

September 2021

Scourie Housing Needs & Demand Report

Executive Summary

Scourie Community Development Company (SCDC) have identified a site in Scourie which could be suitable for affordable housing development. A feasibility study for the proposal is underway, including the completion of surveys which will quantify the demand for housing in Scourie. Three surveys were promoted locally – a resident’s survey for those who live in Scourie permanently, a non-resident’s survey for those who might wish to live in Scourie in the future, and a business survey which focuses on the needs of local employers and their staff.

This report illustrates the demand from the housing needs surveys, whilst a separate business report will be provided. There has been a clear local housing demand identified in the findings, therefore the following recommendations can be drawn from the survey findings:

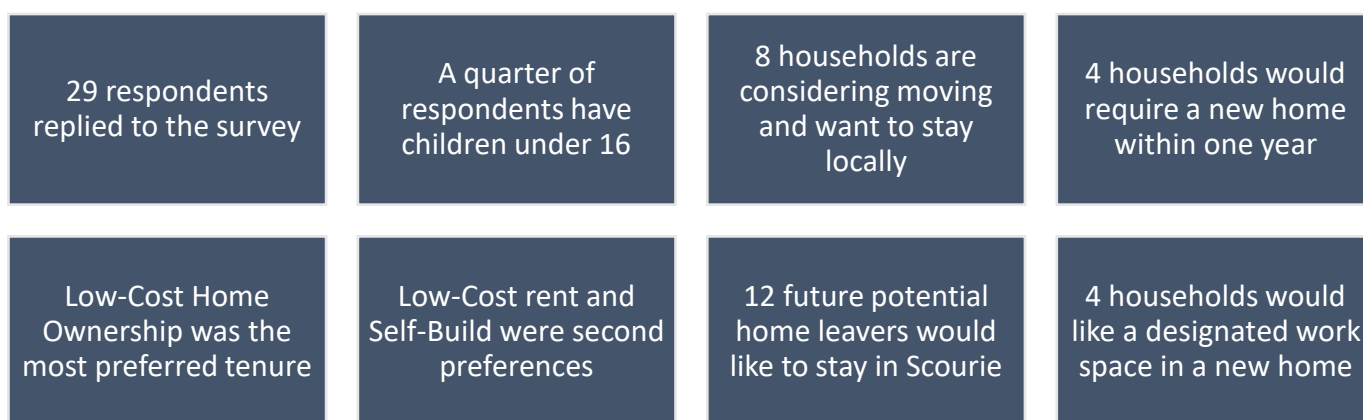
Tenure options overview

A mixed tenure development of 2- & 3- bed homes for low-cost homeownership and low-cost rent should be considered for the site

Discounted self-build plots should also be considered with demand for self-build plots being evidenced in both surveys

Development of low-cost rental units could be key to keeping younger people in the community

Residents Survey Key Findings:

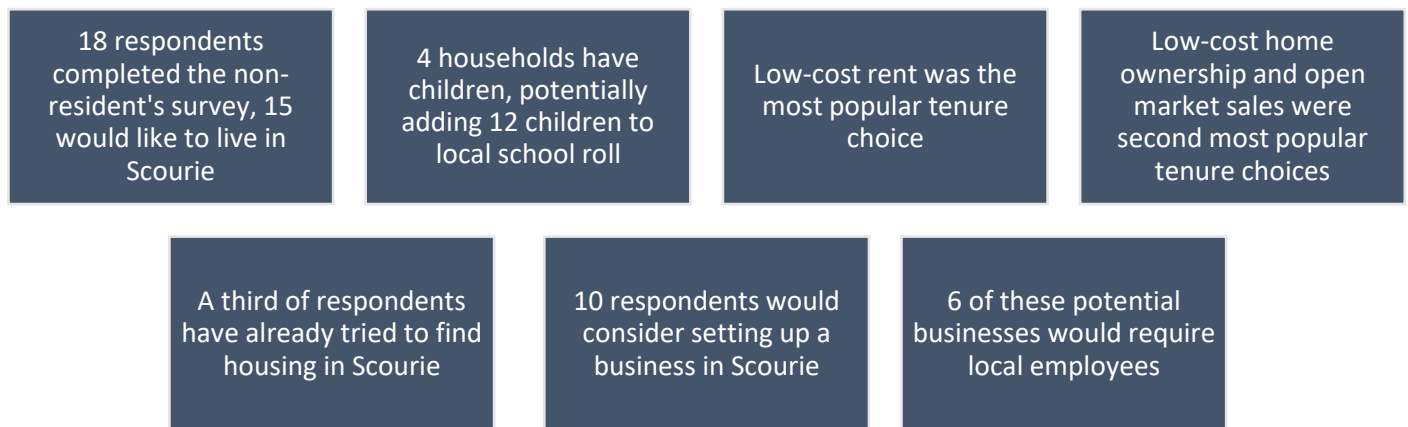


- The survey demonstrates that the local opinion is greatly supportive of the need for additional affordable housing and every respondent is in favour of priority being given to local people for any new affordable housing allocations.
- It is encouraging from the results of this survey that there are several household leavers that may stay in the area and 12 people would potentially be looking for housing within the next 5 years. Retaining young people that are economically active is important to sustain the local economy, given the ageing population projections for Scourie and the Highlands.
- As many respondents (68%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight in the community the help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.

Table 1: Resident Survey Tenure Choice Summary for Current Households and Potential Future Households

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Rent	3	3	0	0	6
Low-Cost Home Ownership	0	3	3	1	7
Self-Build	0	0	1	1	2
Open Market	0	2	1	0	3
Renovation	0	0	0	0	0
Private Rent	1	1	0	0	2
TOTAL	4	9	5	2	20

Non-Residents Survey Key Findings:



- With high demand for low-cost rent in the area from those looking to relocate, there is a lack of homes available in Scourie for social rent with the Highland Housing Register (HHR) showing a stock of 12 homes.
- A quarter of those wishing to move to Scourie wish to do so as they have family connections or want to provide support to family members.
- The results have shown a strong interest in the creation of new businesses in the Scourie area, with two thirds of respondents stating that they would consider this. The establishment of new businesses in Scourie would create employment opportunities and sustain the local economy further.

Table 2: Non-Resident Survey – Tenure Choice Summary

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Rent	0	3	2	0	5
Low-Cost Home Ownership	0	1	2	0	3
Self-Build	0	2	0	0	2
Open Market	0	1	2	0	3
Renovation	0	0	0	1	1
Private Rent	0	1	0	0	1
TOTAL	0	8	6	1	15

From the results of the resident's survey, it appears that a mixed tenure development would be most appropriate initially, offering 2- and 3-bedroom homes for low-cost home ownership and low-cost rent. The H1 site is yet to be fully investigated in terms of its suitability for housing development and it is not yet known what size of development is in consideration, but the provision of self-build plots should be explored on this site or nearby, as it was a popular second choice in both surveys.

