



Tomintoul and Glenlivet area

Market Analysis Report

April 2019



This report was commissioned by



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1. Introduction

The Highlands Small Communities Housing Trust (HSCHT) have been appointed by the Tomintoul and Glenlivet Development Trust (TGDT) to undertake an evaluation of suitable housing tenures and housing demand in the area. The following report gathers together information from the house sales and rentals in the area, the costs for building new properties alongside funding mechanisms which can be utilised to provide new homes.

The objective of this report is to establish and agree a housing mix with TGDT which will form the basis of a pre-planning application to Moray Council. It will also inform the forthcoming feasibility study.

2. Methodology

We have considered and reviewed the findings of the online Housing Needs Report completed in April 2019 and undertaken the following activities:

- Consideration of the main findings of the above mentioned report
- A review of the demand for affordable housing tenures by comparing the findings of HSCHT's report in 2019 with available data
- A comparison of the available funding for affordable housing with indicative Total Construction and Site Development Costs
- A visit from HSCHT's development team to the site of the former Tomintoul Secondary School to assess the site for development.
- The preparation of a spreadsheet to illustrate proposed housing tenures, incorporating cross-subsidy sales and low-cost home ownership to increase deliverability
- Collated the information into report format for discussion with TGDT

3. Market Analysis

Housing for Social Rent

3.1. Moray Council operates the waiting list and allocates properties for social rent. Moray have 16 properties in Tomintoul and 2 in Tomnavoulin which is 6 miles from Tomintoul.

3.2. Tomintoul is located in the Moray Cairngorm Housing Market area which also includes Tomnavoulin.

3.3. Allocations for social rented housing are managed through a common housing register and properties are allocated on a points based system.

3.4. Social rent equivalent properties can be provided by community groups, trusts and organisations through non-mainstream funding routes, such as the Rural Housing Fund. This route

has been explored as a potential housing option in this report. Kinlochberrie Community Company are an example of a community group managing rental properties they have developed.

3.5. The tenancy agreements for community-owned housing are Private Residential Tenancies which offers tenants security of tenure.

3.6. Rent levels are similar to social rent levels provided by Moray Council or Housing Associations.

3.7. Allocations for community-owned housing are based on an open policy, agreed with the community and funders and can be targeted at local priority need factors.

Tomintoul

With such a small supply of housing, you will have to wait a very long time to be allocated a property in most areas. To increase your chance of housing, you should consider choosing as many letting areas as possible.

Tomintoul	Total on Waiting and Transfer List
0 bed	0
1 bed	15
2 bed	8
3 bed	11
4 bed	4
5 bed+	1
Total	39

Total Supply	Re-lets 2017/18
0	0
5	2
2	0
9	1
0	0
0	0
16	3

<http://www.moray.gov.uk/downloads/file96069.pdf>

Table 1: Moray Council Housing Priorities: Tomintoul

3.8. The table above represents a low turnover in the housing stock and a limited supply of social housing, such that Moray Council suggest that other letting areas should be considered by potential applicants.

3.9. Moray Council have explained that due to high pressure areas with high levels of housing demand, it is unlikely that they would build new social housing in Tomintoul and therefore alternative routes should be explored.

3.10. In the event that new housing is provided in Tomintoul, this can help to reduce the housing demand pressure in other areas within Cairngorm Housing Market, the Cairngorms National Park and further afield.

3.11 The table below shows the monthly rents for 5 properties with 2 bedrooms. Monthly rents range from £425 to £650 with an average of £550.

Housing for Private Rent

Location	House Size	Property Type	Date	Monthly Rent
Buckie	1 bed	Flat	16/3	£380
Keith	1 bed	Flat	14/2	£400
Aberlour	2bed	House	15/3	£625
Aviemore	2 bed	House	9/3	£650
Forres	2 bed	House	12/3	£425
Insch	2 bed	House	15/2	£600
Forres	2 bed	House	23/1	£450
Forres	3 bed	House	12/3	£600
Buckie	3 bed	House	8/3	£595
Keith	3 bed	House	27/2	£550
Aberlour	3 bed	House	4/3	£700

References: https://www.gumtree.com/search?search_category=property-to-rent&search_location=ab37&property_type=house&q=property+to+rent&distance=30&seller_type=private

Table 2: A selection of properties available for Private Rent in and around Tomintoul

