Tiree Community Housing and Business Needs Survey Report

Commissioned by Urras Thiriodh / Tiree Community Development Trust

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Communities Housing Trust

Suite 2.04, Moray House, 16-18 Bank Street, Inverness, IV1 1QY
01463 233549 **info@chtrust.co.uk**
www.chtrust.co.uk

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Executive Summary

The lack of affordable housing in Tiree is well documented and known to impact on the ability of younger people and families to remain on the island, elderly people to access suitable housing as well as businesses being unable to attract and retain staff. Population decline is also acknowledged, as a key concern, with Argyll and Bute Council identifying Tiree as one of four pilot Repopulation Zones where they are looking to establish what initiatives would support people to remain in and relocate to Tiree. In June 2023 the Council took an unprecedented step and declared a Housing Emergency in Argyll and Bute.

In an effort to tackle some of these issues Urras Thiriodh (the Tiree Community Development Trust - TCDT) are looking to progress a development of 12-14 affordable houses at a site in Scarinish. Gathering current Housing Need and Demand data is an essential part of the early-stage development work and will be considered ahead of initiating any new housing project. The specific analysis will be used to evidence needs and inform the housing mix and tenures that would be most appropriate for a development.

The data collection was achieved by carrying out Housing Needs and Demand surveys during March and April 2023. These consisted of three independent surveys run in parallel: one survey for residents, one for non-residents and one for local businesses.

Key Findings

Resident survey

Ninety households responded to this survey of which eighteen households indicated that they were considering moving and would prefer to remain in Tiree. Ten households expressed a desire for low-cost accommodation, either rented or owned. In addition, the survey indicated that there are twenty-one potential home leavers who wish to set up new households in Tiree within the next 5 years. Again, Low-Cost Home Ownership or Low-Cost Rent were the preferred tenure choices.

2 and 3-bedroom homes were the most popular housing options for residents looking to move and potential households looking to stay in Tiree.

Forty-nine respondents said they had experience of friends / family members having to leave Tiree, mainly due to a lack of suitable housing and believe that their friends / family would be interested in returning to the area if more housing options were available. This suggests there is pent up demand from outwith the area.

Non-resident Survey

Forty-three of the respondents indicated they would be keen to move to the area on a permanent basis. Twenty-seven of these households indicated their housing tenure preference was low-cost rent and five indicated their preference was low-cost home ownership.

Again, the most popular house type was 2 bedrooms and 3 bedrooms.

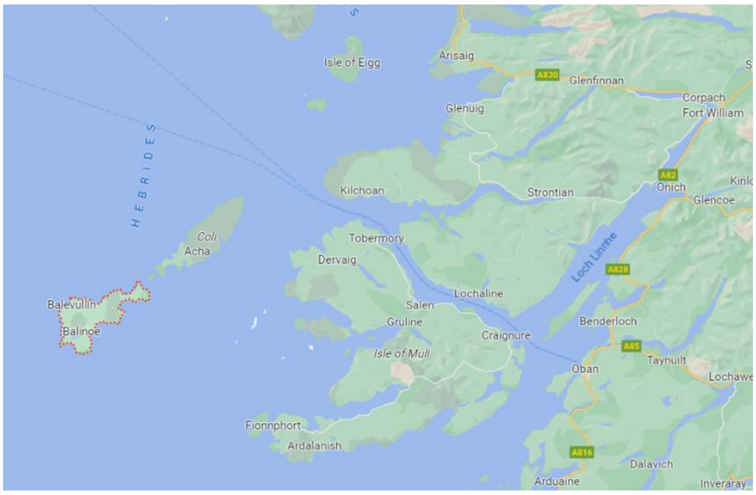
Business Survey

The findings from the business survey clearly show both the need and support for the provision of additional affordable housing in Tiree and evidences the fact that the area is at risk of losing crucial business and local employment opportunities if suitable housing is not provided. Providing a mix of affordable tenures of rent and low-cost home ownership, could help to attract and retain employees for businesses and sustain the community in the long term. More housing, for both permanent and seasonal workers, also has the potential to attract people with families to the area, as well as skilled workers which could alleviate the persistent recruitment issues that some of the businesses currently face.

Overall the survey results offer a snapshot of housing need at a particular point in time. They have shown that there is a clear need for affordable housing driven from the existing residents of Tiree, potential home leavers, returners, new-comers and the business sector. We are confident that the findings evidence the need for new affordable housing locally.

1) Introduction & Methodology

Tiree is the most westerly isle in the Inner Hebrides, within the local authority of Argyll and Bute. With a resident population of 653 (2011 Census), it is a sparsely populated island of just over 30 square miles area with in April 2023, 557 households. It is classed as a ‘very remote rural area’ by the Scottish Government. Tourism contributes significantly to the island economy, as a popular holiday destination, nearly 30% of homes in Tiree being holiday / second homes.



Croft land accounts for an estimated 70% of the islands landmass. Tiree is also a Special Build Environment Area with Argyll & Bute and there is a requirement that all new development on the island be of an appropriately high quality design and adopts sensitive sighting and detailing. This can lead to increased construction costs as well as offering scope for objections.

In common with many rural and island communities in Argyll & Bute, Tiree is experiencing increasing pressure on available housing. It was recognised that the lack of available affordable housing, increasing housing costs together with the growth of holiday accommodation and second homes was having a major impact on the community and local businesses. The Tiree Community Development Trust (TCDT) / Urras Thiriodh commissioned CHT to carry out a Housing Needs Assessment as part of their work on the implementation of the Community Action Plan for the area. The assessment would be the first step in developing a plan to address local housing needs and support local community led housing projects.

The Housing Needs Assessment focused specifically on Tiree to provide a snapshot of housing needs. The assessment consists of three surveys:

- one for existing residents in the area,
- one for those looking to relocate to the area (non-residents),
- one for local businesses.

Results of the surveys are analysed and given here in the Housing Needs Assessment (HNA) Report.

All three surveys were promoted locally through social media by TCDT and by CHT. Posters with QR code links to the surveys were also shared with the community. In common with most surveys, this report provides a snapshot of the potential housing and business needs at the time of writing. The data represents only the proportion of those that took part in the survey.

Data from the 2011 Census has been used where appropriate for comparison in the report and to maintain consistency with other similar HNA reports. It is acknowledged that the data could be considered outdated, but this is the most accurate data available until the 2022 Census results are published. Other reports have also been used and are referenced throughout the report.

Report Objectives	
	Gauge demand from both residents in the area wishing to move, from non-residents wishing to move to the area and local business housing needs
	Examine the the composition of potential new households, which will inform decision-making for the provision of housing
	Make recommendations on the most suitable types of homes and tenures required in the community

2) Resident Survey - Respondent Profile & Response Rate

90 permanent residents resonded to the survey, 23% of community

14% of respondents currently live in a socially rented home

62% of respondents are homeowners and 19% live in privately rented accommodation

42% of households contain at least one child aged 16 or under

- The survey received 90 responses, all of whom are permanent residents in Tiree.
- Council Tax Records from Argyll & Bute Council in April 2023 show a total housing stock of 557. However, 170 (30.5%) are classed as ineffective stock due to either being a holiday /second home (156) or long term empty (14).
- Based on the above and an effective housing stock in April 2023 of 387, with 90 returns to this survey, survey returns represent 23% of the community. A return rate of 20% or above is a common result for this type of survey.
- Almost two thirds of survey respondents own their own homes 62% (56). This is in line with the Scottish 2011 Census average (also 62%) but lower than the 72% reported in the Tiree Census.
- 19% of survey respondents live in privately rented accommodation (17). This is significantly higher than the Tiree Census figure of 9%.
- Although 4% of respondents indicated that they live in housing rented from the Council (4), Argyll & Bute Council do not directly provide social housing on Tiree. It is therefore assumed that they live in socially rented housing provided by an RSL and have been included in this category.

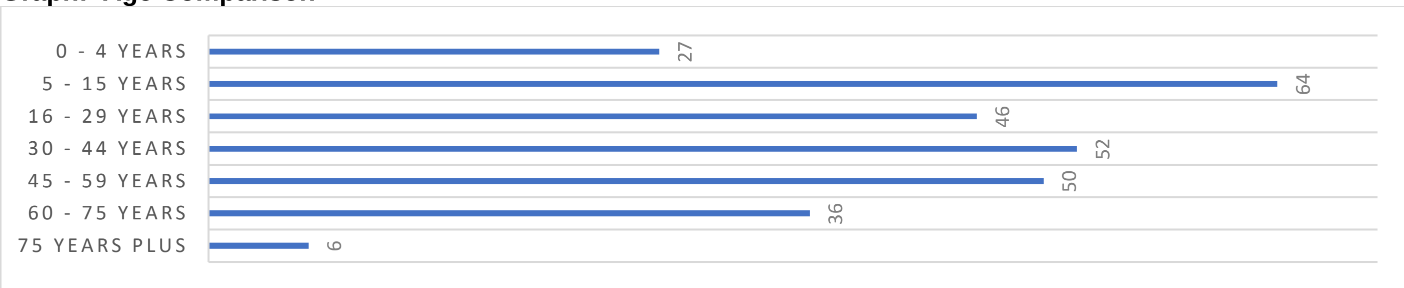
- The below table shows a summary of survey responses compared to both the Tiree 2011 Census and Scotland wide averages [SuperWEB2(tm) - Table View (scotlandscensus.gov.uk)]

Table: Tenure Type Comparison to 2011 Census

	Survey Respondents %	Tiree Census 2011 %	Scotland 2011 Census %
Owned	62%	72%	62%
Rented from Council	0%	0%	13.2%
Private Rent	19%	9%	11.1%
Rented - other	1%	3%	1.3%
Living Rent Free	2%	4%	1.3%
Other Social Rented	14%	12%	11.1%

- 23% of respondents (20) said that overcrowding is an issue in their current home, with almost all requiring 1 extra bedroom.
- 6% believe that their current home is too large (5), and they would benefit from moving to a smaller home. The majority of these households (3 out of 5) contain at least 1 adult aged 60 or over.
- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. The 90 respondent households are made up of a total of 281 individuals.

Graph: Age Comparison



- A significant proportion of household members (32%) are children under 16 (91) and only 15% are aged 60 or over (42).
- 53% of respondent households comprise of members in the 16 – 59 age group (148). This group are classed as being economically active and it is important to try and retain people of working age along with young families in Tiree.
- Tiree Primary School and the Gaelic Medium Unit have a capacity of 165 and a roll of 65 so are running at 38% capacity ([Argyll & Bute Council 2020]). This could be positive for future growth if the high proportion of young families can be maintained or increased.
- Likewise Tiree High School has a capacity of 301 with a roll of 37 so is running at 12% capacity.
- In 2011, Tiree had a total population of 653. This was a decrease of 15.2 per cent from 2001, which is a larger decrease than across Argyll and the Islands (2.1 per cent) and in contrast to the population increases across the Highlands and Islands (7.5 per cent) and Scotland (4.6 per cent)

- Argyll & Bute Councils HMA population projections for Coll & Tiree 2020-2030 show that both islands are facing a drastic decline in the young and working age population which will have a significant impact across all economic sectors. argyll_bute_hnda_june_2021_draft_for_website.pdf (argyll-bute.gov.uk)

Table: Argyll & Bute Councils HMA population projections for Coll & Tiree 2020-2030

	0 - 15	16 – 24	25- 64	65-84	85+
Coll & Tiree	-52%	-36%	-52%	50%	-11%

- Given the population projections, there is a need to attract and retain economically active people, and those with children of school age, to sustain the local economy, services and the school roll. However, many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people while providing accommodation for the ageing population.