When considering the attraction of new people to the area, the responses to the non-resident's survey should be taken into consideration when exploring potential future housing provision. Low-cost rent was the most popular tenure choice, just ahead of low-cost home ownership and open market sales. If the Scourie community wish to attract new people to the area, the stock of affordable housing would need to be increased to accommodate this demand.

One of the most important factors of this project is to ensure that the housing needs of the current population are met, whilst also potentially attracting other people to the community. The hope is that the attraction of economically active people may increase employment opportunities, support the existing housing need derived from businesses and ultimately increase the school roll; therefore, ensuring the long-term viability of the community. The resident's survey identified a large number of potential future independent households (12) which should be considered as additional evidence of demand, particularly if housing provision would persuade more young people to stay in Scourie, rather than move away to find housing elsewhere.

The findings suggest that the provision of more housing has the potential to attract new people to the area. The existing community is supportive of increasing the local population to ensure the long-term viability of the village; However, residents are strongly in favour of ensuring that the needs of local people are met first and the survey findings suggest that residents believe that priority for allocation of any new affordable housing should be given to locals before being offered to those outside the community.

1) Introduction & Methodology

The village of Scourie is situated in the Northwest Highlands and is classed as a very remote area. It is a small settlement of 126 households and around 200 people.

In the last few decades, the village has experienced a decline in population and out migration of young people to larger centres. This is broadly attributed to the lack of suitable housing and the fact that there are fewer economic opportunities, resulting in the community becoming more fragile. Like many remote, rural communities in the Highlands, the number of second homes has increased, making home ownership impossible for the young local demographic. For this reason, families have been forced to move away, reducing the need for vital services which leaves the community in a vulnerable situation.

The community is supportive of trying to attract new people to the area, but as with many rural Highland villages, the local people's needs are not currently being met so this factor is SCDC's central focus for a housing project. Scourie is in the fortunate situation of being home to several excellent hotels and B&Bs, which have employed local staff, as well as the Loch Duart fishery which has provided year-round local employment for over 20 years. Land has been purchased for a proposed new, community-managed, visitor attraction, a Geocentre 'Scourie Rocks' and when built, will provide further employment and educational opportunities for the area. With an increase in NC500 visitor numbers, there is a real opportunity to revitalise the Scourie community.

In October 2021, Communities Housing Trust (CHT) worked with SCDC to identify a suitable site. The Local Development Plan had previously highlighted the H1 site as a suitable location with potential for housing.

The community hopes to provide affordable units on the site, and the purpose of this report is to inform decision-making for the most suitable size and tenures based on the communities' responses.

Online surveys were promoted locally and on social media to determine housing need and demand in the area. One survey was aimed at the current residents of Scourie, and a second one was distributed to a wider audience to gauge whether there was interest for people to move there. Local people were also asked to share with family and friends that may wish to move to Scourie.

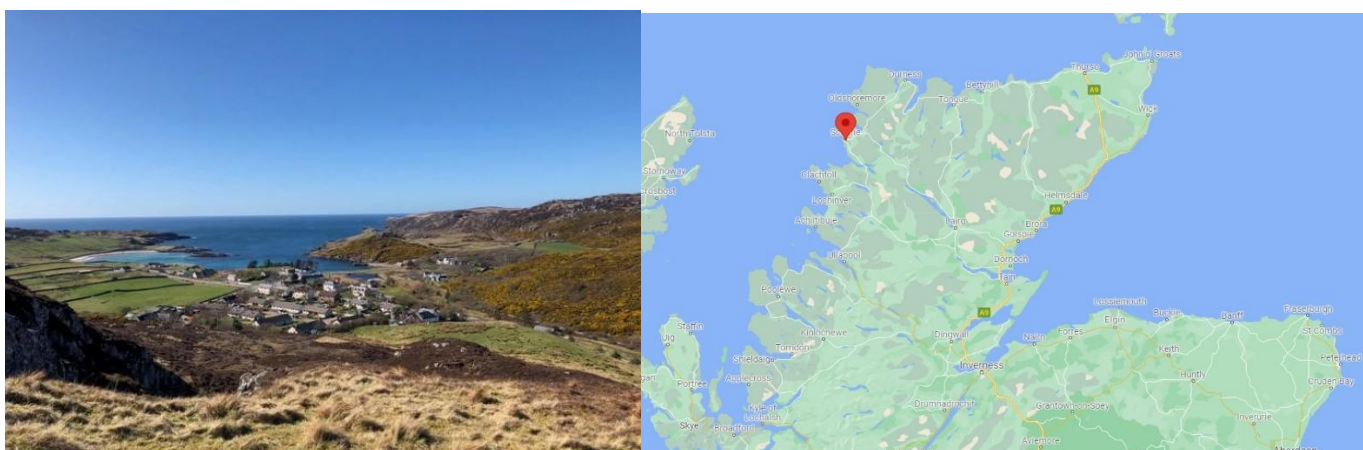
In common with most surveys, this report provides a snapshot of the potential housing need at the time of writing. The data represents only the proportion of those that took part in the survey. Data from the 2011 Census has been used for comparison in the report. We are aware that the data could be considered outdated, but this is the most accurate data available to us until the 2021 Census results are published. Other reports have also been used and are referenced throughout the report.

Report Objectives

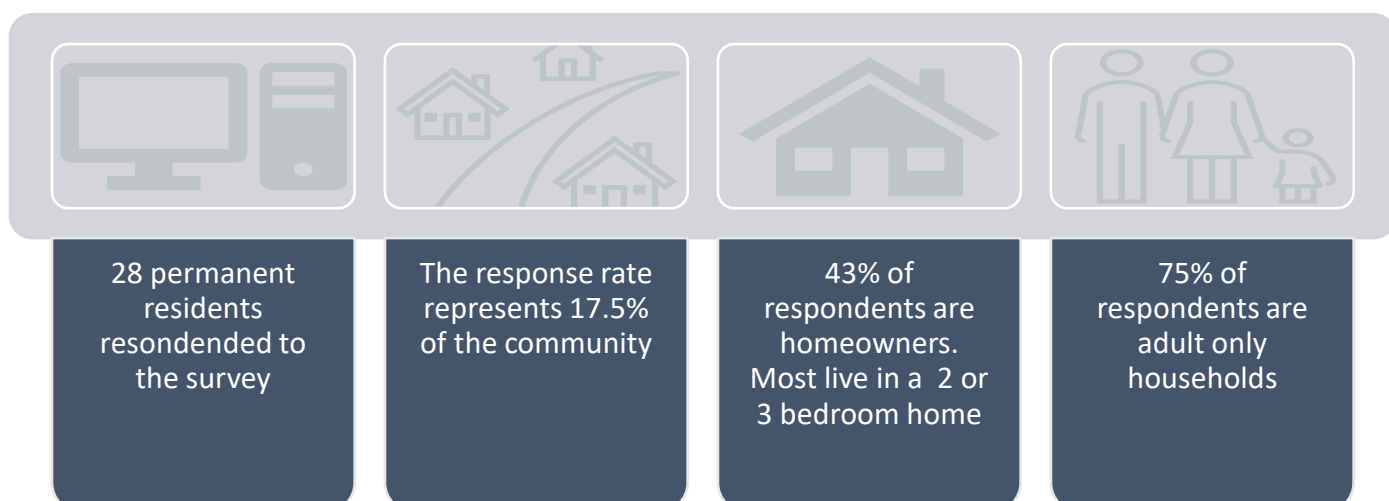
Gauge demand from both residents in Scourie wishing to move and non-residents wishing to move to the area