3.12 For comparison, a 2 bedroom home which is suitable for 4 people based on social rent levels has a monthly rent of £405

3.13 Our research also indicated a limited supply of property available on the rental market in the Tomintoul area.

House Sales Data

Address	Last Purchase Date	Last Purchase Price
Rosewood, 2 The Square, Tomintoul, Ballindalloch, AB379ET	18/01/2019	£130,000
Maredo, The Square, Tomintoul, Ballindalloch, AB379ET	04/09/2018	£130,000
Victoria House, The Square, Tomintoul, Ballindalloch, AB379ET	20/05/2016	£65,000
The Bank House, The Square, Tomintoul, Ballindalloch, AB379ET	14/08/2015	£105,000
41 The Square, Tomintoul, Ballindalloch, AB379ET	06/02/2015	£45,000
41a, The Square, Tomintoul, Ballindalloch, AB379ET	06/02/2015	£147,000

Table 3: Data from Registers of Scotland: 4 results found for 'AB37 9ET' from 2015

3.14 Data on properties sold since 2015 from the Registers of Scotland is shown above, due to the limited data it is not possible to calculate a realistic average house price for existing properties for analysis purposes.

3.15 The average house price in Scotland as at December 2018 was £148,711. In Moray, the average house price was £146,467 for the same timescale.

<https://www.gov.uk/government/publications/uk-house-price-index-scotland-december-2018/uk-house-price-index-scotland-december-2018>

3.16 Finding data on the open market valuations for new built properties in the Tomintoul and Glenlivet area is difficult to find due to the limited comparables available. Set out below are indicative valuations for the area from Allied Surveyors Scotland, which they noted were based on limited comparables. Our review of the house sales in the local area and open market valuations for similar properties in surrounding areas suggest that the values maybe a little higher than those suggested by Allied Surveyors Scotland.

	Allied Surveyors Scotland	Valuation based on similar properties in neighbouring rural areas
2 bedroom semi-detached villa	£110,000	£130,000
2 bedroom detached villa	£125,000	£140,000
3 bedroom semi-detached villa	£125,000	£148,000
3 bedroom detached villa	£160,000	£165,000
4 bedroom detached villa	£200,000	£200,000

House Currently for Sale

Address	Description	Selling Price Offers over
Main Street, Tomintoul, Ballindalloch, AB37	Plot with Planning permission for 4 bed house	£40,000 (fixed Price)
Cults Drive, Tomintoul, Ballindalloch, AB37	Plot	£50,000
Tomnabat Lane, Ballindalloch, AB37 9EZ	Plot	£49,950
Plot A, Tomnabat Lane, Tomintoul, Ballindalloch, AB37	Plot	£29,000
Plot B, Tomnabat Lane, Tomintoul, Ballindalloch, AB37	Plot	£29,000
Romar, Cults Drive, Tomintoul AB37	4 Bed detached House	£285,000
Tombeck, Cults Drive, Tomintoul AB37	4 Bed detached House	£195,000
Tomnavoulin, Ballindalloch AB37	2 bed Cottage	£190,000
Allt-Na-Coire, Tomnavoulin, Ballindalloch AB37	3 bed Semi detached House	£122,000
Glenlivet, Ballindalloch AB37	2 bed semi detached House	£135,000

Table 4: Houses for sale in the Tomintoul area

<https://www.rightmove.co.uk/property-for-sale/map.html?locationIdentifier=OUTCODE%5E20&numberOfPropertiesPerPage=499&includeSSTC=false&viewType=MAP&viewport=-3.38907%2C-3.38083%2C57.2547%2C57.2567>

https://www.zoopla.co.uk/for-sale/property/ab37/?q=AB37&search_source=for-sale&pn=1&view_type=list&page_size=25

3.17. There are 5 properties listed for sale within the AB37 at present ranging in price from £122,000 to £285,000. Our research indicates that there is a limited supply of property entering the open property market.

3.18. There are 5 un-serviced self-build plots available for sale within Tomintoul at present. Plots range from £29,000 to £50,000 dependant on size of plot and location. This would appear to be lower than the average cost of plots in Moray which range from £50,000 to £120,000.

<https://www.rightmove.co.uk/property-for-sale/find.html?locationIdentifier=REGION%5E61262&sortBy=1&propertyTypes=land&primaryDisplayPropertyType=land&includeSSTC=false&keywords=building>

3.19. The table below illustrates a lower percentage of owned housing at 53.8% than both the Moray and national levels.

3.20. The number of social rented properties is 57 households, 17.5% which is significantly lower than the Scottish average of 24.3%.