2.1) Energy Efficiency in Residents' Homes

78% of respondents are classed as being in fuel poverty

This is more than 3 times the 2019 Scottish average

86% stated that their home would benefit from energy efficiency measures

Top measures would be new or more efficient heating system, renewable energy & better insulation

- The survey responses show that 78% of respondents (70) are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:
  A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and number of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income ***and*** *after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living. (Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019)*
- Latest statistics indicate that 24.6% of Scottish households were living in fuel poverty in 2019 (Scottish Government 2020). 11.3% of these households are classed as being in extreme fuel poverty. These figures however do not take into account the energy and cost of living crisis as 2022 figures have yet to be released.
- The survey response shows more than 3 times the number of people are in fuel poverty in Tiree compared to the Scottish average, and 15 times more than the Scottish Government's target of 5% households in fuel poverty by 2040 (Scottish Government Fuel Poverty Act 2019).
- During 2022, the cost for wholesale gas and electricity soared. On 1 April 2023 the Ofgem energy price cap rose to £3,280 from £2,500 in October 2022, an increase of £780 in just six months. The price cap has almost tripled since February 2021 (Heatable). Despite the UK Government's Energy Price Guarantee being extended to June 2023, the impact of rising fuel

costs is that more households are likely to find themselves in fuel poverty and spending more than 10% of their income on energy bills.

- Making homes more energy efficient can not only reduce a household's energy bill but also help them to manage mortgage or rent payment and general living costs. In 2018, the Scottish Government published its Energy Efficient Scotland 'route map' (Scottish Government, 2018e) which stated the vision that 'By 2040 our homes and buildings are warmer, greener and more efficient' (p.19).
- As the majority of respondents 86% (77) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight the community help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- Argyll and Bute Council's Home Energy Efficiency Team is committed to helping homeowners and private-rented tenants in Argyll and Bute improve the energy efficiency of their homes, reduce their fuel bills and help to ensure they can live in warm, comfortable homes. See e.g. Home Energy Efficiency (Argyll & Bute Council) and Home Energy Scotland.

2.2) Existing Residents Wishing to Move and Stay in the Area

18 respondents expressed an interest in moving home and staying in the area

All of those wishing to move want to move wilthin the next 1 - 3 years

Low Cost Rent and Low Cost Home Ownership were the most popular tenure choices

61% of respondents would like a form of workspace in their new home

- In total, 21 respondents (23%) said that they were considering moving home, 18 of whom wish to remain in Tiree (86%).
- Of these, 3 households are looking to move away from Tiree, all currently own their own home. The households are all economically active and one has at least one child under 16.
- 18 respondents (86%) answered "yes" to planning to move home and stay in Tiree. This represents 20% of the overall survey respondents and **the rest of this section will focus only on the housing needs of those wishing to move and stay in Tiree.**
- The current tenure of most those wishing to move is either: Private Rented (9) or Social Rent (4) and the below table shows the current tenure of those wishing to move and their household composition:

Table: Current tenure of those wishing to move and their household composition

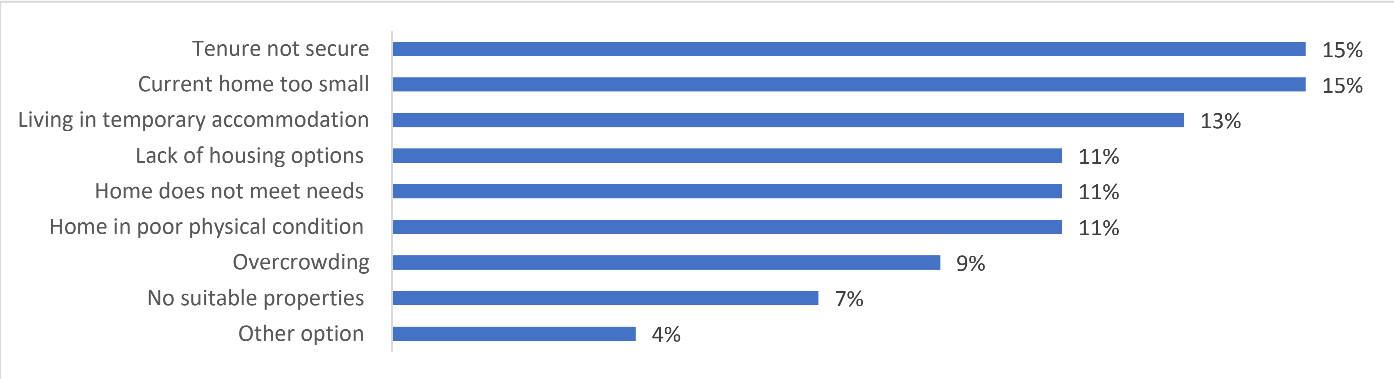
Current tenure of those wishing to move	Living Rent Free	Social Rented	Owned	Private Rented	Rented - other	Tied Housing	Total
One adult under 60	0	0	0	2	0	0	2
One adult with at least one child 16 or under	1	1	0	1	0	0	3
Three or more adults	0	0	0	2	0	0	2
Two adults under 60	0	1		3	0		4
Two adults with at least one child 16 or under	0	2	1	1	1	0	5

Two adults, at least one over 60	0	0	1			1	2
Grand Total	**1**	**4**	**2**	**9**	**1**	**1**	**18**

- The main reasons selected for wishing to move home were:
    - Current home too small 15% (7)
    - Tenure is not secure 15% (7)
    - Living in temporary accommodation 13% (6)

Please see below a detailed graph showing all reason(s) for moving home.

Graph: Reasons for wishing to move home



- All 18 respondents wanting to move home wish to do so within the next 1 to 3 years, with 11 of the 18 respondents (61%) wishing to do so within the next year.
- Of these 18 looking to stay in Tiree, most selected a first-choice tenure of low-cost rent 5 (28%), low-cost home ownership 5 (28%) or self-build 4 (22%).
- 9 out the 18 looking to move (50%) would be looking for a 2-bed home and the below table shows a summary of tenure and bedroom choices. **A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A**

Table : First Tenure Choice Preferences and Number of Bedrooms needed

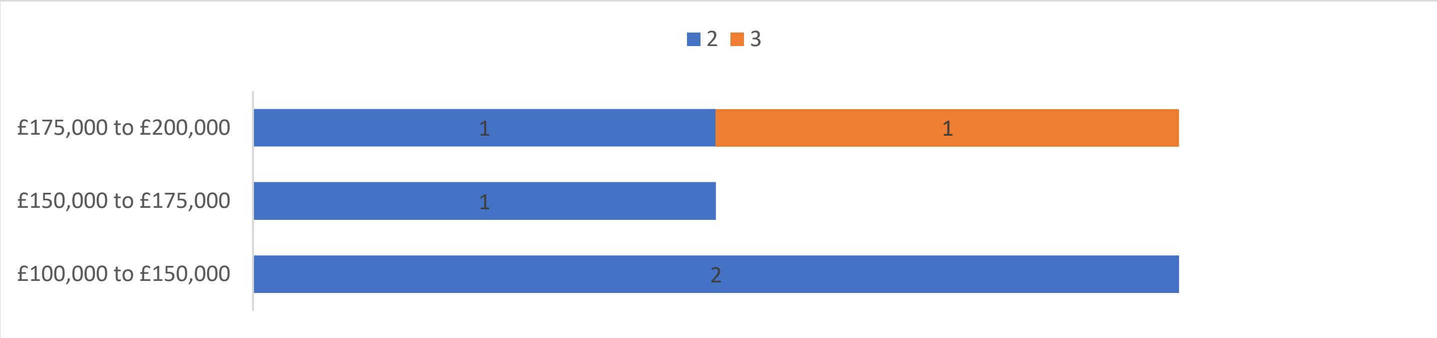
	2 Bed	3 Bed	4 or more	Grand Total
Low Cost Home Ownership	4	1	0	5
Low Cost Rent	2	2	1	5
Self Build	1	1	2	4
Renovation	0	2	0	2
Buy on Open Market	1	0	0	1
Private Rent	1	0	0	1
Grand Total	9	6	3	18

<u>Low-Cost Home Ownership Overview</u>

- Low-cost home ownership (LCHO) was the joint first choice tenure option. There are various options on how low-cost homeownership can be delivered and these are outlined fully in Appendix 1.
- LCHO houses can be delivered through community-led housing with CHT, or other rural housing bodies, securing a discount on the selling prices of homes by utilising the Rural Housing Burden.

- Out of the 5 that selected LCHO as their first choice tenure option (28%), 4 would be looking for a 2 bed home and 1 for a 3 bed home.
- Budgets ranged from £100,000 to £200,000, with two of the 5 respondents having a budget of £100,000 to £150,000.

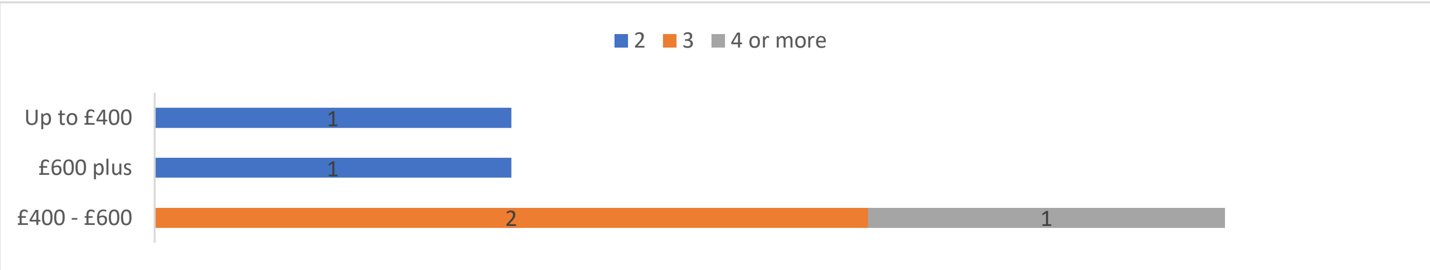
Graph: Breakdown of Budget & No. of Bedrooms for LCHO



Low-Cost Rent Overview

- Low-cost rent was the joint first choice tenure option, again selected by 5 respondents (28%).
- As per the graph below, monthly budgets ranged from up to £400 per month (1), £400 to £600 per month (3) and over £600 per month(1).