Examine the the composition of these 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



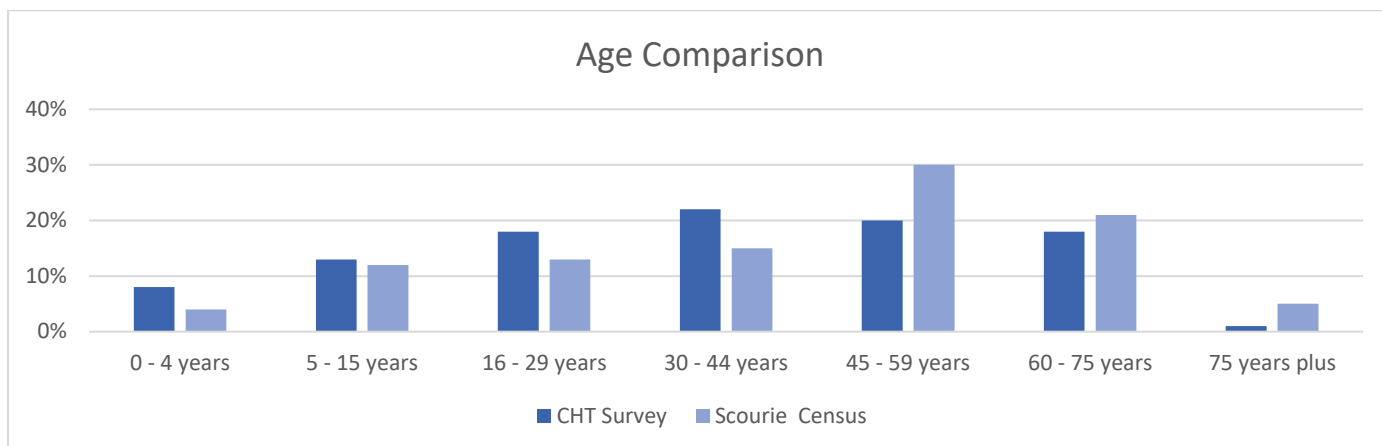
- The survey received 28 responses, of which all were permanent residents
- The Census from 2011 shows a total of 165 households in Scourie. Based on the response to this survey from 28 permanent residents, this represents 17.5% of the community.
- Most of the survey respondents own their own homes (43%). The Census results in 2011 show a higher percentage in Scourie than the Highland and National average (see table below).
- The percentage of those that rent from the Council or other social rental, is lower than both the regional and national average, confirming that there is a lower provision of affordable rental properties in the area.
- The census information shows that there was a high percentage of the community living rent free compared to the both the average Highland and Scotland- wide percentage.
- In addition, the survey results show that 14% of respondents are living rent-free or in tied accommodation. This could be accommodation that is provided by an employer, and therefore a more fragile tenure, where the person could be made homeless if they lose their job.

Table 3: Tenure Type Summary

Tenure	Survey Respondents %	Scourie 2011 Census %	Highland 2011 Census %	Scotland 2011 Census %
Owned	43%	75.5%	67.2%	62%
Rented from Council	11%	9.3%	13.2%	13.2%
Private Rent	14%	10.6%	9.9%	11.1%
Rented - other	4%	1.5%	1.7%	1.3%
Living Rent Free/ Tied	14%	8.6%	2.3%	1.3%
Other Social Rented	14%	4.0%	5.7%	11.1%

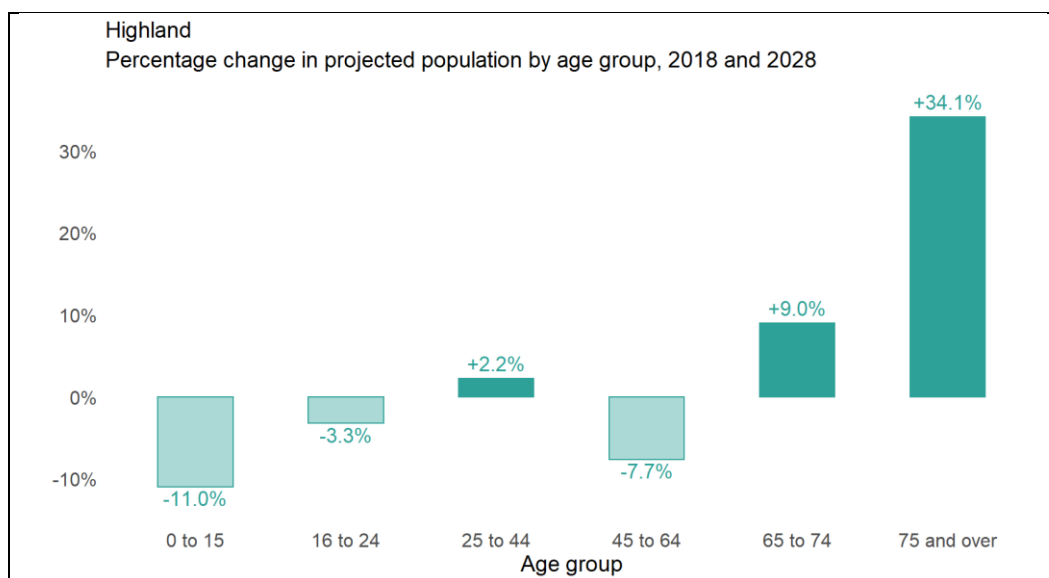
- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. The 28 respondent households are made up of a total of 83 individuals.

Graph 1: Age Comparison



- In the 2011 Census, 29% of the community were aged 60 or over compared to only 11% in this survey. The census gives a more accurate picture of the make-up of the community given the low return rate to this survey. It also points to the fact that younger people are more likely to have a housing need than older people, who may be owner-occupiers with no immediate housing needs, and have therefore not seen the need to complete the survey.
- A recent paper published by The Highland Council ‘Population Projections for Council Areas 2010-2035’ predicts a further rise in the amount of retired people, and a decline of working aged people in the Sutherland area. The trend of out-migration is also likely to affect the council area with the number of people moving away being amongst the highest projected.