Housing Tenures, Tomintoul

Tenure	Tomintoul	Moray	Scotland
Total number of Households (with residents)	327	40,062	2,372,777
% Owned	53.8	65.9	62
%Rented from Council	9.2	14.1	13.2
%Other social rented	8.3	5.2	11.1
%Private rented	20.8	12.6	12.4
%Living rent free	7.9	2.1	1.3

Table 5: Census 2011, Housing tenures in Tomintoul

3.21. The number of private rented tenants is 68 households, 20.8% which is significantly higher than the Scottish average of 11.1%.

3.22. It is also notable that the number of households living rent free is much higher than the national average.

3.23. Information gathered on housing tenure in Tomintoul suggests that the demand for rental property is relatively high and that supply is limited particularly housing provided by registered social landlords.

4. Management of Properties

Housing management

4.1. HSCHT generally recommends that housing management is outsourced to a third party, where properties are owned locally. As TGDT currently manage property in Tomintoul and employ staff it may be appropriate to manage the properties in-house through an existing employee. This may also be beneficial in wintry weather when the area can be difficult to reach in extreme conditions.

4.2. Housing Management Services which could be provided by third party may include:

- Advertising properties for let based on agreed allocations policy with TGDT.
- Allocating properties in accordance with relevant policy.
- Issuing leases and keys.
- Collecting rents and passing onto TGDT.
- Dealing with anti-social problems, rent arrears, evictions etc.
- Receiving notifications of routine repairs and arranging for them to be fixed.
- Factoring for common areas.
- Undertaking planned preventative maintenance to properties.
- Keeping informed of legal and regulatory responsibilities.

4.3. From the options for management listed below quotations could be sought to ensure TGDT providing the service provides the best value option.

Organisation	Comments
Moray Council	May be able to offer repairs service. Unlikely to offer housing management. Unlikely to offer housing development services.
Castlehill Housing Association	We have not contacted them directly although we understand that they may be able to offer full housing management service or housing development services

Table 6: Options for management and housing development are as follows:

5. Desktop Costs and Housing Tenure Recommendations

5.1. The housing tenure recommendations have been formed on the basis of the housing demand identified from the study undertaken by HSCHT in March 2019. Please refer to this report for a full analysis of the findings.

5.2. A summary of the 1st preference of housing tenure options from the 2019 surveys of residents and non-residents is as follows:

Preferred Tenure	Number of respondents	Percentage of respondents
Low-cost/Mid-Market Rent	4	20%
Open market purchase	8	40%
Low-cost home ownership/ Shared equity	2	10%
Self-build a home	3	15%
Smaller Accessible Home	2	10%
Council or HA	1	5%
Total Respondents	20	

Table 7: 1st Preference Housing Tenures

5.3. The table below provides a worked example of a mixed tenure development of 11 units. It illustrates a mixed tenure proposal with rented housing owned by the TGDT and discounted house sales protected by a Rural Housing Burden. This tenure mix meets the demands indicated in the surveys and takes into consideration the limits on the supply of housing in the area and high asking prices. An indicative layout for this scheme is included in Appendix 2. All costs are indicative and further work is required to confirm them.

5.4. The indicative mix of 6 for rent and 5 for low-cost ownership helps to cross-subsidise and support the provision of the rented units. This has the benefit of reducing the loans required and allows any development finance secured, to be repaid on the sale of the properties. Further discussion is required with TGDT to agree housing mix and to undertake a risk assessment on the most suitable options.