Graph: Breakdown of Budget & No. of Bedrooms for Low Cost Rent



- Based on the Local Housing Allowance Rates for Argyll & Bute in the table below, and depending on exact respondent budgets, 2-4 of the respondents may not be able to afford LHA rates:

Table: Local Housing Allowance Rates [Local Housing Allowance Rates: 2023-2024 - gov.scot (www.gov.scot)]

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent	£72.74	£86.30	£115.07	£126.58	£207.12

- However, community groups that own community housing have some flexibility and discretion at the rent levels set and can devise their own allocations policies. We would suggest this is an option worth consideration.
- Information from Argyll & Bute Council shows a current RSL housing stock of 42 in Tiree. Argyll & Bute Council do not directly provide social housing on Tiree and it is provided by two

registered landlords Argyll Community Housing Association and West Highland Housing Association.

Table: RSL Stock By Bedroom Size 2021-22

Landlord	0/1 bed	2 bed	3 bed	4 bed	5 bed	Total	% of Total
ACHA	11	8	5	0	0	24	57%
WHHA	0	11	7	0	0	18	43%
Total RSL Stock in Area	11	19	12	0	0	42	100%

- As per the above table, there are no socially rented homes with 4 or more bedrooms in Tiree currently.
- Over the period 2021 – 22, there was only 1 relet in Tiree and this suggest that there is a low turnover of stock and those on the waiting list might have a substantial wait for housing.

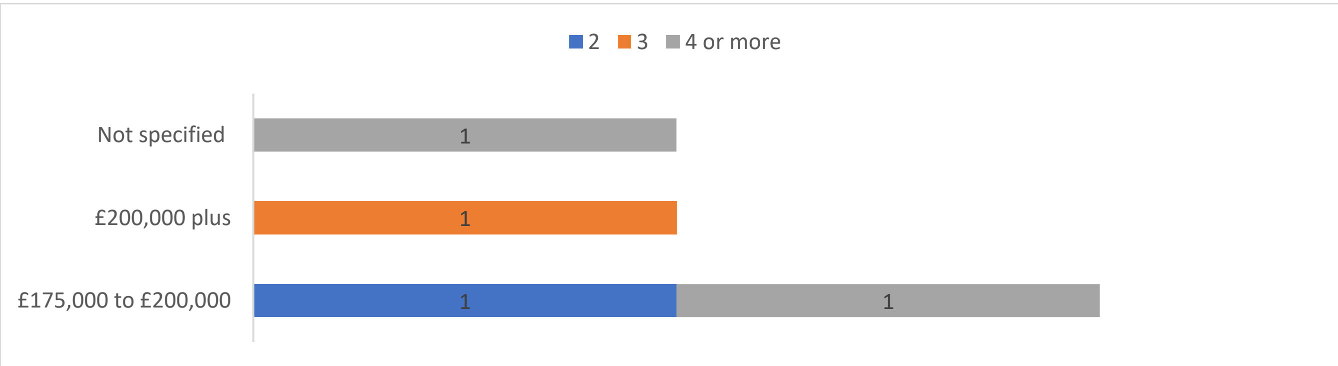
Landlord	0/1 bed	2 bed	3 bed	4 bed	5+ bed	Total	% of Total
ACHA	0	0	0	0	0	0	0
WHHA	0	1	0	0	0	1	100%
Total RSL Lets in Area	0	1	0	0	0	1	100%

- Only 2 out of the 5 (405) that selected low cost rent as their first choice tenure preference are currently registered on the Argyll & Bute Common Housing Register.
- Anecdotal evidence from CHT's work in other communities, suggest that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route and find other temporary housing solutions, move somewhere else or privately rent instead.

Self-Build Overview

- The survey evidenced demand for self-build in the area, with 4 respondents selecting this option as their first preference (22%).
- Budgets ranged from £175,000 - £200,000, and £200,000 plus of those who chose to answer.

Graph: Breakdown of Budget & No. of Bedrooms for Self Build



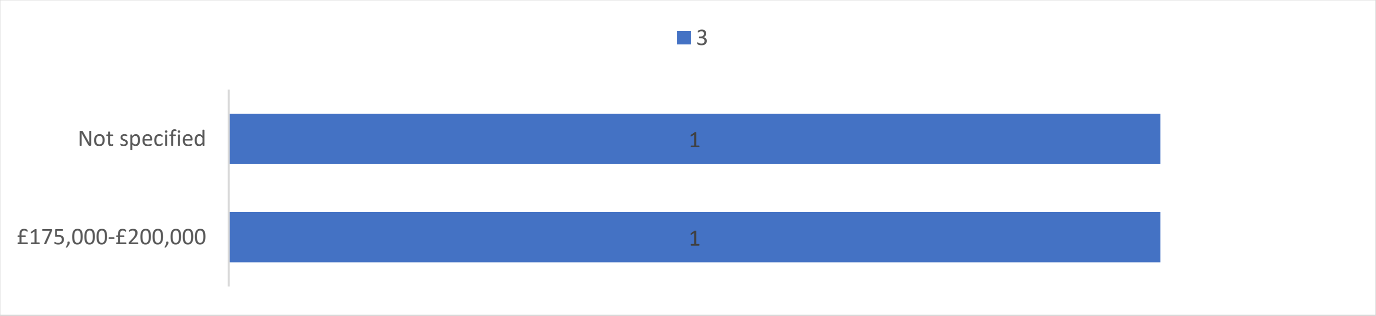
- Based on current high construction costs, anyone interested in undertaking a self-build project would need an adequate budget to cover build costs, particularly given the island location and additional costs this incurs.

- At the time of writing this report, an initial search showed there were 2 plots for sale in Tiree: one with a guide price of £130,000 (Land North of Greenbank, Kilmoluaig – rightmove.co.uk) and one with a guide price of £98,000 (Kirkapol – MacPhee & Partners).
- For those interested in a self-build project, the lack of availability of plots on the open market along with purchase prices of £98,000-£130,000, may mean that affordable plots may be an attractive option.
- Also, as Tiree is predominantly under crofting tenure comprising 70% of land mass, this restricts the availability of land to individual's with no connection to a croft on which they could secure a house plot through decrofting.

Renovation Overview

- 2 respondents selected renovation as their preferred first tenure option (11%).
- It is not clear from this survey if respondents already have already identified /own a property in the area that they wish to renovate or not.

Graph: Breakdown of Budget & No. of Bedrooms for Renovation

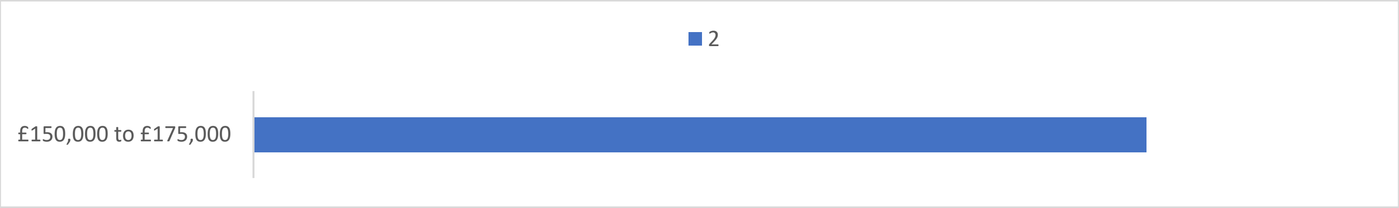


- Argyll & Bute Council has an Empty Homes Officer to provide information on bringing empty properties back into use and has discretionary empty homes grant and loans to support owners of long-term empty properties to bring homes back into use as affordable housing Empty Homes (argyll-bute.gov.uk)

Open Market Purchase Overview

- Only 1 respondent selected open market purchase as their first-choice tenure for their new home.
- Their budget is £150,000 - £175,000 for a 2 bed home.

Graph: Breakdown of Budget & Bedrooms for Buying on Open Market



- According to Rightmove website, there is currently one 2-bedroom property for sale in Tiree for a fixed price of £250,000. There were 5 residential property sales over the last year with an overall average price of £352,700. Overall, sold prices in Tiree in 2022 were 35% higher than 2021. Given this, and the budget provided by the survey respondent above, it is unlikely they would be able to compete on the open market.

- Information from Argyll & Bute CACI Paycheck shows that based on average house prices, even the average household income on Tiree would be insufficient to afford the average house price.

Table: Council licensed income data from CACI Paycheck ltd. Estimates the following household incomes for Tiree:

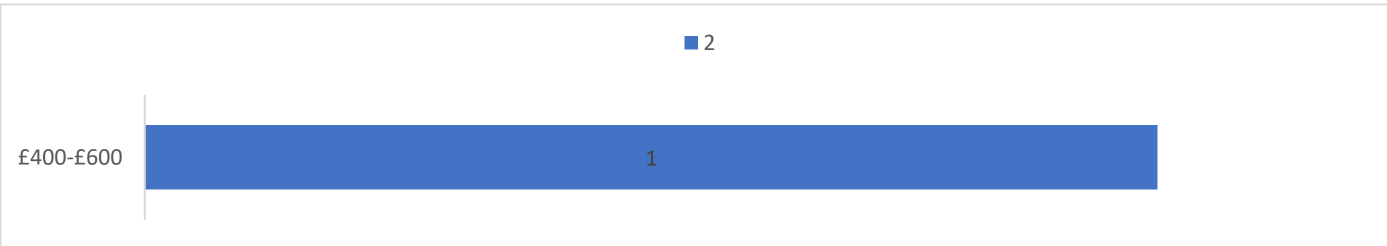
	MEAN	MEDIAN	MODE	Lower Quartile
Income	£32,742	£26,299	£17,500	£15,629
Affordable price on standard multiplier of X4 household income	£130,967	£105,197	£70,000	£62,517

- The survey is showing little demand for open market purchase but open market purchase should be fully considered as part of any future mixed tenure developments.

Private Rent Overview

- Only 1 respondent selected private rent as their preferred first tenure option.
- Information from Argyll & Bute Council Tax records in April 2023 show that there are currently only 33 privately rented properties in Tiree. The private rental market has significantly reduced and continues to do so, with properties being sold or entering the holiday let market.
- At the time of writing this report, there are no private lets advertised to let and given that a lot of homes have been lost to the holiday let market, private lets probably do not come available very often.
- The respondent that selected this tenure opted for a budget of £400 to £600 per month. The average rental price throughout Argyll & Bute is £991 pcm (Houses For Sale And Rent website) and this is well outwith the budget of the respondent interested in this tenure.