Graph 2: Population projections for Highland 2018- 2028

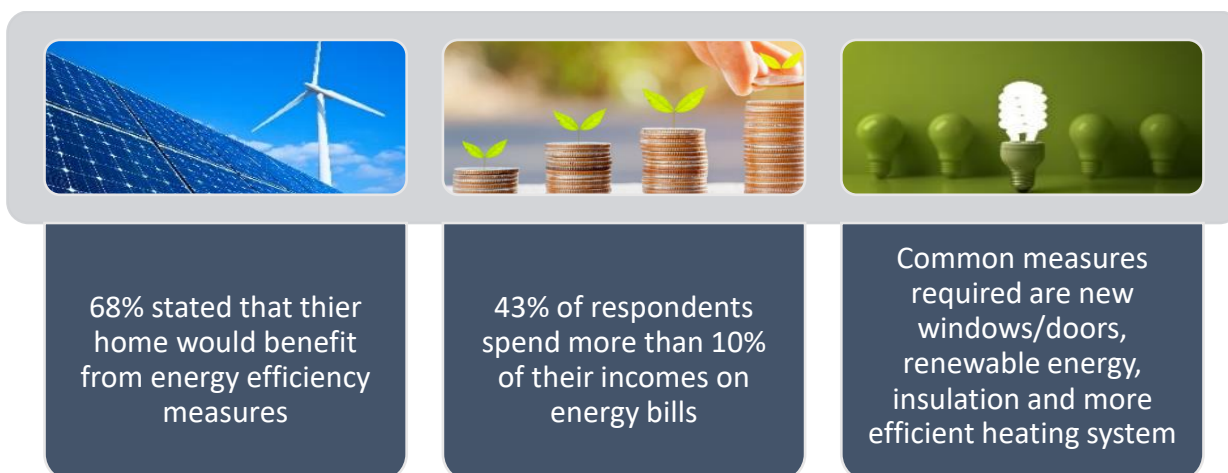


https://www.nrscotland.gov.uk/files/statistics/council-area-data-sheets/highland-council-profile.html#pop_proj_plots6

- Many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people whilst also providing accommodation for the ageing population.

- The school roll of Scourie Primary is currently at 11, and the catchment is up to 3 miles outside the village. This number reduced to 7 pupils in 2016/17: the lowest ever number of pupils in the school. Interestingly, Highland Council’s school roll forecast expects this number to increase gradually in the next few years which is an unusual trend for Highland rural schools at present.
https://www.highland.gov.uk/download/meetings/id/69912/item_11_booklet_a
- Given the current fragile school roll and declining population projections for the area, there is a need to attract and retain economically active people, and those with children of school age, to strengthen the local economy and sustain numbers of children in the school.
- 25% of respondents said that overcrowding was an issue in their existing home with 20% stating that they required one more additional bedroom.
- More than half of respondents who claim their home is overcrowded have children under 16, and the remainder of these people are three or more adults living in the same home.
- Only 1 respondent said that their current home is too large and would benefit moving to a smaller home. This person is in tied accommodation, which suggests that the home is provided as part of their employment.
- In this instance, one solution is to downsize to a smaller, more appropriate size of house and has the potential to create an opportunity for other employees.

2.1) Energy Efficiency in Resident’s Homes



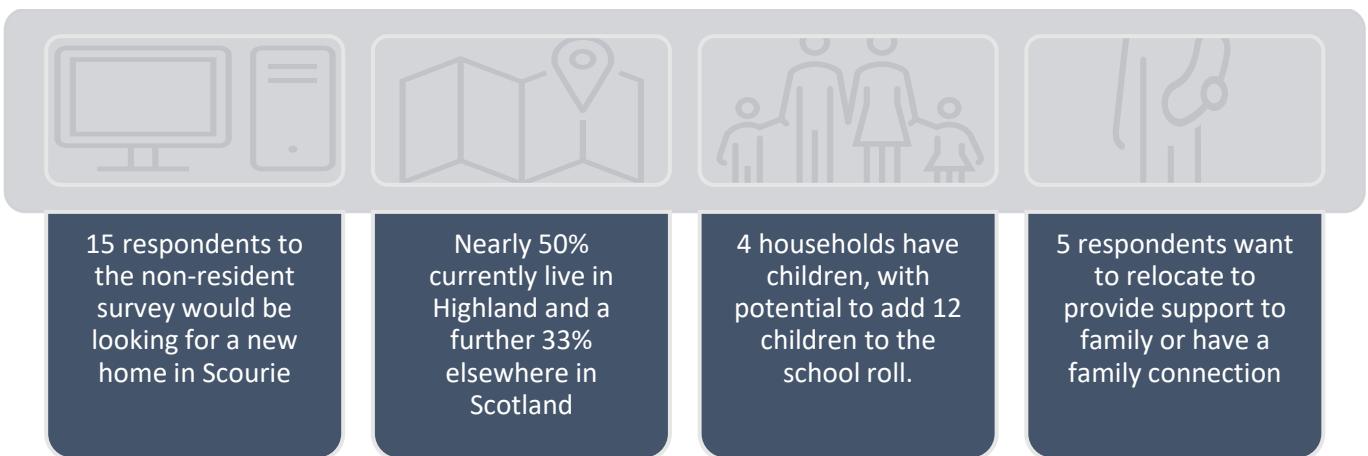
- The survey responses show that nearly half of respondents are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:

*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)

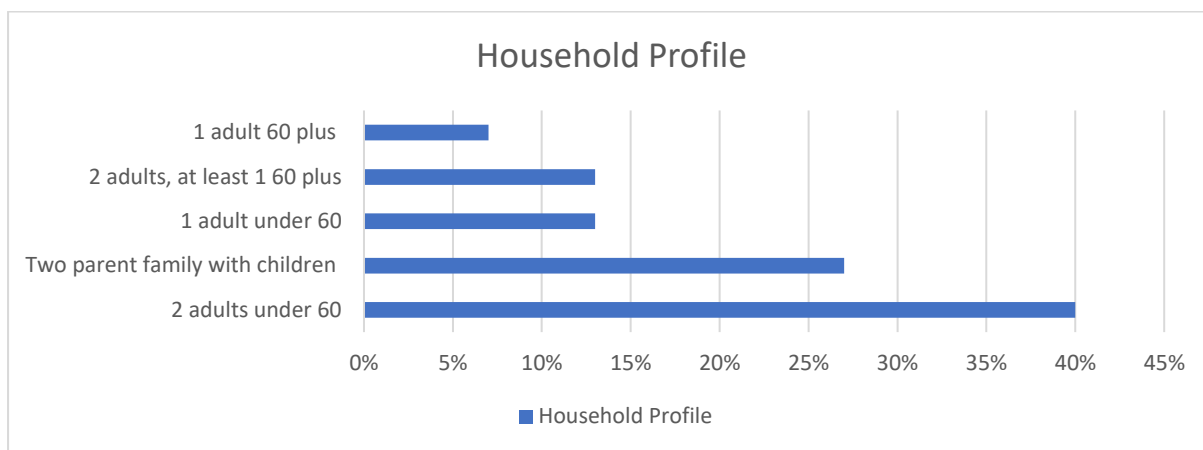
- People in the Highlands of Scotland pay more for fuel and energy than other regions in the UK due to regional distribution charges for electricity provision. In September 2020, Highland Council called on the UK Government to help resolve the inequality of fuel poverty.
- Recent statistics indicate that 24.9% of Scottish households were living in fuel poverty in 2017 (Scottish Government 2018). 12.4% of these households are classed as being in extreme fuel poverty.
- Making homes more energy efficient can not only reduce a households 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 many respondents (68%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight to the community the help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- Home Energy Scotland and Energy Savings Trust both provide free energy efficiency advice to householders, community groups and businesses and can advise on current grant schemes and offers.
<https://www.homeenergyscotland.org/>
<https://energysavingtrust.org.uk>

