scottish Land Fund has a key role to play in empowering communities to become more resilient and sustainable through the ownership and management of land and buildings and so it is great to see so many of our funded projects cited in this report. We have been inspired by these groups who have gone on to acquire land and develop housing projects to provide much needed affordable homes within their communities.”

**John Watt,
Chair of the Scottish Land Fund**

“I don’t think the true extent of the fund’s longer-term impact is really appreciated. Our organisation alone is working on something like 300 units, but they will not appear in the official statistics yet because it is a long process.”

Mike Staples, Chief Executive of South of Scotland Community Housing, who is also a member of the Community Land Scotland Board, agreed:

“It would be a disaster for rural communities if the fund was not to continue now that momentum has built. Many community organisations were established specifically to try to reverse population decline in their local areas. Communities are best placed to understand their own needs, particularly in a climate of increased pressure on the housing market and affordability.”

“They also can identify different solutions. Whilst we have supported communities to deliver new-build housing, the fund has also supported the repurposing of buildings or redevelopment of empty homes. We are working with groups to bring an empty bank, disused police station and derelict hotel back into use as community-led affordable housing. The fund has been remarkably flexible in supporting such projects.”

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“There was a lack of suitable housing, with 50% of housing stock in non-permanent occupation, and a lack of access to land due to crofting legislation and land ownership issues.”

**David Ross,
author of this report: Home Delivery. Community Led Housing in rural Scotland**

All Roads lead to Whithorn

In Dumfries and Galloway the community body All Roads Lead to Whithorn (ARLTW) was formed in 2013. Almost 50% of housing stock within Whithorn is social housing, so there is a very low turnover and no new houses have been built for many years. As a result there is a real need for affordable housing, particularly new houses for families.

ARLTW saw the potential of a once important local landmark. The body acquired the former Grapes Hotel in 2018, which had lain derelict in Whithorn's historic main street for 30 years. A previous owner of the Category C listed Georgian building secured funding for a new roof and windows some 10 years ago, however no further work was undertaken and the building otherwise was susceptible to further deterioration, and local pressure to do something, even demolition, was mounting.

Following a grant from the Scottish Land Fund to purchase the building and site, a Rural Housing Fund award was secured towards the development costs.

With a large 'burgess' plot to the rear of the building which lends itself to further development, ARLTW have decided to take a two-phased approach to the project: Phase 1 will concentrate on refurbishing the Grapes Hotel to create two family sized homes, while Phase 2 will see development of the remainder of the site to deliver a further two houses. The houses will all be let at a social rent level, using a locally agreed allocation policy which will prioritise local families in housing need.

Coigach Community Development Company

In the north west of Ross-shire Coigach Community Development Company (CCDC) was set up in 2010 to address local concerns of population decline and associated social and economic issues. There was a lack of suitable housing, with 50% of housing stock in non-permanent occupation, and a lack of access to land due to crofting legislation and land ownership issues.



The Grapes Hotel, Whithorn which will be converted into two, family sized homes.

Image credit: Hazel Smith

Architect: ARPL

The last social housing built in Achiltibuie was in 1975 and local housing associations had no plans for investment in the area. After lying empty for over five years, CCDC identified the opportunity to purchase the Achiltibuie Schoolhouse to ensure the property did not fall into the second/holiday home market. The community put forward a compelling case to Highland Council, and purchased the property via an asset transfer for £1 in 2015.

Housing needs research indicated a need for small housing units, and with the Schoolhouse lending itself to conversion, the house was separated into two flats. The first new affordable houses in Achiltibuie in 40 years were completed in early 2017, with tenants selected via an allocation policy which prioritised those with a local connection and those working in the community.

Grants from the Nationwide Foundation, Highland Council and HIE, along with a loan were secured towards the refurbishment costs, however at the start of 2016 there was still a substantial shortfall in funding. The launch of the Rural Housing Fund in early 2016 was very timely, and a grant from the Fund completed the funding required. The Schoolhouse was the first project to be completed via the Fund.