Graph : Breakdown of Budget & No. of Bedrooms for Private Rent



2.3) Workspace Provision in New Homes

11 respondents would like a form of workspace in their new home

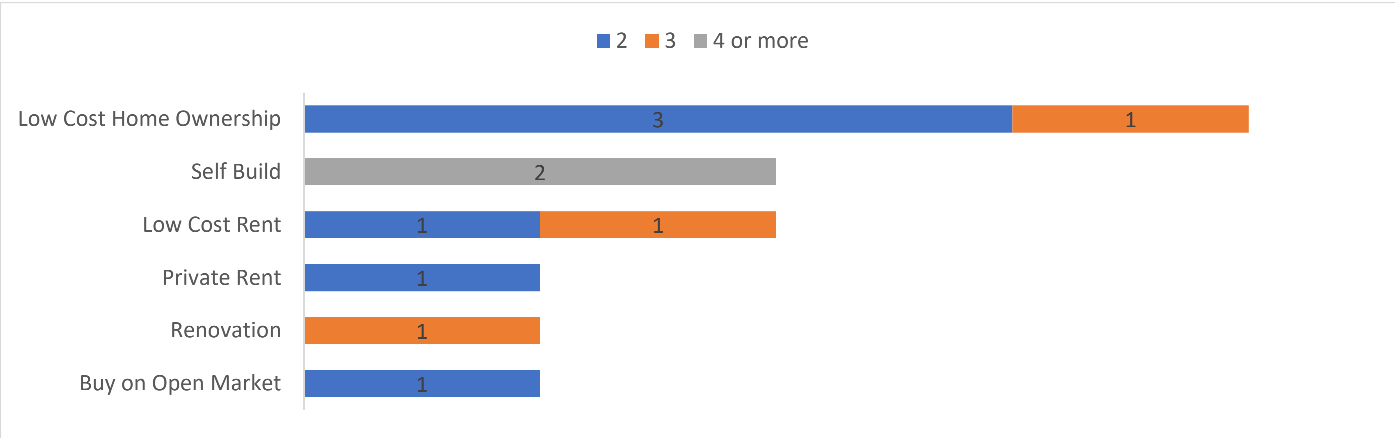
55% would require this space for full-time working

Office space was the top type of space identifed by 7 respondents

4 respondents also required workshop space

- 11 respondents (61%) would like a form of workspace in their new home, for either part-time working or full-time working.
- The preferred tenure of those wishing workspace in their new home is: LCHO (4), self-build (2), low-cost rent (2), private rent (1), renovation (1) and buy on open market (1). For those wishing to do a self-build project or renovation this space can be accommodated in their plans and for other future developments, where possible, the provision of workspace should be considered.
- 7 respondents (54%) selected a home office as the type of workspace required with a further 6 (46%) requiring shed or workshop space.

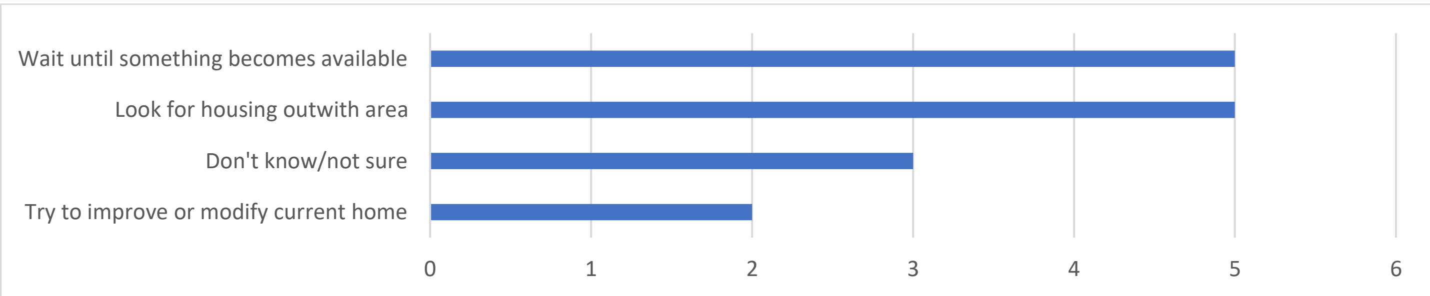
Graph: Breakdown of Budget & No. of Bedrooms for Workspace provision



2.4) Respondents that have already tried to find alternative housing

- The majority of respondents have already tried to find alternative housing in Tiree 83% (15).
- Whilst 29% (5) said they would wait until something suitable comes along, another 29% (5) said that they would look for housing outwith Tiree if they cannot find suitable housing and it is concerning that people may leave the area due to the lack of suitable housing options.
- The majority of those considering leaving the area (4 out of 5) are mainly classed as economically active and 2 have at least one child aged 16 or under. Providing more affordable housing may therefore be key to keeping them in the area.

Graph: What respondents will do if they cannot find alternative housing



2.5) Future potential households from existing Tiree residents

The survey identified 21 new potential households

There was most demand for 2 bed homes

Most would be looking for low-cost rent (4) or low-cost home ownership (4)

Only 2 of the potential household leavers are registered on the housing register

- In trying to assess potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in the next 5 years. 25 respondents answered "yes" to this question, with 13 of the 25 intend to stay in Tiree (52%).
- From the 13 respondents who said they have current members of their household looking for independent accommodation in the area, this equated to 21 potential new households (due to some households having more than one leaver).
- Respondents were presented again with 6 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:

Table: Tenure Choices and Bedrooms

	Buy on the Open Market	Low Cost Home Ownership	Low Cost Rent	Self Build	Grand Total
1 Bed	0	1	2	0	3
2 Bed	0	4	3	2	9
3 or more Bedrooms	3	0	0	3	6
Not specified	0	3	0	0	3
Grand Total	**3**	**8**	**5**	**5**	**21**

- The survey identified that the majority of potential future households would prefer low cost home ownership 8 (38%) as the tenure choice for their new home. There was relative interest in the other tenures of low cost rent and self build, and also a small interest in buying on the open market.
- It is encouraging from the results of this survey that people wish to remain in Tiree and providing a range of housing options may be key to ensuring that people do not have to leave.
- A major challenge for many rural and island communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing or employment. The Scottish Government have recognised this in their plans to reinvigorate Scotland's rural communities. The Scottish Government's 'Housing to 2040' policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

2.6) Community Attitudes & Priorities

98% of respondents believe that more affordable homes for rent are nedded

91% think that people who live or work in the area should get priority for new homes

99% believe that any new homes should be built with high energy efficiency

Top 3 services were medical facilities, Post Office & primary school

- All survey respondents were asked for their views on 10 statements relating to housing in Tiree and the extent to what they agreed / disagreed with the statements.
- The results showed that overall, respondents were strongly supportive of the need for additional affordable housing for rent (88), that priority for any new housing should being given to local people (82) and it is important that new housing is built with high energy efficiency standards (89).
- There was also strong support for the statement that people have had to leave the area because they have not been able to find suitable housing. This is further evidenced by 54% (49) of respondents having direct experience of friends / family members having to leave Tiree because they could not find suitable housing.
- The top reasons for people leaving the area were: lack of affordable housing options 25% (35), nothing available within budget 24% (34) and no suitable properties 22% (30).
- Out of the 54% that have experience of friends / family members having to leave the island, 96% (45) believe that their friends / family would be interested in returning to the area if more housing options were available.
- The below table provides a full outline of respondents' opinions relating to all ten statements on housing in the area:

Table : Residents' Views on Housing Needs in the Area:

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	**72**	16	1	1	0
Local people have had to leave the area because they could not find suitable housing	**60**	16	13	1	0
Most people who live in our area want to stay permanently	32	**40**	16	2	0
People who live and work in the immediate surrounding area should get priority for new affordable homes	**62**	20	4	2	0
People who have a family connection should get priority for new affordable homes	17	**35**	25	9	4
Local applicants should get priority for any new affordable homes	**59**	28	2	1	0
People from outside our community area should get priority for any new affordable housing	1	7	20	**39**	23
People in our community welcome newcomers from other communities to live here permanently	10	**53**	16	11	0

Our community needs more smaller accessible homes	**39**	35	15	0	1
It is important that new housing is built with high energy efficiency standards	**73**	16	1	0	0

➢ In trying to establish respondents' views on services / provisions in the area, respondents were asked to rate a list of services in the area. Overall, 6 services were rated as good / excellent and 4 as adequate or poor:

Good Provision

- Primary School
- Post Office
- Medical facilities
- Local shop
- Active Community Council
- Broadband connection

Poor Provision

- Locally-based employment opportunities
- Public transport
- Childcare services
- Practical support at home for older residents

2.8) General Comments from the Community:

➢ Many of the general comments left raised the same concerns, which were:
- the lack of affordable, permanent housing options in the area
- concern over the number of second homes and support for increased council tax or community tax on these properties
- the need to try and retain young people and families in the island
- care for elderly residents at home
- better facilities and services

Below is a short selection of comments:

"It is probably unavoidable that attractive, desirable housing on Tiree will become holiday homes or lets. Therefore, it is ever more essential to provide affordable housing that local young families can live in, otherwise we risk losing the core of our island economy to the mainland and our community becoming a mixture of retirement home and theme park. Young people aren't looking for luxury or even sea views - they just want a roof over their head that they can afford from a wage working in the local community."

"Owners of houses bought to rent out as holiday lets should pay double community tax (as in Wales) this might prevent the purchase of houses at inflated prices and allow local people to buy. Holiday home owners should also pay more in taxes."

"Distant island allowance should be added to the benefits system as the cost of food and fuel here is much higher than on the mainland."

"Lack of affordable rental housing is the singular biggest problem. Teachers, seasonal workers etc coming here struggle to find affordable accommodation."

"The unreliable ferries have made life here very difficult recently. You have not asked about the secondary school. This needs to be preserved if the community is to flourish."

"I was born and bred on Tiree and moved away after leaving school. I returned… Since then I have lived in 2 static caravans and 3 different rental homes. What I have paid on rent over the years could easily have paid a mortgage if there was affordable housing on the island. Local families… are paying extortionate rents but cannot get a step on the property ladder due to the housing market prices totally over inflated here because of 2nd homeowners and holiday home owners. Locals are priced out of the market. On one of our neighbouring islands, Barra, I have friends who have just bought a 3 bedroomed house there for £90,000. You can't even buy a plot of land here for that! It makes me very sad that young, local people are being penalised here."

