

**(DRAFT) REPORT ON A SURVEY  
(19/01/06)**

**OF**

**HOUSING NEEDS, CONDITIONS AND  
VIEWS**

**IN**

**GLENELG  
AND  
ARNISDALE**

**BY HSCHT STAFF, AUTUMN 2005**

## Key Findings

### 1 The local housing stock – how many, how occupied and where?

- 185 residential properties identified, of which
  - 109 permanently occupied houses (60.5% of all houses)
  - 5 permanently occupied caravans
  - 71 holiday, 2<sup>nd</sup> or vacant homes (39.5% of all houses)
- 37 of the properties are in the **Arnisdale** area  
148 in the Glenelg area (80%)
- Of the 37 in and around **Arnisdale**
  - 1 is an occupied caravan
  - 18 are permanently occupied
  - 18 are holiday, 2<sup>nd</sup> or vacant homes
- Of the 148 in and around **Glenelg**
  - 4 are occupied caravans
  - 93 are permanently occupied (64.2%)
  - 51 are holiday, 2<sup>nd</sup> or vacant homes

### 1.2 The built nature of the housing stock

- Most houses are detached (71%), the rest are semi-detached (21%) or terraced (8%)
- A majority (58%) have upstairs bedrooms, the rest are single storey
- Most houses are medium sized (64%), 20% are small and 16% are large.
- The great majority of houses are stone, brick or block wall although there are 6 houses of Dorrans construction and 4 with corrugated iron walls and roofs, 12 timber clad houses.
- Most of the visible extensions made to houses have pitched roofs although 13 flat roofed extensions were noted.

- The condition of windows in one in every 5 houses was deemed to be “poor”, most were “average” and about a quarter good.
- In comparison to the **Glenelg** area, houses in **Arnisdale** are older, smaller and in poorer condition.
  - 16 small, 15 medium and 5 large houses in **Arnisdale**
  - 14 detached and 2 terraced houses in **Arnisdale**
  - 32 of the 36 houses in **Arnisdale** are stone built

### **1.3 The condition of the housing stock – how much is deemed to B.T.S. \* ?**

- Of the 180 houses
  - 44 are probably Below the Tolerable Standard (B.T.S. )
  - 63 are possibly B.T.S.
  - Which is 3 out of every 5 houses in total (59.5%)
- Of the 109 permanently occupied houses
  - 21 are possibly B.T.S.
  - 39 are possibly B.T.S.
  - Which is at least every other house (55.5%)
- Of the 71 2<sup>nd</sup>, holiday and vacant homes
  - 23 are probably B.T.S.
  - 24 are possibly B.T.S.
  - Which is 2 out of every 3 houses (66%)
- In **ARNISDALE** and vicinity
  - 17 out of 18 permanently occupied houses are probably or possibly B.T.S. (95%)
  - And 16 out of the 18 holiday, 2<sup>nd</sup> or vacant homes were probably or possibly B.T.S. (89%)
- In **GLENELG** and vicinity
  - Half of all the 97 permanently occupied houses are probably or possibly B.T.S. (49.5%)
  - And half the holiday, 2<sup>nd</sup> or vacant homes are too (51%)

## 1.4 Housing age and condition – what's the relationship?

- Of the 180 houses it is provisionally assessed that
  - Nearly half (46%) were built pre 1945
  - A quarter (24%) were built between 1946 – 1995
  - And the remaining 30% were built more recently
- Of the 82 pre 1945 houses
  - 91.5% were deemed likely to be B.T.S.
- Of the 44 houses built between 1946 – 1995
  - 61% were deemed likely to be B.T.S.
- Of the 54 more recently built houses
  - 5.5% were deemed likely to be B.T.S.
- In **ARNISDALE** and vicinity
  - 32 of the 34 houses (all but one deemed B.T.S.) are pre 1945
- In **GLENELG** and vicinity
  - Just over half the B.T.S. houses were built pre 1945

## 1.5 House inspections requested

- 11 respondents to the housing needs survey questionnaire returned a slip indicating they would like a professional to inspect the condition of their house
  - 7 in **Glenelg** (all houses deemed\* likely to be B.T.S.)
  - 3 in **Arnisdale** (2 of deemed\* likely to be B.T.S.)
- ***Based on a brief, exterior only – assessment (by the Trust's Senior Development Officer, Robin Phillips) of the apparent condition of 98% of all houses in Glenelg and Arnisdale and whether each property would be likely to fall Below the Tolerable Standard (B.T.S).***

## **1.6 Questionnaire results – what do they show re house condition issues?**

- 53 of the 61 respondents to the questionnaire were living in privately owned housing – mostly owner occupied (45) the rest privately rented(8)
- 34 of the private houses were built pre 1945
- At least 21 of these houses (a third of all responding households) had clearly inadequate loft insulation (9 with no loft insulation, 12 with less than 50mm)
- 31 households out of the 61 included a person(s) over the age of 60.
- Of the 31 households 28 were exclusively made up of persons 60 or over. 13 of the over 60's who responded were single person households.
- Over half all of the 61 respondent households reported that their houses needed repairs or improvements (27) or adaptations (5)
- 18 households with occupants aged over 60 have a housing repair, improvement or adaptation need.
- Inadequate heating, insulation and draft proofing were the main repair and improvement problems reported.
- A third of all respondents (20) indicated that they spend more than 10% of their income on heating costs.
- Of these 20 respondents 11 had less than 50mm loft insulation and 7 single glazed windows.
- Of the 20 respondents that indicated they spent more than 10% of their income on heating costs 12 were over 60.
- All 20 of these respondents are owner occupiers or rent privately.