Moniaive Initiative and Palnackie Village Shop

The Fund also supported another two projects back in the south west. Moniaive Initiative purchased a long-neglected house in the village that had stood empty for 12 years. Housing for older people, particularly those with mobility needs, was found to be a high priority, so the refurbishment created a new layout, which is fully accessible, including an additional second bedroom, and with an open plan kitchen and a wetroom.

Palnackie Village Shop Ltd (PVSL) purchased the village shop, which they had been running since 2013, along with the adjacent café and three-bedroom house in September 2019. Development of the house was separated from the shop and café



Palnackie Village shop, cafe and house owned by Palnackie Village Shop Limited
Image credit: South of Scotland Community Housing

“The fund allows community-led projects to build to scale, sometimes just a few affordable houses at a time that address local needs. Such smaller projects can have a momentous impact upon a remote rural community, sustaining population and local services.”

**Mike Staples,
Chief Executive of South of Scotland Community Housing**

and funding was secured to refurbish it to modern standards, including installing energy efficiency measures complete with a new heating system and air source heat pump. The house has been let to a family who work locally, and can now more easily provide care and support to their elderly parents and community members in the village.

Mike Staples continued:

“The fund allows community-led projects to build to scale, sometimes just a few affordable houses at a time that address local needs. Such smaller projects can have a momentous impact upon a remote rural community, sustaining population and local services.”

Staffin, Skye

One area where houses are being built to scale is on Skye at Staffin, on the northeast coast of the Trotternish Peninsula. The island, with a population of 10,000, has particular pressures on its housing stock. Research for the Scottish Government last year, found that almost 20 % of all dwellings on Skye were available for holidays through Airbnb. An extraordinary figure, and it didn't include other holiday let operators and the numerous second homes.

Due to its close proximity to Portree, all new housing investment has centred on Skye's main town, with no new affordable housing in Staffin for decades. Around 1,000 once lived there, but there has been chronic depopulation. The population fell by 6.6% between 2009 and 2013 alone, from 608 people to 568, the loss of 40 people which is huge loss in such a small place.

Hugh Ross, Staffin Community Trust's (SCT) Local Development Officer, said “Some 23 townships make up the district of Staffin so you could argue the loss of 40 people, amounted to one whole township leaving”.

Initial research identified some housing demand, but also that many people felt there was no point requesting housing in an area with no homes on offer. However, the

“We refused to sleepwalk into becoming a retirement village dominated by holiday accommodation. This is a project vital to Staffin as we haven’t had affordable houses for 21 years.”

**Hugh Ross,
Staffin Community Trust’s
(SCT) Local Development Officer**

falling primary school roll, population decline and increasing proportion of second and holiday homes proved the issue was greater than initial evidence suggested. An area of crofters’ common grazing, right next to the primary school, was identified and plans were made to take the project forward.

However, difficulties with the site involved SCT facing several major obstacles, including an objection from SNH, negotiating the complexities of crofting legislation as a neighbouring crofter objected to the proposals - resulting in a land court case, and planning issues, caused significant delays - of years - and added considerable costs to the project.

But in August work started on building six three-bedroom homes, as part of a wider development which will also include a new health centre and business units. A seventh home will be created in what was called the Nurse’s Cottage, as NHS Highland becomes a long-term tenant in the new health centre.

This followed money being raised from various sources. Crucially feasibility funding from both the Scottish Land Fund and Rural & Islands Housing Fund enabled the Trust to engage an architect and carry out initial feasibility and design work. The land was purchased with a grant from the Scottish Land Fund, and by packaging the overall development, infrastructure funding was secured, along with specific funding from the Rural & Islands Housing Fund.

Hugh Ross is clear:

“Quite simply our project would not have happened without the Rural & Islands Housing Fund. It is a project that is vital to Staffin as we haven’t had affordable houses for 21 years. We refused to sleepwalk into becoming a retirement village dominated by holiday accommodation. This development will see seven families secure a home, bolster our school’s roll, provide a modern health centre and new business opportunities in Skye and Lochalsh’s most economically fragile community. The development is close to Bun Sgoil Stafainn (the local primary school), our shops, cafes, churches, community hall and gym. These will be quality energy efficient homes. The sound of children playing in the gardens will be a very welcome noise – that of a community with a bright future.”