2.9) Residents' Survey Summary

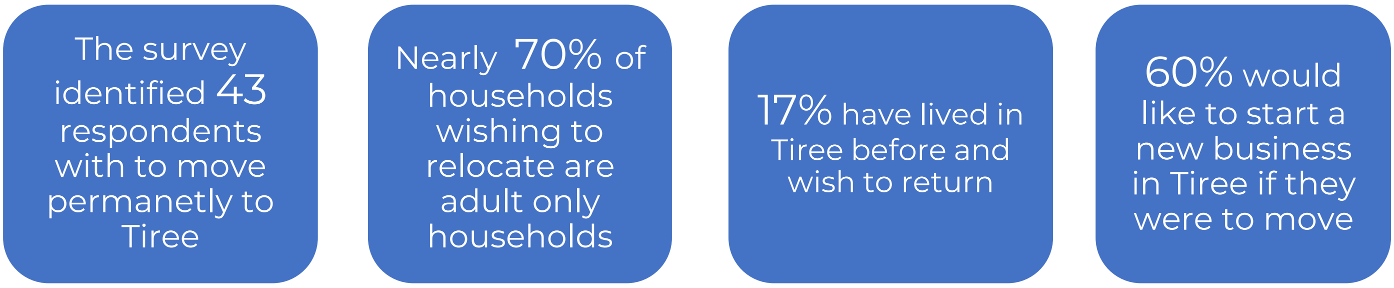
From existing residents, including those who may be setting up independent households in the next few years, this survey shows clear demand for affordable housing. This finding is supported by evidence from Home Argyll the Common Housing Register which shows demand and limited supply. 18 households are considering moving but would like to stay in Tiree, the majority being families with at least one child under 16 where the preferred tenure option is Low-Cost Home Ownership and Low-Cost Rent. The survey identifies 21 potential new households coming from existing households in the area, where Low-Cost Home Ownership and Low Cost Rent were the preferred tenure required, with 2- and 3-bedroom houses being most popular.

Table: Combined Existing Household and Potential future household tenure preference.

	1 Bed	2 Bed	3 Bed	4 or more	Not Known	Total
Low-Cost Homeownership	1	**8**	**4**	0	3	16
Low-Cost Rent	2	**5**	**2**	1	0	10
Self-Build	0	3	1	2	0	6
Buy on the Open Market	0	1	3	0	0	4
Renovation	0	0	2	0	0	2
Private Rent	0	1	0	0	0	1
Small Starter Flat	0	0	0	0	0	0
TOTAL	3	**18**	**12**	3	3	39

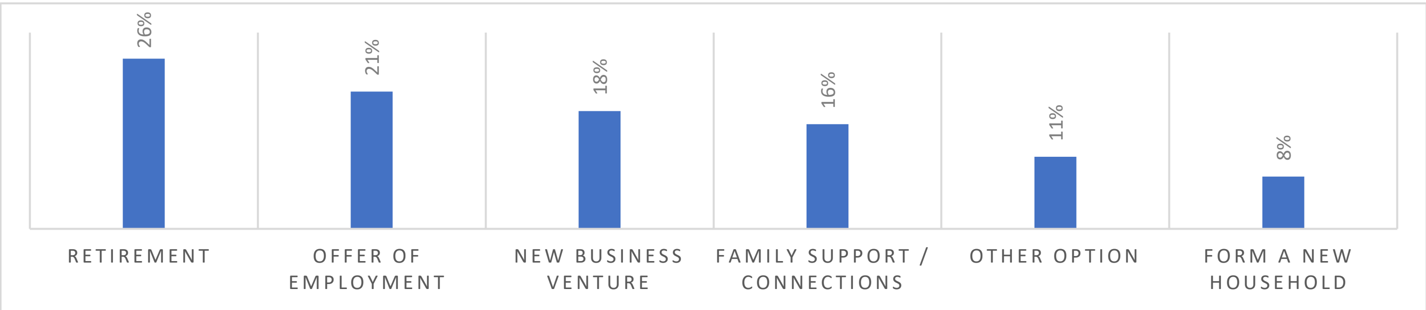
3) Non-Residents Survey

3.1) Non-Residents Survey Respondent Profile



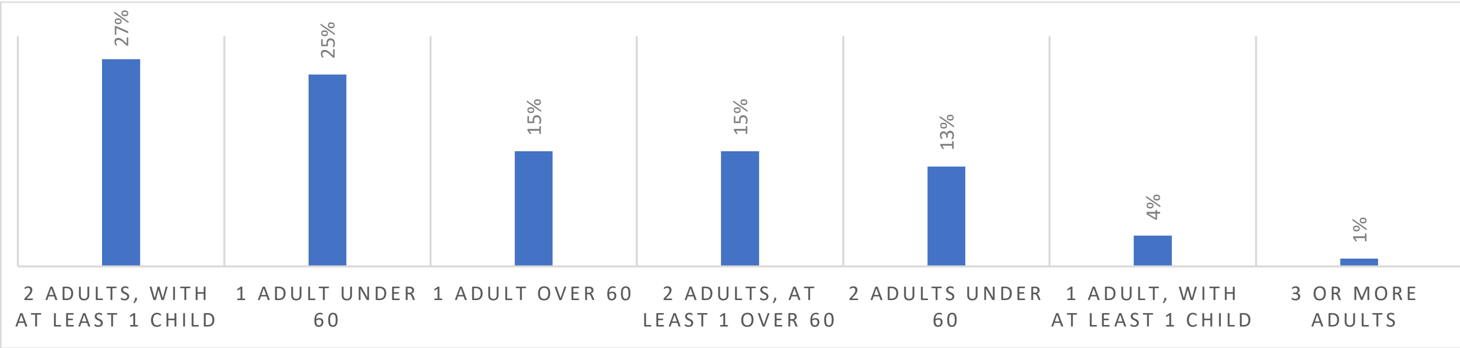
- A survey for non-residents was running at the same time as the resident's survey. The main aim of this survey was to identify the demand of those interested in re-locating to Tiree.
- The non-residents survey received 48 responses, with 43 people looking to move the island permanently, 2 looking for a second home and 3 not looking to relocate to Tiree. *The rest of this section will concentrate on the responses of the 43 respondents looking to move permanently to Tiree.*
- The current tenures of those looking to re-locate is mainly either owner 18 (42%) or social rent 14 (33%).
- Only 13% of those wishing to relocate currently live in the Argyll & Bute area (6). Most of those wishing to relocate currently live in another area of Scotland 43% (20) or elsewhere in the UK 30% (14). The remaining 14% live outwith the UK (7).
- Only 17% of respondents have lived in Tiree before and wish to return to the island (8).
- Out of the 43 respondents wishing to relocate to Tiree on a permanent basis, most stated the main reasons for moving were either retirement 16 (26%) or offer of employment 13 (21%). Other top reasons selected are detailed in the chart below:

Graph: Reasons for Wishing to Move to the Tiree



- The majority looking to relocate 69%, are adult only households (30). The remaining 31% are households that include at least 1 child aged 16 or under (13).
- Out of the adult only households, 30% contain at least 1 adult aged 60 or over and may not be economically active (14).

Graph: Household Composition of Non-Residents



- All respondents that completed the survey were asked if they would consider setting up a new business if they were to relocate and 60% of respondents said that they would consider setting up a new business (26). This is quite a high percentage of respondents, and it is important to note that many of these business opportunities may be purely aspirational and not feasible.
- A range of sectors were identified for potential future new businesses with the top sectors being tourism, retail and education.
- 77% of the proposed new businesses envisage that they would need to employee local employees to operate (20). Most anticipate that they would employ between 1 to 2 staff members.
- A range of measures were identified to help start up these new businesses, with the top two measures identified being funding and grants 26% (22) and affordable housing 21% (18). Other measures identified included good broadband, community support and business planning advice & support.
- When asked if a work space in, or at your new home would be beneficial to help establish their new business, 93% of those wishing to set up a new business said "yes" (24).
- The majority 42% selected office space as the type of space required (11) but there was also demand for workshop / shed space (10).

Measures to help set up new business:
- Funding & Grants
- Affordable Housing
- Community Support
- Broadband
- Business Planning

Top sectors for new businesses:
- Tourism
- Retail
- Education

Employment opportunites:
- 77% plan to recurit additional staff
- Most estimated they would employ between 1 - 2 staff

Workspace requirements
- 93% said a workspace would be beneficial
- Most selected Office Space as the type of workspace required

3.2) Non-Resident Survey Housing Need & Demand Summary

- The survey demonstrated a good degree of interest (43) from households not currently living in Tiree wishing to permanently move to the island.
- The respondents were presented with 6 tenure choices for their new home in Tiree and overall,

most respondents selected a first-choice tenure preference of low-cost rent 32 (63%). There was lesser a degree of interest in a range of other tenures and the below table gives a summary of all tenure choices selected and number of bedrooms – *a full breakdown is provided in Appendix 2B*:

Table : Tenure Choice & Bedrooms

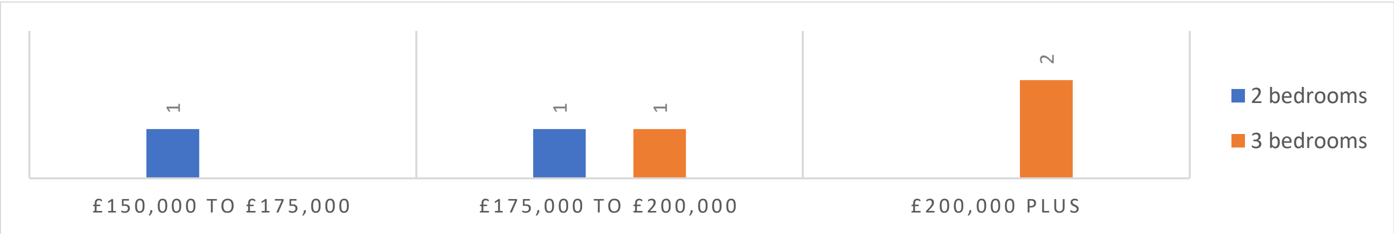
	1 Bed	2 Bed	3 Bed	4 Bed or more	Not specified	Total
Low-cost rent	8	**13**	**4**	2	0	27
Low-cost home ownership	0	**2**	**2**	0	1	5
Buy on the open market	0	2	3	0	0	5
Private rent	0	1	2	0	0	3
Self-Build	0	0	2	1	0	3
Total	**8**	**18**	**13**	**3**	**1**	**43**

- Most looking to relocate would be looking for either a 2 or 3 bed home (72%) but there was also interest in 1 and 4 bed homes (26%).
- Low-cost rent was the top first tenure choice selected by most in the survey 27 (63%), with demand for 1, 2 and 3 bed properties. Most respondent's selected rental budget of either up to £400 per month (11) or £400 - £600 per month (16).

Graph: Low-Cost Rent Budget and Bedroom Summary:

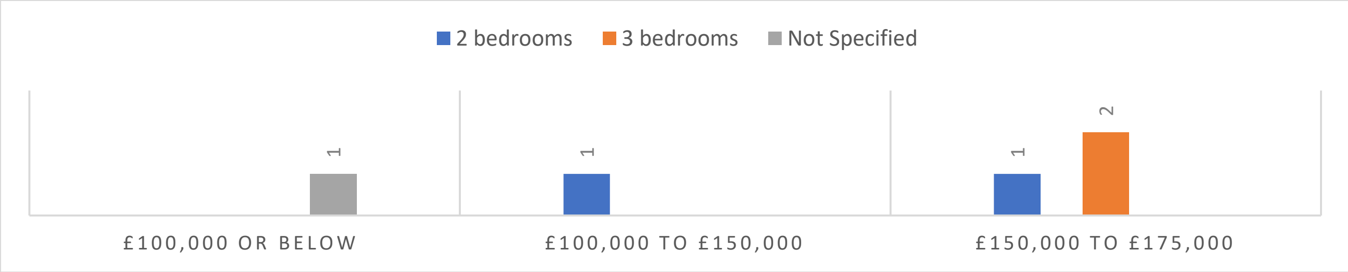
- Open market purchase was the joint second most popular tenure preference selected by 5 (12%), with demand for 2 and 3 bed homes. Budgets ranged from £150,000 to £200,000 plus. Given the high average purchases prices in the area already discussed in section 2.2, it may be that some respondents would not be able to compete on the open market.