C. Mixed Tenure Housing	2x4 Person Discounted Sale	3x5 Person Discounted Sale	3x4 Person SR Equiv.	3x5person SR Equiv.	
Project Costs					Totals
	£	£	£	£	
	2 bed Discounted sale	3 bed Discounted Sale	2 bed units	3 bed units	
No of Units	2	3	3	3	11
Feasibility and Site Investigation		-	-		
Site Cost	34,545	51,818	51,818	51,818	190,000
Demolition and site clearance	18,182	27,273	27,273	27,273	100,000
Finance and other Costs	7,705	12,060	6,365	7,370	33,500
Professional fees and Clerk of Works	5,545	8,318	8,318	8,318	30,500
Misc/Contingency/Developers Contributions	12,000	18,000	18,000	18,000	66,000
Marketing and Legal Fees	6,000	9,000			15,000
Sub Total	83,978	126,469	111,774	112,779	435,000
D&B Contract	250,000	405,000	375,000	405,000	1,435,000
Total Project Costs	333,978	531,469	486,774	517,779	1,870,000
Project Funding					
RHF Feasibility Grant		-	-		
RHF Grant	52,000	88,800	249,300	249,300	639,400
Dev Finance/Sales Income	208,000	355,200			563,200
Loan/Investment required			135,051	146,912	281,963
Other Grant Funding Required	37,614	32,924	47,878	67,021	185,437
Potential funding from SLF	36,364	54,545	54,545.45	54,545.45	200,000
Total Finance	333,978	531,469	486,774	517,779	1,870,000
Note: Potential uplift on RHF grant to cover short fall in grant funding required					
Rental Income and Expenditure			Social Rent Equivalent	Social Rent Equivalent	Totals
No of Units			3	3	
Monthly Rent per Unit			415	450	
Total Rental Income per Annum			14,940	16,200	31,140
Expenses					
Management			1,200	1,200	2,400
Property Insurance			600	720	1,320
Maintenance			1,793	1,944	3,737
Voids			448	486	934
Major Repairs Sinking Fund			1,793	1,944	3,737
Total Expenses Excluding Loan Repayment		-	5,834	6,294	12,128
Surplus to service loans or Return on investment		-	9,106	9,906	19,012
		Discounted Sale		25 year Loan Repayment @4%,	
3 Bedroom SD House Valuation		148,000	o	17,865	
Selling Price		118,400	o	19,012	
Discount		20%	o	20,004	
2 Bedroom SD House valuation		130000			
selling price		104000		Avg RHF Grant per unit	
Discount		20%		58,127	

Table 8: Example Mixed Tenure Development

6. Funding options

6.1. The Rural Housing Fund & Island Housing Fund

The Rural Housing Fund is a £25m fund launched by the Scottish Government in April 2016, with a further £5m specifically earmarked for island communities, The Islands Housing Fund, announced in September 2016. The aim is to support development in rural areas by making grants and loan funding available to viable rural and island housing developments.

The Islands Housing Fund: £5m over 3 years from 2016.
The Rural Housing Fund: 2016 - £6m, 2017 - £8m and 2018 - £11m. Total - £25m.
There are two categories of the fund a) feasibility funding of up to £10,000 and b) the main fund.

Tomintoul is classified by the Scottish Government's six-fold classification as a remote rural area "with a population of less than 3,000 people, and with a drive time of over 30 minutes to a settlement of 10,000 or more" and therefore would be eligible in geographic terms to make an application for the funds. <http://www.gov.scot/Resource/0046/00464803.pdf>

Applications are open to a range of legally constituted bodies, such as registered companies, a partnership or a registered charity. The TGDT would therefore be able to apply alone or as part of an agreed partnership.

In order to make a successful application the project has to demonstrate support from the local authority and evidence of demand. This support needs to be combined with a clear and robust value for money case with the appropriate exit strategies identified.

The Rural and Islands Housing Fund represents a major opportunity for delivery of homes in areas that require them most, but there are numerous terms and conditions that must be adhered to.

The Scottish Government will issue its approval of funding in the form of a legally binding grant and/or loan offer. Applicants should note that the Scottish Government cannot provide grant or loan payments until a written acceptance of the offer of grant or loan has been received and until security documentation has been completed.

As a condition of the grant or loan offer, the Scottish Government will request recipients to confirm the estimated site start and completion dates for the project. Both the Rural Housing Fund and the Islands Housing Fund follow the same guidelines. Due to the particular difficulties of developing on the islands however, there may be higher levels of grant support available to eligible projects.

6.2. Scottish Land Fund

The Scottish Land Fund is designed to allow communities across the whole of Scotland, the opportunities to enable communities throughout rural and urban Scotland to purchase land and buildings to create independent, resilient communities.

Community groups can apply for assistance with projects from £10,000 to £1m.

The Scottish Land Fund objectives are:

1. Our communities will achieve more sustainable economic, environmental and/or social development through ownership of land and buildings.
2. Our communities will have a stronger role in and control over their own development.
3. Our communities own well managed financially sustainable land and buildings.