## 1.7 Questionnaire results – on general housing needs

- Over a third of respondents (23) indicated that one or more persons in their household had a housing need (although, it should be noted, 32 households have elsewhere in their returned questionnaires indicated that their house has a repair, improvement or adaptation need).
- The types of housing needs indicated by respondents is set out in the table below but please note that in some cases more than one reason was stated by the respondent e.g. living in Short-term accommodation and in overcrowded accommodation. Additionally, not all respondents stated how many people are affected by housing need

Need	Numbers answering qu.	Number of people indicated
Living in a caravan	0	0
Likely to become homeless in the near future	2	3
Living in short-term accommodation	2	2
Living in tied housing	0	0
Overcrowding/need a larger house	1	0
Smaller house required	2	3
Young adults in house seeking independent housing	3	3
Personal relationship breakdown (separate housing need)	1	1
Hoping to buy/build but can't afford to	11	8
Can't afford rent or mortgage payments	2	4
House is too expensive to heat properly	3	1
House needs repairs/improvements	8	1
Disabled adaptations needed	3	3
Adaptations not feasible – new house required	1	0

**.8 Questionnaire results – options preferred by those with needs**

<b>Rented options</b>	Yes	Perhaps	No
Council Housing	<b>5</b>	<b>2</b>	<b>2</b>
Housing Association	<b>5</b>	<b>2</b>	<b>2</b>
Private	<b>6</b>	<b>1</b>	<b>2</b>
<b>Total number of respondents</b>			<b>8</b>

<b>Home Ownership Options</b>	Yes	Perhaps	No
RHOG grant to buy or build house	<b>10</b>	<b>2</b>	<b>2</b>
Affordable serviced plot, with HSCHT buy-back conditions	<b>8</b>	<b>3</b>	<b>2</b>
Shared ownership/equity with local housing association	<b>4</b>	<b>3</b>	<b>3</b>
Affordable starter home built by private developer	<b>11</b>	<b>1</b>	<b>2</b>
Crofter grant assisted house	<b>11</b>	<b>2</b>	<b>3</b>
Open market house or plot	<b>8</b>	<b>2</b>	<b>1</b>
<b>Total number of respondents</b>			<b>20</b>

- Although 20 respondents indicated that they would be happy to either rent or own a house there is a roughly 2 to 1 preference expressed for a grant assisted home ownership option (Crofter Housing Grant or RHOG).
- Buying a plot and building a house on it is a popular home ownership option.
- Equally preferred however is the option of buying an affordable starter home.
- 8 of the responding households who are happy to buy or build, but who indicated they cannot afford to do so, are interested in getting a plot from HSCHT (with Rural Housing Burden restrictions)

**.9 Questionnaire results – locations preferred by those with needs**

- Glenelg (14), Arnisdale (3), other (0)

## **.10 Questionnaire results – potential returners to the community**

- 5 respondents identified former members of their household who would be seriously interested in returning to live locally and if they could find suitable, affordable housing in the community.

## **1.11 Questionnaire results – views on new housing**

- The table below details the response given to the question “What kind of additional affordable housing would you like to see provided locally?” Please note that in most cases respondents expressed their views on more than one housing option.

<b>Housing type</b>	Yes	Perhaps	No
Housing Association rented	33	7	0
Private rented	9	11	1
RHOG assisted houses	23	6	0
Locally affordable house plots from HSCHT	27	5	0
Shared ownership/equity	15	8	0
Affordable starter homes	27	6	0
Crofter grant assisted houses	23	6	1
Other	0	0	0
<b>Total number of respondents</b>			<b>52</b>

- Of the 52 respondents who responded to the questionnaire, over 80% indicated that the provision of new and affordable rented and / or low cost home ownership options would be beneficial to the community.
- The great majority of respondents thought that young couples and families with children should be the main target groups for any new and affordable housing provided in the community, although single people and older person households were also favoured by the majority of respondents.
- Although most respondents indicated a preference for Glenelg as the location for any new housing many also favoured Arnisdale