Graph: Open Market Purchase Budget and Bedroom Summary:



- 5 people looking to relocate to the area also selected a first-choice tenue of low-cost home ownership (12%). There was demand again for both 2 and 3 bed homes and budgets ranged from up to £100,000 to £175,000.

Graph: Non-Residents Low-Cost Homeownership Budget and Bedroom Summary



- 3 respondents looking to relocate selected private rent as their first choice tenure (7%). The demand again was for 2 and 3 bed homes and rental budgets ranged from £400 to over £600 per month.
- A further 3 respondents looking to relocated selected self-build as their first choice tenure (7%). The demand was for 3 or 4 bed homes and budgets ranged from £150,000 to up to £200,000.

Graph: Non Residents Private Rent and Self-Build Budget and Bedroom Summary

- 51% of respondents have already tried to find a new house in Tiree (22). This suggests that these respondents would have a strong interest re-locating to the island should more housing be made available.
- When asked what prevented them from actually moving to Tiree already, most selected no suitable properties 50% (16) or nothing available to rent within budget 31% (10).
- Based on this, the lack of suitable and affordable housing options in Tiree appears to be a significant barrier to people relocating to the island.

3.3) Views on Services and Provisions

- The non-residents survey asked respondents to rate a list of services and asked what services would encourage them, or must be in place, before they re-located.
- Local medical facilities and a local shop were rated overall as being essential to relocating along with a range of other services as per the table below:

Table: Importance of services / provisions in area and impact on decision to relocate

	Essential to relocating	Important to relocating	Not important to relocating	Don't know / Not sure
A local school	14	6	22	0
Local post office / banking facilities	10	24	13	2

Local medical facilities	30	15	2	1
Practical support at home for older residents	3	12	28	3
Locally based employment opportunities	14	13	19	1
Local clubs and activities	5	22	15	2
Attractive tourist accommodation / facilities	2	9	30	2
Local places of worship	3	6	32	3
Good transport links	11	16	17	1
Local shop	**24**	**18**	**6**	0

3.4) Summary of Non-Residents Survey

The survey demonstrated clear demand from people looking to move to Tiree, with 90% (43) respondents looking to move to the island on a permanent basis. Importantly 21% (9) of respondents were looking to move to take up an offer of employment. Over half the respondents have tried to find housing in Tiree without success and most cited no suitable properties or nothing available to rent within their budget. 17% (8) of respondents have lived in Tiree before and wish to return, suggesting they are au fait with island life and more likely to move and settle successfully.

Non-residents should be regarded as a key group for the community in order to address population decline, safeguard services and enable businesses requiring employees to function and thrive. In this instance the majority looking to relocate 70% (30) are households with adults aged 60 or under, therefore they may be economically active, have acquired skills and experience which may significantly contribute to the social and economic infrastructure of Tiree.

The non-residents survey showed demand for a mix of tenures from those wishing to move to Tiree. Twenty-seven selected Low-Cost Rent and five of respondent's selected Low-Cost Home Ownership. Five respondents preferred to buy on the open market, however this option may not be viable for some given current house prices in the Tiree and the respondents' budgets. Two and three bedroom properties were the most popular property sizes selected.

60% (26) of respondents said that they would consider setting up a new business with the top sectors being tourism, retail and education. Although a very strong signal, it is important to note that many of these business opportunities may be purely aspirational and not feasible. Most anticipate that they would employ between 1 to 2 staff members. It does however suggest that non residents moving to Tiree could make a valuable contribution to the social and economic sustainability of Tiree.

4) Business Survey

4.1) Profile of Respondents

14 existing businesses in Tiree completed the survey

The businesses operate in a variety of sectors

9 repondent businesses employ additional employees

Only 4 businesses employ staff on a seasonal basis

- The business survey was aimed at both those in with an existing business and those wishing to set up a new business in Tiree.
- The survey attracted 14 responses, all from those already with an established business.
- Out of the 14 established businesses, 6 are employers (43%), 5 self-employed (with no employees) 36% and 3 self-employed with employees (21%).
- The respondent's businesses operate in variety sectors with nearly 35% (5) operating in the tourism or hospitality sector. The table below gives a summary of all respondent business:

Sector	Status	Number of Employees	Seasonal Employees
Construction	Employer	5 to 10	None
Construction	Self-Employed - no employees	Not Applicable	Not Applicable
Fishing & Aquaculture	Self-Employed - with employees	2 to 5	None
Hospitality/catering	Self-Employed - with employees	5 to 10	All
Residential Care Home	Employer	10 or more	None
Retail	Self-Employed - no employees	Not Applicable	Not Applicable
Retail, health and entertainment	Self-Employed - no employees	Not Applicable	Not Applicable
Tourism	Employer	10 or more	Around half
Tourism	Employer	5 to 10	All
Tourism	Employer	1 to 2	Around half
Tourism	Self-Employed - with employees	1 to 2	Around half
Various Sectors	Self-Employed - no employees	Not Applicable	Not Applicable
Various Sectors	Self-Employed - no employees	Not Applicable	Not Applicable
Veterinary	Employer	1 to 2	None

- Nine respondent businesses employ additional employees, and the profile of these businesses is a follows:

7 out of the 9 are micro-businesses (78%), employing less than 10 people
2 businesses employ 10 or more people (20%): 1 in Tourism and 1 in Residential Care
5 out of the 9 employ staff on a seasonal basis (56%), in both full and part time positions.
Locations that staff are recurited from range from Tiree (43%), UK Wide (29%), Other area of Scotland (14%) or elsewhere 14%.

- 5 business employ staff on a seasonal basis (56%) and these businesses operate in a range of sectors. Seasonal employment is common in the hospitality and tourism related industries where staff are engaged for peak times and the level of pay associated with these positions is often quite low. Low incomes are a proven barrier to accessing housing options.
- 5 businesses have faced difficulties in recruiting staff due to a scarcity of worker (56%). 3 of these businesses are in the tourism sector (60%), 1 construction (20%) and 1 in Agriculture & Forestry sector (20%).
- One business that has faced difficulties recruiting staff commented:
  "Social housing availability…at the moment I have 3 members of staff who are looking to relocate to the island and set down roots and are struggling to find secure housing"

- A business survey carried out by Tiree Community Development Trust in September 2022 attracted 30 responses and the results from this survey will be compared to this survey throughout Section 4 of this report.
- Similar to this survey, the majority of respondents to the TCDT survey 47% (14) operated in the tourism or hospitality sector.
- 29 out of the 30 respondents (97%) employ additional employees, with 27 being classed as micro-businesses employing less than 10 people.
- The TCDT survey asked respondents to state the type of accommodation that their employees inhibit and 16% (6) were living in an unsecure tenure of either living in seasonal / temporary accommodation or staying with friends. A further 27% (10) were living in parent's / family members home.
- Generally, the lack of job opportunities for young people and the lack of access to affordable housing has resulted in young people leaving rural and remote areas and this these issues mean that it is also difficult to attract key workers into the communities.

4.2) Businesses With Employees That Have Experienced Housing Issues

7 have experienced difficutly retaining staff due to lack of suitable housing

6 believe that their staff turnover is affected by the lack of affordable housing

5 have current employees that currently require housing in Tiree.

The survey identifed that at least 6 houses are required at present

- The majority of business with employees 78% (7), said "yes" to having difficulty recruiting and / or retaining staff due to a lack of suitable housing. For all 7 of the businesses this is a frequent / re-occurring problem.
- This was also identified as a major problem in the TCDT survey by 79% of respondents (14). The TCDT survey results show that during the period 2020 – 2022 the number of candidates who accepted positions with respondent businesses in the last 3 years, but ultimately have not been able to take up the position, increased from 5 in 2020 to 26 in 2022. The main reason attributed to not being able to take up positions was that of difficulties in finding affordable housing 67% (10).
- 67% businesses believe that their staff turnover has been affected by a lack of affordable housing locally (6). Two respondents have experienced turnover issues commented:

"Staff are unable to stay due to lack of affordable housing in the area, many younger people choose to leave the island as it is easier to obtain affordable housing on the mainland."

"People would often opt to stay and try island life through the winter but simply can't find any long term properties available"

- When asked if any of their current employees require housing in the area, 5 businesses answered "yes" to having employees that have an immediate need for housing in Tiree (56%).
- When asked to specify how many houses are required for employees that have an immediate housing need, the survey identified that at least 6 houses are required at present. 2 respondents did not specify how many houses were required for their employees at present however so this number is likely higher.

4.3) Workspace Requirements

- 7 respondents (50%) said that their business would benefit from additional workspace.
- There was a mix of workspace identified such as: workshop space, office space and storage space.

4.4) Business Views on Housing Provision and Possible Solutions

All 14 agree that there is inadequate housing locally

11 believe that the shortage of housing has impacted on the operation of their business

All 14 anticpate that if more affordable housing is not provided, it will have a negative impact on their business

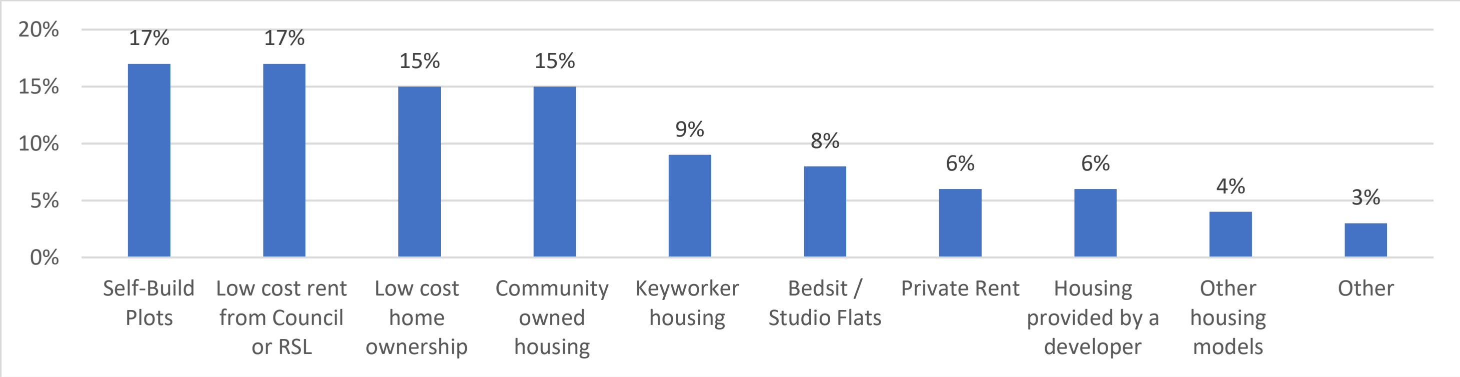
Only 2 of the potential household leavers are registered on the housing register