Grants of up to 95% are available to support eligible community projects which deliver the maximum community benefit, although projects requiring less than the maximum grant may be preferred.

6.3. Community Shares

Community Shares can part fund development costs, where shares are offered to members of the community in order to raise the required finance for development. Restrictions on withdrawal to safeguard the community organisation would be necessary to protect the liquidity of the organisation until reserves were built up from surplus income in order to buy back the shares.

A modest return on the shares would be payable from rental revenues on the properties.

Prior to engaging in the community shares process, the organisation may have to amend its Memorandum and Articles of Association.

For further information:

<http://communitysharescotland.org.uk/>

<http://communityshares.org.uk/node/4486>

Communities who have successfully launched community shares in 2016 are:

Strontian <http://www.sunartcommunityrenewables.org.uk/background.html>

Applecross <http://www.applecrosshydro.scot/>

6.4. Cross-subsidy

Cross-subsidy is the sale of an asset or part of an asset to provide funding to support the delivery of an objective requiring financial support. There are many different combinations and scenarios where this type of funding could be considered although in some cases it may not be possible.

For example, as part of an overall funding proposal for an affordable housing development, there may be four properties available for rent. Part of the site could be sold as an open market self-build plot to pay for a new road to be constructed into the development. This would help to make the development for the rented properties more viable as a result. It should be noted that if land is purchased using grants, it may not be possible to sell part of the site at full market value.

However, it may be possible to negotiate a variation of terms if a solid case is made which demonstrates the necessity to facilitate the affordable units. If the land being developed has been obtained from a private landowner who has provided the land at a discounted price, we suggest obtaining their agreement in the first instance by demonstrating that the project would not be possible without cross-subsidy funding and ensuring that they understand that the community organisation are not profiting from the development.

6.5. Long Lease

The Housing (Scotland) Act was amended by The Scottish Parliament to allow Rural Housing Bodies to create leases of twenty-one years or more. This enables private lending to be available to projects involving leases which can be of benefit to many community led projects. For example, a project in Acharacle has involved a twenty-one year lease over a renovated property. The local community company owned the building but they were unable to secure funds to renovate it. They entered into a long lease with a Rural Housing Body who brought the house up to standard with a loan and grants.

Meanwhile, the allocations, management and maintenance of the properties is taken care of by a Rural Housing Body providing a rented home to local people on a Private Residential Tenancy for the duration of the lease. This mechanism can also be used for properties requiring upgrading and this may be of interest to the Trust and their partners if they wish to consider upgrading some of the existing properties.

6.6. Investment opportunity – e.g. community benefit funds or income from renewable energy schemes

In communities which receive income from community benefits or a renewable energy scheme there is potential to invest in community projects, which include housing or commercial opportunities.

Investing in property is usually deemed a reasonably safe investment and it could be attractive to businesses, community organisations with funds and external investors with an interest in supporting fragile communities.

Grants or loans or a combination of the two can be utilised as part of a funding package. A return on loan investment can be agreed and repaid to the investor, along with their original investment after the agreed duration of the loan. The main benefit in using community funding this way is that it is generating interest and the original long-term investment is eventually repaid. Grant funding however is generally not recouped unless conditions attached to the funding are breached.

6.7. Scottish Government Housing Infrastructure Fund

<http://www.gov.scot/Topics/Built-Environment/Housing/supply-demand/housing-infrastructure-fund>

A new fund of up to £50m is available from 2016/2017 to assist with projects across Scotland to help the government to reach its target of 50,000 affordable homes by 2021.

The Housing Infrastructure Fund comprises two main elements:

- Infrastructure loans (to non-public sector organisations)
- Infrastructure grant available to local authorities and registered social landlords (RSL) to support affordable housing delivery

Eligible works will include physical infrastructure generally required to start a project, such as roads, sewers, SUDS ponds, decontamination, flood remediation and demolition work.

Both options are possible for a Development Trust to access as they could carry out a joint development with an RSL or local authority, or alternatively access a loan directly.

6.8. Grant-Awarding Trusts

It is possible apply to one of numerous grant-awarding trusts for funding. Unfortunately, the eligibility criteria of the Trusts may preclude applications for a capital housing project. Each opportunity can be assessed on an individual basis, but grant funding has become increasingly difficult to secure over recent years and should be seen as a bonus rather than anything approaching a certainty.