3) Non-Residents Survey Respondent Profile



- The non-residents survey received 15 responses from people who don't currently live in in Scourie but would like to relocate there to establish a permanent residence.
- Most respondents already live in Highland (47%) or another area of Scotland (33%) or elsewhere in the UK (20%).
- With the school roll falling, it is vital to attract families into area and the survey returns show that 45% of respondents are families with at least 1 child under 16. The below graph shows a breakdown of the household composition of all those that completed the non-residents survey:

Graph 3: Household Composition of Non-Residents



- Most non-residents chose the reason “to live in the area” for wishing to relocate. Other reasons selected for moving were: family support/ connections, retirement and new business venture.
- Nearly 50% have lived in Scourie before and are wishing to return. This may be because they were unable to find suitable accommodation previously.
- 67% of respondents would consider setting up a new business in Scourie. This is a high percentage of respondents, but 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 three sectors being: Tourism & Hospitality (27%), Retail (18%) and health (18%).
- 60% of the proposed new businesses envisage that they would rely on local employees to operate, and they would require one to two employees.

4) Housing Needs & Demand

This section will examine the housing need and demand from **both the residents and non-residents survey**. A summary of all tenure options is provided in Appendix 2.

4.1) Existing Scourie Resident’s Wishing to Move



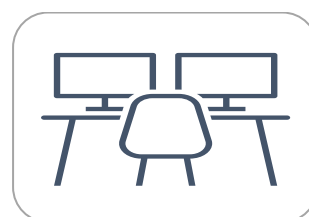
8 respondents would like to move home



50% wish to move within 1 year



50% selected preference for low-cost home ownership

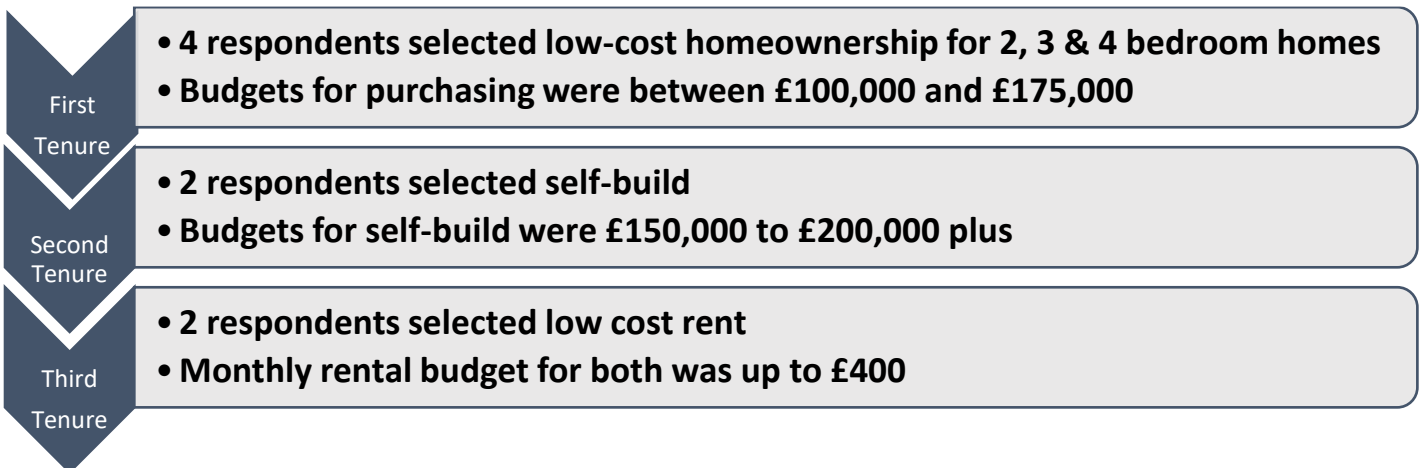


50% would like a form of workspace in their new home

- 8 respondents that answered “yes” to planning to move home and stay in the Scourie area. This represents 29% of the overall survey respondents.
- The current tenure of those wish to move is: Tied accommodation (3), private rent (2), social rent (2) and rented from the council (1)
- Respondents were presented with 6 tenure choices and asked to select a first-choice preference if they were to move home.

- The diagram below shows a summary of the first-choice preferences only.

A full breakdown of these households and their preferred tenure choices is contained in Appendix 1

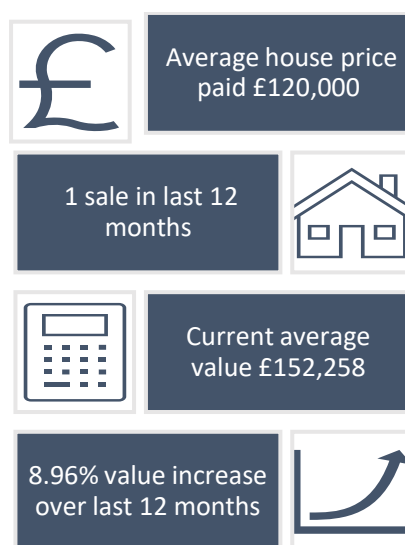


- 5 of those wishing to move are looking for a more secure tenure, moving from either rent free or social rented housing and wishing to become homeowners, through low-cost home ownership or open market purchase.
- Most of the resident households that are looking to move are made up of two adults under 60.
- 2 of the households have children under 16, and both state that their current home is too small for their family. These respondents currently reside in a form of rented accommodation and both wish to become low-cost homeowners.
- The top 3 reasons for moving home were ‘Overcrowding’, ‘Current home too small’ and ‘Tenure is not secure’.
- Most of the respondents want to move within one year (50%) or within three years (38%).
- The survey is demonstrating demand for a mix of tenures, with low-cost home ownership being the top choice for 50% of respondents. However, based on the initial information provided on budgets, affordable rent may be a more realistic tenure option. Three have a budget of £100,000 to £150,000.
- 2 respondents picked self-build as their first-choice tenure preference (Appendix 1).
- At the time of writing this report, there are no plots of land for sale in Scourie. If definite demand for self-build was to be established, on initial investigation there would not appear to be plots available to meet the demand.
- The Highland Council have recently launched a self-build register to capture demand: <https://www.highland.gov.uk/selfbuild>
- Two respondents selected the first-choice preference of low-cost rent. However, only one is currently registered on the Highland Housing Register (HHR). In Highland this register gathers information on all applicants wishing to apply for social rented housing in the region. The HHR, at the 31 December 2020, shows a rental stock of 16 properties in Scourie, the majority of which are 2 and 3 bed homes.