- All 14 respondents, including those without employees, were asked on their views about current housing provision and possible solutions and all 14 agreed that there was inadequate housing provision locally and within commuting distance of their business.
- 11 out of the 14 believe (79%) that the shortage of housing in Tiree has affected the operation of their business. For 10 out of the 11, this is a frequent / ongoing problem (91%).
- All 14 (100%) believe that if more affordable housing is not provided, it will impact on the future operation of their business. Similarly in the TCDT survey, nearly 60% definitely believed that difficulties in recruiting and retaining staff due to a lack of housing / accommodation is likely to impact upon their future plans to invest in Tiree.
- When asked what the anticipated outcomes on the business could be if more affordable housing is not provided, most anticipate several outcomes, with financial / operational difficulties being the top selected answer. The graph below shows a summary of all anticipated outcomes:

Graph: Impact of Businesses if More Housing is Not Provided

- It is evident from the above graph that if more housing is not provided in Tiree, it will have a detrimental impact on businesses in the area, with nearly 20% of respondents both potentially leaving the area (6) and reducing staff (6).
- In trying to identify what the solution is to the housing shortage in Tiree, respondents were presented with 10 options and asked to select what solution(s) they thought would be most effective.
- There was support for a wide range of tenures, with affordable self-build plots and affordable rented housing provided by a housing association or local council being the top two selected options. The below diagram outlines the degree of support for all solutions:

Graph: Possible Housing Solutions



4.5) Business Growth and the Future

8 would consider a joint venture to provide additional housing

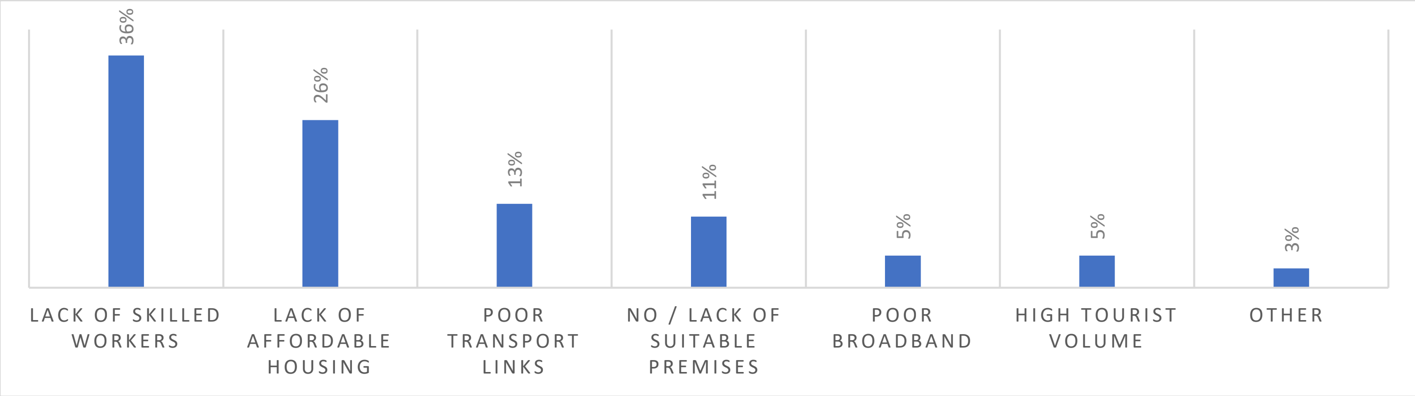
A lack of affordable houisng was identified as the top limiting factor to future business growth

8 anticipate that their buisness will grow within the next 5 years.

Only 2 of the potential household leavers are registered on the housing register

- 8 business said “yes” to considering a joint venture to provide additional housing in the area (57%). Half of these businesses have employees at present with a housing need.
- When looking to the future, 8 anticipate that their business will grow within the next 5 years (57%).
- Better transport links and the availability of staff were the two most significant opportunities identified with business growth.
- There were a number of factors identified that could limit business growth, with a lack of skilled workers and lack of affordable housing being the top two factors identified. The graph below shows all the factors identified.

Graph: Factors that could limit business growth



- 6 of the businesses that anticipate that they will grow within the next 5 years also anticipate that housing will be required for additional employees (86%).
- When asked how many houses are likely to be required for future employees, only 2 respondents were able to estimate and in total, 4 houses were identified.
- Two of the other respondents that did not provide an estimate left the following comments:

"Business would be unable to grow without staff, therefore affordable housing would be required for staff to be retained."

"Housing is required for me. I can get through one season being homeless, but I couldn't live through the winter …"

- The TCDT survey also showed that 11 out of the 18 businesses (61%) expect the number of permanent posts that they will need to fill each year over the next three years to increase whilst 7 (39%) expect the number(s) to remain the same. 13 out of the 18 (72%) expect recruitment of staff over the next 3 years to be a major problem.
- When looking at seasonal posts over the next 3 years, the TCDT survey showed that 8 (44%) out of the 18 businesses expect the number of seasonal posts that they will need to fill increase whilst 10 (56%) expect the number(s) to remain the same. Again 13 out of the 18 (72%) expect the recruitment of seasonal staff over the next 3 years to be a major problem.

4.6) General Comments:

"Because of the transport links, there are a limited number of people who can actually arrive on the island and support businesses. Therefore, it is difficult to build your business"

"My business can't grow without a sounder economic/transport and housing structure on the island. It could be supported. The demand is there though!"

"Housing is of dire need, families continually having to move every six months or leave the island. Live in damp , cold and inadequate housing, no one can afford anything anymore."

4.7) Summary of Business Survey

Fourteen established businesses responded to the survey. All fourteen believe that if more affordable housing is not provided, it will impact on the future operation of their business. Half of the business with employees (7), said "yes" to having difficulty recruiting and / or retaining staff due to a lack of suitable housing locally. Five business advised that they had employees with immediate need for housing in Tiree and a minimum of six houses required was identified. Eleven businesses believe that the shortage of housing in the area has already impacted on the operation of their business and will continue to do so if more affordable housing is not provided. When asked what the anticipated outcomes on the business could be if more affordable housing is not provided, most anticipate several outcomes. Financial / operational difficulties, leaving Tiree, reducing products/services and reducing staff being the top outcomes. Eight businesses indicated that they would consider supporting a joint venture to development of affordable housing in Tiree. Eight businesses anticipate they will grow in the next 5 years with all six of them indicating that housing will be required for additional staff. Local businesses depend on attracting and retaining good quality staff and are a bedrock to the economic wellbeing of the community, as such their needs should be seriously considered as part of any planned development.

In addition, TCDT carried out a small business-focussed survey on housing needs for staff in September 2022. This survey indicated that 78% of the respondents (14) categorised the challenge of recruitment/retention of staff a major problem. Difficulties finding affordable housing/accommodation was the primary reason for not being able to take up positions. The vast majority of businesses expected this position to worsen.

5) Final Conclusions

Tiree in common with many rural areas in Scotland has a significant shortage of affordable housing which is negatively impacting the community's and local businesses economic and social sustainability. Residents are leaving the island to find suitable housing; young socially active people are unable to stay or move into Tiree and businesses cannot attract and retain staff due to a lack of affordable housing. This is breaking up family units and undermining the viability of services, businesses, and community organisations. The provision of affordable housing as part of a mixed development would address some of these problems.

Given the present Scottish Government and local authorities policies in relation to housing, environment and business, it is clear that opportunities do exist for communities to develop tailored projects which meet their specific needs. At the time of writing the two main Registered Social Landlords operating on Tiree were ACHA and West Highland Housing. Neither of these organisations had any immediate plans to develop houses and the local authority does not provide housing. If the urgent housing need is to be met TCDT must consider taking forward a community led housing development. There are several community organisations throughout rural Scotland which have successfully delivered good quality affordable homes which meet community need and are tangible examples of what can be accomplished. This should give confidence and comfort around community led housing developments being achievable.

There is clear evidence from the surveys to support the provision of and prioritise the immediate development of a two- and three-bedroom housing development consisting of affordable rent and low-cost home ownership tenures. As such a business plan should be developed to inform the acquisition of the site identified at Scarinish to provide a mixed tenure development of at least 14 affordable houses (subject to capacity studies). The houses could potentially be delivered on a phased basis in order to promote skills development and create long lasting permanent employment opportunities in Tiree.

The Scarinish development will not satisfy immediate demand but will install confidence that the problem is not only recognised but clear steps are being taken to address the issue. Therefore, other sites should be identified, and opportunities developed for complimentary housing solutions which may include self-build plots, local worker / seasonal accommodation in addition to low-cost rent and ownership. The Innovative Island Housing Solutions Report of July 2022 identified further parcels of land which should also be considered.

6) Final Recommendations

- Explore the option of TCDT acting as a vehicle for delivering community owned homes for the area. If this is not possible, consider alternative options.
- Take steps to ensure suitability and acquire the land identified at Scarinish. Carry out necessary site investigations and develop a business plan to take forward a development of 2- and 3-bedroom homes.
- Identify other potential sites for future development of homes, mainly of 1-, 2- and 3-bedrooms each. Consider the most appropriate mix of housing tenures for the homes, including rent, low-cost homeownership and potentially, affordable self-build plots on a case-by-case site basis.
- Based on the survey findings, create a Tiree specific housing strategy to establish a clear way forward for the long-term phased delivery of new homes and housing options across multiple sites with multiple partners including.
  - Argyll and Bute HSCP who are investing in the Tiree Community Care Hub to deliver a new vision and care service model to better meet the care needs of the island community. They intend modernising and reconfiguring the Tigh a Rudha care home to create a flexible Community Care Hub to help support older adults. The new Community Care Hub will provide onsite key worker accommodation. Demand is strong and housing needed urgent if the issues around population decline and staffing for local businesses are to be addressed.
  - Hebridean Trust, Hynish who are currently working on and trying to take forward a housing development.
  - RSL's and local businesses in relation to the future housing strategy to identify suitable locations, needs, opportunities and partners for development.
- Review Scottish Government and Argyll and Bute Council funding initiatives to develop new targeted options that are specific to Tiree, based on the requirements that can be drawn from the results of this research. For example, determining the most appropriate initiatives, tenure, and size to fit the specification of the community.
- Secure support from Argyll and Bute Council to ensure that any development aligns with and compliments their Affordable Housing Supply Programme.