7. Conclusion

The housing needs analysis has demonstrated evidence of housing demand in the Tomintoul area from both existing residents and people from outside the area wishing to move in to live and work in the area. Local businesses surveyed supported the development of affordable housing as the present lack of appropriate housing is limiting their present operations and future growth plans.

The market analysis has shown a limited supply of both properties for sale on the open market and properties to rent. It has also shown relatively high costs in relation to average income levels.

Given that it is unlikely that mainstream social housing will be provided a housing project consisting of both houses for discounted sale and houses for rent at social rent equivalent managed by TGDT would meet the demand indicated, overcome the limited supply and high cost of existing housing. Desktop project costing indicates that this mix of properties for sale and rent could be financially viable.

8. Recommendations

- Consider the results of the HDA and Housing Market Analysis in relation to the objectives of the Tomintoul and Glenlivet Development Trust.
- Determine the most appropriate mix of house types and tenures given the information collected and the requirements of the local community.
- Develop and present a desktop budget based on typical costs and housing demand to ensure there is a viable project prior to progressing with further work.
- Develop a recommended indicative scheme for community consultation.
- Based on feedback from community finalize indicative scheme for Design and Build tender process.

Appendix 1: Housing Tenures

Rented Housing

- 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 register on the Moray & Aberdeenshire Housing Register.
<https://www.apply4homes.org.uk/>
- Mid-Market Rented Housing – is provided by several organisations to provide rented housing at a lower cost than market rent.
- Community-owned Rented Housing – is where the community owns the homes and they are rented usually at social housing rent levels. A range of funding is available to support communities achieve this. HSCHT can support and guide communities through the process from beginning to end, including housing management.
- Market Rents/Private Rent – is provided by Private Landlords. New legislation introduced in December 2017 offers a new model tenancy with more protection for tenants. Rents are set by the Private Landlord depending on market forces in the area.

Low-cost Home Ownership

- LIFT – New Supply Shared Equity – is provided by housing associations. This usually forms part of mixed developments including social housing and other tenures. Purchasers can buy an equity share in the property of between 60% and 80%, depending on affordability.
<https://www.grampianhousing.co.uk/en/grampian-housing-association/buying-your-home/new-supply-shared-equity-scheme>
<https://www2.gov.scot/Publications/2014/04/5886>
- LIFT – Open Market Shared Equity – is buying a property on similar terms to New Supply Shared Equity, although the home is for sale on the open market. Qualifying criteria apply and 60% to 90% equity share is available depending on affordability. Maximum price thresholds apply depending on where you live.
<http://www.gov.scot/Publications/2016/05/9740/downloads>
- Discounted Homes for sale/Shared Equity – are offered for sale by HSCHT. 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 to ensure that purchasers cannot afford to purchase a similar home at full open market prices.
<http://www.hscht.co.uk/current-opportunities.html>
- Rent to Buy Scheme – is an innovation by HSCHT and supported by the Scottish Government. 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%.
<http://www.hscht.co.uk/rent-to-buy.html>

Self-Build

- Discounted Self-build Plots – are offered for sale at less than market prices. HSCHT offers a range of self-build plots with discounts protected with a Rural Housing Burden.
<http://www.hscht.co.uk/rural-housing-burden.html>
- Market Plots – are for sale at the open market valuation through a range of sellers.
- Self-build Loan Fund (Scottish Government) – Scotland’s Self Build Loan Fund offers self-build bridging finance to those finding it difficult to secure borrowing through high street lenders.
<http://www.hscht.co.uk/scotland-self-build-loan-fund.html>
- Crofters 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 Highland Self-build Loan Fund, so long as the plot for the house has been decrofted.
<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 HSCHT to discuss the options.
- Woodland Crofts – can offer a valuable supplementary income resource and look after the environment. For information on getting a croft or developing crofts on your land, refer to:
<http://woodlandcrofts.org.cp-27.webhostbox.net/>

Empty Homes

- HSCHT work with a range of parties to promote and renovate empty properties, including those owned by communities, local authorities and landowners.

One of our most recent projects is in Achiltibuie where an old school house was transformed.

<http://www.hscht.co.uk/blog/category/achiltibuie>

Appendix 2: Indicative Layout

Indicative layout for 11-unit scheme incorporating 5 properties for discounted sales and 6 properties for rent.