Table 4: Highland Housing Register Demand List

Scourie	Demand using 1st choice 31.12.2020			Demand using all choices 31.12.2020			Total Supply 31.12.2020
Bed size	Housing List	Transfer List	Total	Demand using all choices	Transfer List	Total	Total
Bedsit/1 Bed	2	1	3	7	1	8	3
2 Bed	-	1	1	4	1	5	7
3 Bed	-	-	-	1	-	1	5
4+ Bed	-	-	-	1	-	1	1
Total	2	2	4	13	2	15	16

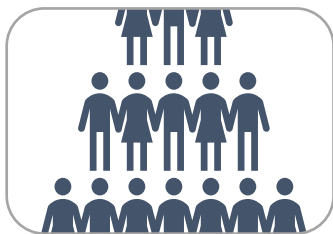
- Anecdotal evidence from CHT’s work in other communities suggests that many people looking for housing do not register on the HHR as they do not believe that they will be successful. These people tend to find other temporary housing solutions, move somewhere else or privately rent instead.
- Based on the current average house price of £152,258 in Scourie in August 2021, respondents that selected open market purchase may not be able to compete on the open market.
Statistics from Zoopla for open market sales in Scourie www.zoopla.co.uk/house-prices/Scourie



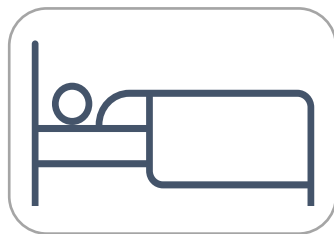
- One property is available for sale at the time of writing the report for offers over £275,000. This property requires modernisation and has 4 bedrooms.
https://www.zoopla.co.uk/for-sale/details/59249651/?search_identifier=a904785a054ea60b1769cd1101f04088
- According to the latest data available, the average income in Highland is £21,600 (SPICe Scotland, 2019). Given that banks typically lend around 3 times the household salary as a mortgage, means that the homes in Scourie are out with the reach of most average local households to purchase.

- ‘Housing to 2040’ is the Scottish Government’s most recent housing strategy, and as self-build has been identified as a popular aspiration amongst young people in rural areas, there are plans to make self-build a more mainstream option and ‘provide an important way to help young people to stay in the rural areas they grew up in if they want to’ (Housing to 2040, SG, 2018).
- 4 respondents would like a workspace in their new home with 3 selecting a home office or shed as the type of workspace required. All these respondents would want to work occasional days from home.
- 8 respondents have already tried to find alternative housing in Scourie. When asked what they would do if they cannot find suitable housing to move to, 4 respondents stated that they would wait until something becomes available or look for housing outside the area. This is a concern if people are considering leaving due to the lack of housing.
- The respondent that may consider leaving the area is currently living rent free and is interested in a low-cost home ownership option.

4.2) Future Potential Households from existing Scourie Residents



The survey identified 12 new potential households



There was strong demand for 2 bed homes

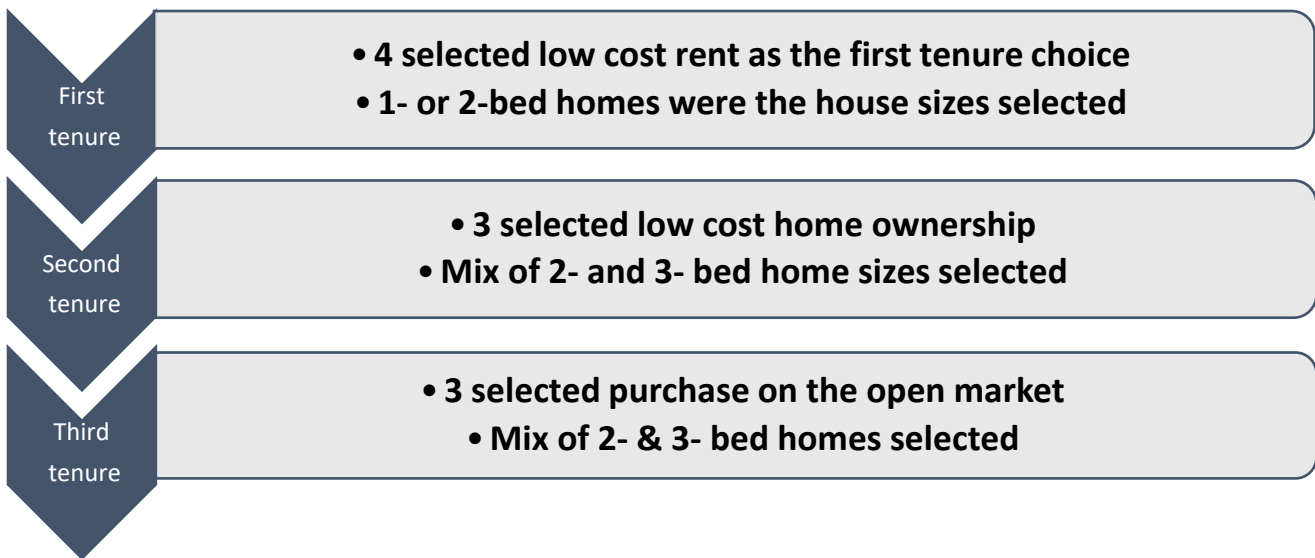


Low-cost options were the dominant tenure choices



2 potential new householders are listed on the HHR

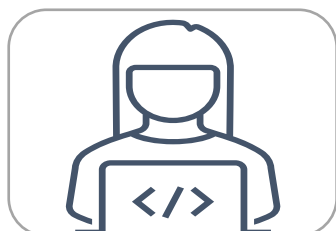
- In trying to ascertain potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in Scourie in the next 5 years. The survey identified 12 potential new future households, which is a high number for the small population.
- Respondents were presented with 6 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:



- The survey identified that most potential future households would prefer an affordable housing option: 4 opting for low-cost rent and 3 opting for low-cost home ownership. 2 of the 4 that selected low-cost rent are registered on the HHR.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas they were raised in 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.
- In the recent survey of young people conducted by Highlands and Islands Enterprise, when asked how important different things were in making the Highlands and Islands a more attractive place for young people to live, 62% said that housing was very important.

It is encouraging from the results of this survey that it appears that several household leavers within the next 5 years will/ may stay in the area. The provision of low-cost rent accommodation may be key to ensuring that these young people do in fact remain in Scourie.