“We have had a long list of people looking for accommodation for years... We have not had any social or affordable housing built here on Colonsay since 2003, and before that it was back in the 1980s. This project could transform Colonsay”

**Caitlin McNeill,
Director of
Colonsay Community
Development Company**

Colonsay Community Development Company

It is a similar story on the far smaller island of Colonsay, where Caitlin McNeill is a director of the local trust, the Colonsay Community Development Company (CCDC).

Caitlin (27) is now a fourth-year law student at Stirling University, but like many other students is being allowed to do her course work online from home. Previously she worked as the CCDC's local development officer. She is only too aware of the housing issue on her native island. She is currently living in a caravan, while her brother who works on the local fish farm, has gone back to stay with his father in the family home on the island.

"We have had a long list of people looking for accommodation for years. Normally it is between 20 and 30. I think it is just over 20 just now, which may not sound a lot but it is when you have population of only 130."

"We have not had any social or affordable housing built here on Colonsay since 2003, and before that it was back in the 1980s. A lot of these two or three bedroom houses that were built, are now rented by single people. The young people who grew up in them, have left."

Caitlin, who is a member of the well-known folk band Hecla, said the CCDC has plans to tackle the housing shortage.

"We have a housing association project on one of our community owned crofts, but the development trust has also just purchased a huge piece of land from Colonsay Estate. This will provide 13 plots for houses, some of which will be self-build projects. Some of the houses will be accommodation for fish-farm staff and others for affordable rent. This project could transform Colonsay. We are just getting our costings back, but it is fair to say without the Rural and Islands Housing Fund, we would have little prospect of delivering the project. The fund's support will account for

The lack of affordable housing in the Highlands and Islands and across rural Scotland has been an issue literally for decades. It would be raised at every conference about rural development.

**Maggie Fyffe
Secretary of the community-led Isle of Eigg Heritage Trust**

a large percentage of the funding. It is absolutely crucial to communities like Colonsay that the fund is retained. It gives them confidence to take action, and not wait for others to do it for them."

Isle of Eigg Heritage Trust

Maggie Fyffe, secretary of the community-led Isle of Eigg Heritage Trust, which completed the buyout of the island in 1997, agreed:

"The lack of affordable housing in the Highlands and Islands and across rural Scotland has been an issue literally for decades. It would be raised at every conference about rural development. There is no easy answer, even on a community-owned island like this. We had a plan to build four houses on an area of land, but we had to abandon it because the cost of putting in the infrastructure meant the finances just didn't stack up. We would have had to be charging a huge rent, and we are not in the business of doing that."

"But we are now in the process of acquiring the old surgery and surrounding land from the health board. We plan to convert the surgery building into a two-bedroom house and build another one on the land. This will be possible with support from the Rural and Islands Housing Fund. It really is an essential friend to any community trying to tackle the lack of housing in order to keep its people. "

We should always try to keep our friends.

Latest Scottish Government information on Rural and Islands Housing Fund

APPLICANT	PROJECT	NO. OF HOMES	STATUS
John Street (Scotland) Ltd	Blairgowrie, Perth & Kinross	7	Complete
Coigach Community Development Company	Achiltibuie, Ullapool, Highland	2	Complete
Second Chance Housing Associates	Inverkeilor, Angus	6	Complete
Park Ecovillage Trust	West Whins, Findhorn, Moray	6	Complete
Fort Augustus & Glenmoriston Community Company	Fort Augustus, Highland	1	Complete
West Glenmoriston Community Company	Dalchreichart, Glenmoriston, Highland	1	Complete
The Earl of Mansfield's 1992 Trust	Logiealmond, Perth & Kinross	1	Complete
The Raehills Trust	St Ann's, Lockerbie, Dumfries & Galloway	10	Approved (but now withdrawn by applicant)
Glenurquhart Care Project	Drumnadrochit, Highland	12	Complete
Floors Farming	Cessford, Kelso, Scottish Borders	6	Complete
The Highlands Small Communities Housing Trust	Achtercairn, Gairloch, Highland	5	Complete
Coldstream Community Trust	Coldstream, Scottish Borders	2	Approved (but now withdrawn by applicant)
Morvern Community Development Company	Lochaline, Morven, Highland	3	On site
The Highlands Small Communities Housing Trust	Durness, Highland	3	Complete