- Explore ways to help reduce the reliance on cars for short trips by incorporating additional space for home working (extra room/garden building space), cycle paths or car clubs in new projects.
- Future proof new developments much as possible by exploring the use of renewable energies on or off site to help provide power supplies / energy storage to new homes. Explore funding routes at an early stage.
- Consider installing a community electric car charging central point or charging points on homes if appropriate.
- Explore complementary uses for sites which would sit alongside new housing such as seasonal accommodation, office accommodation, or private housing. These can reduce risk, open up additional funding options and provide benefits to the community.
- Given the high numbers of respondents in fuel poverty promote the services that Ali Energy https://alienergy.org.uk/ deliver in Tiree to help householders that would benefit from energy efficiency measures.

Appendix 1 - Tenure options summary

There are a wide range of housing models available which can ultimately offer secure homes for those in housing need. Below is a brief summary of some of tenure options available and suitable for small scale rural development:

Low-Cost Rent

Social Rented Housing – Is provided by the local authority or by housing associations. This is the most affordable rented housing option, offering secure tenancies. Households wishing to make an application need to register with local authorities or Registered Social Landlords (RSL's)

Mid-Market Rented Housing – is provided by several organisations to provide rented housing at a lower cost than market rent.

Community Owned Rented Housing – where the community owns the home and it is rented out, usually at social rented housing levels.

Market / Private Rent - provided by Private Landlords. Rents are set at the discretion of landlords and are dependent on market forces in the area.

Low-Cost Home Ownership

There are various options under this model, but popular options include:

Discounted Homes for Sale – This is where the selling price of the home is discounted by at least 20% and the discount is secured by a mechanism called the Rural Housing Burden. An affordability assessment is carried out to ensure that purchasers cannot afford to purchase a similar home at full open market prices.

LIFT – New Supply / Open Market Shared Equity – are schemes usually provided by Housing Associations, which usually form part of mixed developments including social housing and other tenures. Purchasers can buy a share in the property of between 60% and 80%, depending on affordability.

Rent to Buy Scheme –It offers a home to rent for typically 5 years, cash-back on select projects and the option to purchase the home with a discount of at least 20%. Communities can adapt this scheme.

Self-Build

Discounted Self-build Plots – are offered for sale at less than market prices. CHT offers a range of self-build plots with discounts protected with a Rural Housing Burden. http://www.chtrust.co.uk/rural-housing-burden

Market Plots – are for sale at the open market valuation through a range of sellers.

Self-Build Loan Fund – The Self-build Loan Fund offers bridging finance to those finding it difficult to secure through high street lenders. html https://www.chtrust.co.uk/scotland-self-build-loan-fund.html

Cro*fter's Housing Grant Scheme* – is available to registered crofters to build a new home or to renovate an existing property. It is means tested and can be used with the Self-build Loan Fund, so long as the plot for the house has been de-crofted.
https://www.ruralpayments.org/publicsite/futures/topics/all-schemes/croft-house-grant-/

Community self-build plots – many community landowners can provide discounted self-build plots for sale. Get in touch with CHT to discuss the options.

Appendix 2A: Full Summary of All Respondents Wishing to Move Home and Stay in Tiree

Current Tenure	Household Compostion	Household Composition	Timescale For Moving	Preferred Choice Tenure	Bedrooms	Rental Budget	Purchase / Project Budget
Private Rented	Two adults under 60	Living in temporary accommodation	Within 3 years	Buy on Open Market	2		£150,000 to £175,000
Owned	Two adults, at least one over 60	Current home too large	Within 3 years	Low Cost Home Ownership	2		£150,000 to £175,000
Other Social Rented	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	2		£175,000 to £200,000
Private Rented	One adult with at least one child 16 or under	Overcrowding, Current home too small, Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	3		£175,000 to £200,000
Private Rented	One adult under 60	Current home too small	Within 1 year	Low Cost Home Ownership	2		£100,000 to £150,000
Other Social Rented	One adult with at least one child 16 or under	Income not meeting the cost of living on the Island and I haven't been able to secure full time hours in my work place. Feeling bullied at work by senior management.	Within 3 years	Low Cost Home Ownership	2		£100,000 to £150,000
Private Rented	One adult under 60	Tenure is not secure	Within 1 year	Low Cost Rent	2	£600 plus	
Private Rented	Three or more adults	Overcrowding, Current home too small, Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members	Within 1 year	Low Cost Rent	3	£400 - £600	
Rented from Council	Two adults under 60	Lack of housing options within the area	Within 3 years	Low Cost Rent	2	Up to £400	
Private Rented	Three or more adults	Overcrowding, Current home too small, Tenure is not secure	Within 1 year	Low Cost Rent	4 or more	£400 - £600	
Private Rented	Two adults with at least one child 16 or under	Access to education, No suitable properties in the area	Within 3 years	Low Cost Rent	3	£400 - £600	
Private Rented	Two adults under 60	Home in poor physical condition, Tenure is not secure, Living in temporary accommodation	Within 1 year	Private Rent	2	£400 - £600	
Rented from Council	Two adults with at least one child 16 or under	Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members	Within 1 year	Renovation	3		£175,000 to £200,000
Living Rent Free	One adult with at least one child 16 or under	Living in temporary accommodation	Within 1 year	Renovation	3		
Rented - other	Two adults with at least one child 16 or under	Current home too small, Tenure is not secure, Living in temporary accommodation, Current home does not meet the needs of all household members, No suitable properties in the area, Lack of housing options within the area	Within 1 year	Self Build	3		£200,000 plus
Tied Housing	Two adults, at least one over 60	Home in poor physical condition, Living in temporary accommodation, No suitable properties in the area, Lack of housing options within the area	Within 1 year	Self Build	2		£175,000 to £200,000
Private Rented	Two adults under 60	Home in poor physical condition, Tenure is not secure, Living in temporary accommodation, Current home does not meet the needs of all household members	Within 3 years	Self Build	4 or more		Not Specified
Owned	Two adults with at least one child 16 or under	Current home too small, Current home does not meet the needs of all household members	Within 1 year	Self Build	4 or more		£175,000 to £200,000

Appendix 2B: Full Summary of Non Residents Wishing to Move Permanently to the Area

Current Tenure	Where do you currently reside?	What would be your main reasons for considering moving to Tiree? Please select all that apply	Bedrooms Required	First Choice Tenure	Rental Budget	Purchase / Project Budget
Owned	Other area of Scotland	Family support / connections	3 bedrooms	Buy on the open market		£200,000 plus
Owned	Other area of Scotland	Retirement	3 bedrooms	Buy on the open market		£175,000 to £200,000
Owned	Argyll & Bute	Looking to relocate from lifestyle perspective, work from home so can work anywhere in world	2 bedrooms	Buy on the open market		£150,000 to £175,000
Owned	Elsewhere in the UK	Family support / connections, Retirement	3 bedrooms	Buy on the open market		£200,000 plus
Owned	Other area of Scotland	New business venture, To form a new household with another	2 bedrooms	Buy on the open market		£175,000 to £200,000
Private Rent	Other area of Scotland	New business venture	Not Specified	Low cost home ownership		Up to £100,000
Owned	Argyll & Bute	Family support / connections	2 bedrooms	Low cost home ownership		£150,000 to £175,000
Owned	Elsewhere in the UK	Offer of employment	3 bedrooms	Low cost home ownership		£150,000 to £175,000
Owned	Fife	New business venture, Offer of employment	2 bedrooms	Low cost home ownership		£100,000 to £150,000
Private Rent	Other area of Scotland	Offer of employment, Family support / connections	3 bedrooms	Low cost home ownership		£150,000 to £175,000
Other social rent	Other area of Scotland	Health and relaxation	2 bedrooms	Low cost rent	Up to £400	
With Friends	Argyll & Bute	Offer of employment	2 bedrooms	Low cost rent	£400 - £600	
Owned	Other area of Scotland	To form a new household with another	1 bedroom	Low cost rent	Up to £400	
Private Rent	Other area of Scotland	Offer of employment, Family support / connections	1 bedroom	Low cost rent	£400 - £600	
Owned	Elsewhere in the UK	Family support / connections, Retirement	2 bedrooms	Low cost rent	Up to £400	
Owned	Other area of Scotland	Offer of employment	2 bedrooms	Low cost rent	Not Specified	
Owned	Argyll & Bute	Retirement	1 bedroom	Low cost rent	£400 - £600	
Rented - other	Other area of Scotland	Retirement	1 bedroom	Low cost rent	£400 - £600	
Owned	Elsewhere in the UK	Retirement	2 bedrooms	Low cost rent	Up to £400	
Private Rent	Not Specified	Offer of employment	2 bedrooms	Low cost rent	£400 - £600	
Other social rent	Elsewhere in the UK		4 bedrooms or more	Low cost rent	£400 - £600	
Rented from Council	Other area of Scotland	Retirement	1 bedroom	Low cost rent	£400 - £600	
Other social rent	Argyll & Bute	Family support / connections	1 bedroom	Low cost rent	Up to £400	
Other social rent	Elsewhere in the UK	Retirement	2 bedrooms	Low cost rent	£400 - £600	
Rented from Council	Other area of Scotland	Retirement	2 bedrooms	Low cost rent	Up to £400	
Private Rent	Spain	Retirement	2 bedrooms	Low cost rent	£400 - £600	
Rented from Council	Argyll & Bute	To live in another location other than Bute	1 bedroom	Low cost rent	Up to £400	
Other social rent	Elsewhere in the UK	To grown in a community, contribute and start a new life.	4 bedrooms or more	Low cost rent	£600 plus	
Rented from Council	Other area of Scotland	Retirement	2 bedrooms	Low cost rent	Up to £400	
Rented from Council	Other area of Scotland	Offer of employment	2 bedrooms	Low cost rent	£600 plus	
Rented from Council	Other area of Scotland	Family support / connections	3 bedrooms	Low cost rent	£400 - £600	
Owned	Other area of Scotland	New business venture, Offer of employment	1 bedroom	Low cost rent	Not specified	
Rented from Council	Aultbea	Offer of employment	3 bedrooms	Low cost rent	Not specified	

Rented - other	Ontario, Canada	New business venture, Offer of employment	3 bedrooms	Low cost rent	Not specified	
Living rent fee	Brewood England	Retirement	2 bedrooms	Low cost rent	Not specified	
Rented from Council	Elsewhere in the UK	Retirement	3 bedrooms	Low cost rent	Not specified	
Rented from Council	Other area of Scotland	To form a new household with another	2 bedrooms	Low cost rent	Not specified	
Private Rent	Other area of Scotland	New business venture	2 bedrooms	Private rent	£400 - £600	
Private Rent	Elsewhere in the UK	New business venture	3 bedrooms	Private rent	£600 plus	
Owned	Elsewhere in the UK	Retirement	3 bedrooms	Private rent	£400 - £600	
Owned	Other area of Scotland	New business venture, Retirement	4 bedrooms or more	Self-Build		£150,000 to £175,000
Owned	Elsewhere in the UK	Offer of employment	3 bedrooms	Self-Build		£175,000 to £200,000
Owned	Clackmannan	Family support / connections	3 bedrooms	Self-Build		Not Specified