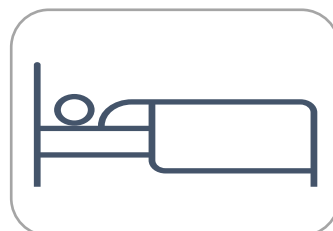
4.3) Non-Resident Survey Housing Need & Demand Summary



15 households would like to move to Scourie



The majority selected low-cost rent as first tenure choice

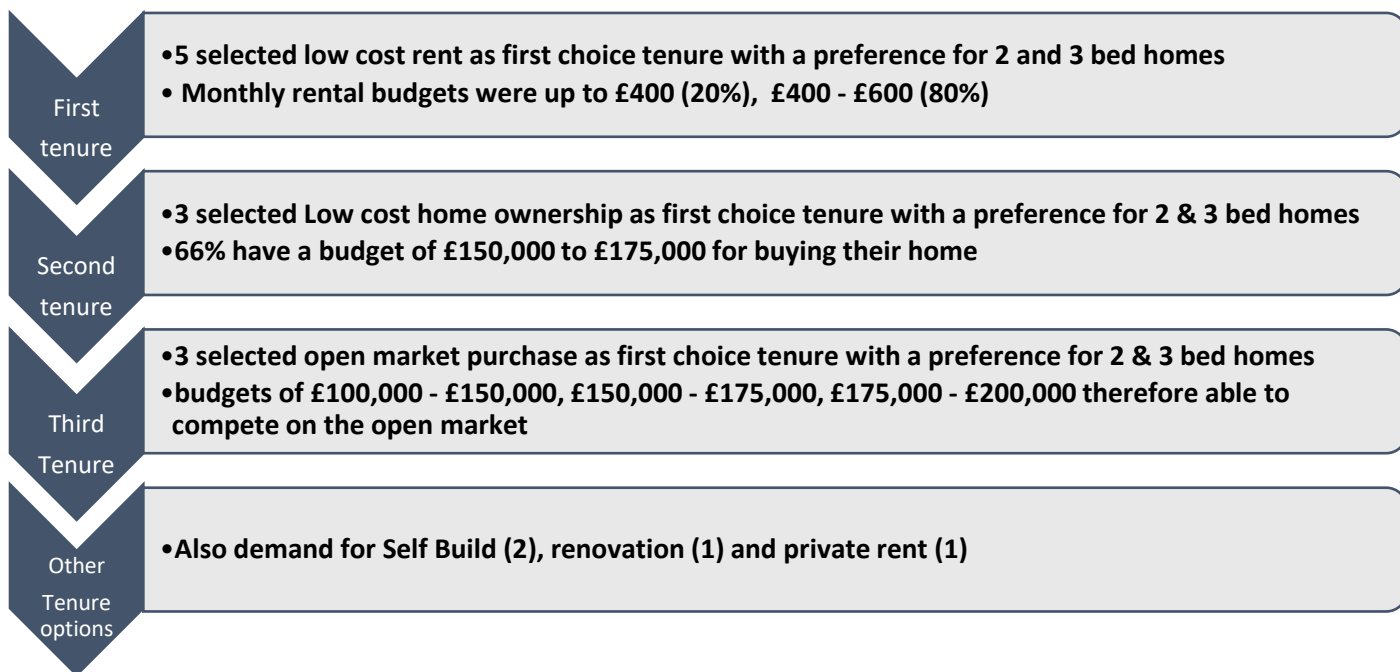


Survey showed demand for 2- and 3-bed homes



5 have tried to find a new home in Scourie already

- The survey demonstrated an interest from people not currently living in Scourie wishing to move to the area, attracting 15 responses.
- Respondents to the non-residents survey were also presented with a choice of 6 tenure options and asked to select a first-choice preference and overall, low-cost rent was the tenure selected by most (5)
- There was also interest in a range of other tenures as detailed below:



- 86% of respondents that selected a first-choice tenure of purchasing on the open market selected a budget of below £200,000. As reported in section 4.1 above, the current average price for purchasing on the open market in Scourie is £152,258. This suggests that a low-cost home ownership would be a more suitable tenure for most of this group.
- The survey showed some interest in self-build in the area from those looking to re-locate. As discussed above, at the time of writing this report there are no plots available for sale on the open market. The demand from this survey demonstrates that there is interest in self-build in the area.
- Overall, 93% of respondents selected either a 2 or 3 bed option for their new home.
- 7% also expressed an interest in a house with 4 or more bedrooms, across the range of tenures.
- 5 respondents have already tried to find a new house in Scourie already. This suggests that these respondents would have a strong interest re-locating to the area should more housing be made available. 7 of the 15 currently reside in the Highland region.
- The 5 respondents that have already tried to find housing in Scourie have selected the following tenures as the most suitable for their needs: 1 low-cost rent, 1 low-cost home ownership, 1 renovation, 1 self-build, 1 private rent.
- When asked what prevented them from actually moving to Scourie, most selected either 'nothing available within budget' or 'no suitable properties'.

4.4) Combined Summary of All Those Wishing to Move Home or Re-locate to Scourie

- Both surveys have demonstrated demand from those already living in the community and non-residents looking to move to Scourie. The above 3 sections have separately examined the housing need and demand of 3 distinct groups to try and ascertain potential housing need and demand in Scourie for the next 5 years.
- The table 5 below summaries the combined housing need from the **resident's survey** for both current residents looking to move home (4.1) and for any members of their household that may require independent accommodation in the area (4.2), as well as potential households that would like to relocate if housing was available. The combined summary of housing need and demand for each group is as follows:

Table 5: Residents Survey: Combined Housing Need Demand for current and potential future households

	1 Bed	2 Bed	3 Bed	Not specified	Total
Low-Cost Rent	3	3	0	0	6
Low-Cost Home Ownership	0	3	3	1	7
Self-Build	0	0	1	1	2
Open Market	0	2	1	0	3
Renovation	0	0	0	0	0
Private Rent	1	1	0	0	2
TOTAL	4	9	5	2	20

- Table 6 below reflects the combined housing need from both surveys for all three groups:

Table 6: All responses from Residents and Non-Residents Survey

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Rent	3	6	2	0	11
Low-Cost Home Ownership	0	4	5	1	10
Self-Build	0	2	1	1	4
Open Market	0	3	3	0	6
Renovation	0	0	0	1	1
Private Rent	2	2	0	0	4
TOTAL	5	17	11	3	35

- When looking at the combined demand from both surveys, low-cost rent is again the dominant tenure, closely followed by low-cost home ownership – these were each chosen by nearly a third of those in need of housing currently and in the near future. Other popular choices were Open Market sales, Self-build, and Private Rent.

5) Community Attitudes & Priorities

- Respondents were asked to express their views on a series of statements related to the provision of affordable housing in the community. In broad terms the survey demonstrates that the local opinion is supportive of the need for additional affordable housing and is strongly in favour of priority being given to local people for any new affordable housing allocations.