## **.12 Questionnaire results – 2<sup>nd</sup> , holiday or vacant homes**

- 17 owners of holiday, 2<sup>nd</sup> homes (out of 72 in total) responded to the questionnaire (a shortened version of the permanent residents questionnaire) sent out to them.
  - Of 13 indicated that the house was used for holidays by family members
    - And 4 that the house was let out as a holiday home
- Of the 17 owners 4 indicated that they might be interested in letting to a local family.
- 3 of these 4 houses were built pre 1945
- Of the 4 owners that expressed an interest in letting to local families all 4 of the houses had loft insulation of 50mm or less.
- 3 of these 4 houses had single glazed windows.
- One of the respondents commented that they would not want to rent to a local family because an affordable rent would not cover costs properly.
- 15 out of the 17 respondents indicated that they would (13), or would perhaps (2) like to see some more affordable housing being made available for local people, as detailed below:

<b>Housing type</b>	<b>Yes</b>	<b>Perhaps</b>
Housing Association rented	<b>14</b>	<b>0</b>
Private rented	<b>5</b>	<b>1</b>
RHOG assisted houses	<b>5</b>	<b>1</b>
Locally affordable house plots from HSCHT	<b>10</b>	<b>2</b>
Shared ownership/equity	<b>5</b>	<b>0</b>
Affordable starter homes	<b>11</b>	<b>2</b>
Crofter grant assisted houses	<b>8</b>	<b>3</b>
Other	<b>1 (council)</b>	<b>0</b>
<b>Total number of respondents to question.</b>		<b>16</b>

- 2<sup>nd</sup> / holiday home owners were rather more in favour if seeing affordable housing located in Glenelg (16) than Arnisdale(10) and 5 respondents indicated that they would not like to see any such housing in Arnisdale.

### 1.13 Contextual Information – tenure trends

Households	1991		2001		Trend:
	Number	%	Number	%	Increase/decrease %
Total number	<b>101</b>		<b>115</b>		<b>+12.2%</b>
Owner-occupied	<b>64</b>	<b>63.4</b>	<b>71</b>	<b>61.8</b>	<b>+9.9%</b>
Private rented	<b>30</b>	<b>29.7</b>	<b>22</b>	<b>18.6</b>	<b>-30%</b>
The Highland Council	<b>7</b>	<b>6.9</b>	<b>8</b>	<b>6.9</b>	<b>+12.5%</b>
Housing Association	<b>0</b>	<b>0</b>	<b>5</b>	<b>4.4</b>	<b>+500%</b>
Living rent free	<b>0</b>	<b>0</b>	<b>9</b>	<b>8.2</b>	<b>+1000%</b>

(source: 1991 & 2001 censuses)

### .14 Contextual Information – council and H.A. relet opportunities

- The Council and Housing Association have re- let one house each over the last 3 years which means that the need for such housing greatly exceeds the supply.

There were 10 Housing Association Houses and 2 council houses potentially available for rent, all of which are located in Glenelg.

### .15 Contextual Information – housing need trends.

A survey of housing needs carried out in 1994 for Rural Forum's Rural Housing Service (by Di Alexander) showed that there were 18 households – mostly young couples – who were in serious housing need and living in the community. 9 of the 18 were living in caravans. At that time no Housing Association houses had been built and there was just one Council House.

The HSCHT questionnaire survey results show that there are now (2005/06) at least 23 households with a serious housing need, 5 of whom are living in caravans, notwithstanding the increased potential availability of affordable rented housing provided by the 10 units of affordable, rented housing built in Glenelg by Lochalsh and Skye Housing Association in the intervening years.

(source: “Personal Housing Plans” report, Homepoint 1994)

## **.16 Contextual Information – house prices and trends**

- In the 11 years between 1993 and 2004 the average price for a 3 bed-roomed property in Glenelg and Arnisdale rose by 454% (from £37,305 to £169,556).

## **.17 Contextual Information – demographic trends and comparisons**

Age Group	Age distribution 1991	Age distribution 2001	% age distribution of population 2001	Highland average % in age group 2001	Trend % increase / decrease of population 1991 - 2001
Total	<b>229</b>	<b>283</b>			<b>+23.6</b>
0-4	<b>51</b>	<b>29</b>	<b>10.3</b>	<b>5.4</b>	<b>+27.5</b>
5-14		<b>36</b>	<b>12.9</b>	<b>12.9</b>	
15 – 24	<b>82</b>	<b>27</b>	<b>9.7</b>	<b>10.6</b>	<b>+28</b>
25 – 44		<b>78</b>	<b>27.6</b>	<b>27.4</b>	
45 – 64	<b>86</b>	<b>60</b>	<b>21.1</b>	<b>27.1</b>	<b>+5.8</b>
65 - 74		<b>31</b>	<b>10.8</b>	<b>9.3</b>	
75 +	<b>10</b>	<b>22</b>	<b>7.6</b>	<b>7.3</b>	<b>+83.3</b>

(source: 1991 & 2001 censuses)

•The figures show not only a great increase in population (from 229 to 283) but that, unusually, almost all of it is in the school and pre-school age groups (from 51 to 65) and young adults (82 to 105).

## **1.17 Contextual Information – primary school roll trends**

•The table in Appendix D shows that the Primary school is very healthy and is at a record high for the last 20 years.