APPLICANT	PROJECT	NO. OF HOMES	STATUS
Moniaive Initiative	Moniaive, Dumfries & Galloway	1	Complete
Kinlochbervie Community Company	Kinlochbervie, Highland	1	On site
Mull & Iona Community Trust	Ulva Ferry, Isle of Mull, Argyll & Bute	6	2 complete 4 On site
North Harris Trust	Scalpay, Isle of Harris, Comhairle	2	Complete
The Glendale Trust	Glendale, Isle of Skye, Highland	1	Approved
The Highlands Small Communities Housing Trust	Flodigarry, Portree, Isle of Skye, Highland	2	Complete
The North Ronaldsay Trust	North Ronaldsay, Orkney	1	Complete
Papay Development Trust	Papa Westray, Orkney	1	On site
Isle of Rum Community Trust	Isle of Rum, Highland	4	On site
The Highlands Small Communities Housing Trust	Aultbea, Highland	4	Complete
The Highlands Small Communities Housing Trust	Clachmhor, Abriachan, Highland	3	Complete
Glen Settlement	Innerleithen, Scottish borders	2	Complete
The Eskdale Foundation	Langholm, Dumfries & Galloway	4	Approved
Pairc Trust	Gravir, Isle of Lewis, Comhairle	2	Complete
Nith Valley LEAF Trust	Closeburn, Dumfries & Galloway	3	Complete
New Findhorn Directions Ltd	Findhorn, Moray	8	On site

APPLICANT	PROJECT	NO. OF HOMES	STATUS
The Highlands Small Communities Housing Trust	Edderton, Highland	2	On site
Kirknewton Community Development Trust	Camps Junction, West Lothian	7	Approved
Woolfords Auchengray and Tarbrax Improvement Foundation	Tarbrax, South Lanarkshire	1	Complete
Leckmelm Estate Partnership	Loch Broom, Highland	1	Complete
Taigh Sgire Sholais	Sollas, North Uist, Comhairle	1	On site
Blair Charitable Trust	Blair Atholl, Perth & Kinross	8	On site
Fort Augustus & Glenmoriston Community Company	Fort Augustus, Highland	12	On site
Palnackie Village Shop Ltd	Palnackie, Dumfries & Galloway	1	Complete
The Highlands Small Communities Housing Trust	Hill Head, Inverfarigaig, Highland	8	Approved
Park Ecovillage Trust	Plot 13.2 The Park, Findhorn, Moray	8	Approved
Kirkjuvagr Limited	Albert Street, Kirkwall, Orkney	7	On site
Wigtown and Bladnoch Community Initiative	Wigtown, Dumfries & Galloway	2	On site
Stracathro Estates Ltd	Inchbare, Angus	6	On site
The Highlands Small Communities Housing Trust	Kilbeg, Isle of Skye, Highland	11	Approved
Tighean Innse Gall	Point, Isle of Lewis,	2	Approved
Shapinsay Development Trust	Shapinsay, Orkney Isles	2	Approved

APPLICANT	PROJECT	NO. OF HOMES	STATUS
Applecross Community Company	Camusterrach, Applecross, Highland	3	Approved
Westray Development Trust	Pierowall, Westray, Orkney Isles	4	Approved
The Highlands Small Communities Housing Trust	Bettyhill, Highland	3	Approved
Strathglass and Affric Community Co Ltd	Cannich, Highland	2	Approved
Staffin Community Trust	Staffin, Isle of Skye, Highland	2	On site
The Highlands Small Communities Housing Trust	Staffin, Isle of Skye, Highland	2	On site
TOTAL		205	

COMMUNITY* LAND SCOTLAND

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