Table 7: Resident's Views on Needs Housing in Scourie

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable homes	22	4	2	0	0
Local people have had to leave the area because they could not find suitable housing	13	8	6	1	0
Most people who live in our area want to stay permanently	11	13	4	0	0
People who live and work in the immediate surrounding area should get priority for new affordable homes	23	5	0	0	0
People who have a family connection should get priority for new affordable homes	10	13	5	0	0
Local people should get priority for any new affordable housing in our community	17	11	0	0	0
People from outside our community area should get priority for any new affordable housing	1	4	7	9	7
The people of our community welcome newcomers from other communities to live here permanently	7	16	1	4	0
Our community needs more smaller accessible homes to meet changing needs	8	8	8	4	0
It is important that new housing is built with high energy efficiency standards	24	4	0	0	0

- The survey also tried to establish respondents' views on service / provisions in the area and asked them to rate a list of services in the area.
- Only 2 services were rated as excellent, the primary school and community council.
- Most services were rated as "poor". The services rated as poor were: post office, child care services, employment opportunities, public transport and shop.



Good Provision

- School
- Good Broadband Connection
- Medical facilities



Poor Provision

- Support for Older Residents
- Child care services
- Employment Opportunities
- Public Transport

- The non-residents survey asked respondents to rate the same list of services and asked what services would encourage them, or must be in place, before they re-located to Scourie. The following were rated as important: local school, medical facilities, employment opportunities, transport links and a shop. As most residents have rated some of these services /provisions as being “poor” it may affect people’s decision to relocate to the area.



General Comments from the Scourie residents:



General comments from the non-resident respondents:

“Perhaps sometimes prioritise people from other areas who wish to relocate and regenerate rural area who maybe don’t have local connections, from the area etc.”

“Having younger families would also mean that parents may follow suits and want to live in the area so important to consider all aspects/ age groups when looking at housing, not just families. This could be a deciding factor when families are looking at the area.”

“My husband’s family have lived and owned a house in Scouriemore for over 100 years, at the moment we live between central Scotland and Scourie and would love to be a permanent member of the Scourie community.”

6) Conclusion & Recommendations

The research findings show that the proposal of additional housing in Scourie is well supported, and evidence of local demand is clear. CHT are confident that the project would be a successful development and has the potential to gain support from key stakeholders and funders alike.

The combined surveys clearly demonstrate a need within the Scourie community, with evidence of a current local need, as well as high future demand for house leavers and those who might want to move to Scourie from elsewhere.

From the results of the resident's survey, it appears that a mixed-tenure development would be most appropriate, offering a combination of 2- and 3-bedroom homes for low-cost rent and low-cost home ownership. The responses from the resident survey suggest that there are several young household leavers that intend to stay in the area if housing is available, which is encouraging in a village like Scourie where there are fewer young people within the community.

The existing community seems relatively supportive of attracting people to the area, however residents are strongly in favour of ensuring that the needs of local people, or those with a family connection to Scourie, are met first, and must be given priority for allocation of any new affordable housing before being offered to those out with the community. If an increase in the population of the Scourie community is to be seriously considered, the stock of low-cost rental homes would need to be increased to accommodate the current local need and potential future demand.

When considering the attraction of new people to the area, the responses to the non-resident's survey should be taken into consideration when exploring potential future housing provision. Low-cost rent was the most popular tenure choice, with self-build and open market also selected by many respondents. This suggests that the provision of discounted self-build plots may be an attractive option and should be explored further as it appears there is a lack of available plots locally.

With an increase in NC500 visitor numbers, and this opportunity to improve the local economy, it is vital for Scourie to have an infrastructure that can support this change, particularly by ensuring there is an adequate housing stock.

Recommendations

- Develop a project proposal taking the survey findings into consideration, and have regular engagement with the community
- Create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Review Scottish Government funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be gleaned from the results of this research. For example, determining the most appropriate initiatives, tenure, and size to fit the specification of the community.
- Promotion of mechanisms that can support the initiatives that there was identified interest in for future housing. In Scourie, Low-Cost Home Ownership and Self-Build were the most preferred tenures therefore it would be beneficial to ensure the community is aware of the Discounted Sale Initiatives, the and the Self Build Loan Fund.

- Explore the options for partnership working with key stakeholders such as the local authority, local landowners, or housing associations. This can broaden the scope of the project and has the potential to provide further project viability, expertise, funding streams and support.

7) References

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Appendix 1 Table 1: Summary of Current Householders Wishing to Move Home

Current Tenure	Household Composition	Main reason(s) for moving home?	Timescale for moving	1 st Choice Preference	2 nd Choice Preference	No of Bedrooms	Household Income	Rental Budget	Purchase Budget
Other Social Rented	Two adults under 60	I would like to buy my own house	Within 5 years	Low-Cost Home Ownership	Self-Build	3	£40,000 Plus	Up to £400	£100,000 to £150,000
Tied Housing	Two adults under 60	Tenure is not secure	Within 3 years	Low-Cost Home Ownership	Renovation	2	£40,000 Plus	£400 - £600	£150,000 to £175,000
Tied Housing	One adult under 60	Tenure is not secure	Within 3 years	Low-Cost Rent	Low-Cost Home Ownership	1	£20,000 - £30,000	Up to £400	
Tied Housing	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	Buy on Open Market	3			£150,000 to £175,000
Rented from Council	Three or more adults	Overcrowding	Within 1 year	Low-Cost Rent	Renovation	2		Up to £400	£100,000 to £150,000
Private Rented	Two adults under 60	Overcrowding, Current home too small, Home in poor physical condition, Current home does not meet the needs of all household members, Lack of facilities and services	Within 1 year	Self-Build	Buy on Open Market	4 or more	£40,000 Plus	£600 plus	£200,000 plus
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Tenure is not secure	Within 3 years	Low-Cost Home Ownership	Low-Cost Rent	4 or more	£30,000 - £40,000	£400 - £600	£100,000 to £150,000
Other Social Rented	Two adults under 60		Within 1 year	Low-Cost Home Ownership	Buy on Open Market	3	£40,000 Plus		£100,000 to £150,000

Table 2: Summary of Potential Future Households Housing Need & Demand

	1 Bed	2 Bed	3 Bed	Total
Low-Cost Rent	2	2	0	4
Low-Cost Home Ownership	0	2	1	3
Open Market	0	2	1	3
Private Rent	1	1	0	2
TOTAL	3	7	2	12

Table 3: Summary of Non-Residents Housing Need & Demand

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Rent	0	3	2	0	5
Low-Cost Home Ownership	0	1	2	0	3
Self-Build	0	2	0	0	2
Open Market	0	1	2	0	3
Renovation	0	0	0	1	1
Private Rent	0	1	0	0	1
TOTAL	0	8	6	1	15

Appendix 2 - 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. <https://www.chtrust.co.uk/scotland-self-build-loan-fund.html>

Crofter'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.

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>