

(DRAFT) REPORT ON A SURVEY (10/08/06)
OF
HOUSING NEEDS AND COMMUNITY VIEWS
IN

Lochcarron

Community Council Area

BY HSCHT STAFF, Spring 2006

Table of Contents

LOCHCARRON SURVEY: SUMMARY OF KEY FINDINGS.....	4
1. KEY FINDINGS.....	5
1.1 Population and demographic trends (contextual)	5
1.2 School roll trends (contextual).....	6
1.3 Housing stock, tenure and occupancy trends (contextual)	7
1.4 Non effective housing stock trends (contextual)	8
1.5 Housing market Trends (contextual).....	8
1.6 Questionnaire response rate	8
1.7 Household details (questionnaire results)	9
1.8 Single person households (questionnaire results)	9
1.9 Households with children (questionnaire results).....	9
1.10 Owner occupied households (questionnaire results)	9
1.11 Specific general housing needs (questionnaire results).....	9
1.12 Housing options preferred by those with needs (questionnaire results)	10
1.13 Demand for council housing (contextual)	11
1.14 Potential returners (questionnaire results).....	11
1.15 All views on affordable housing (questionnaire results)	11
1.16 Written comments (questionnaire results)	14
2. HSCHT HOUSING QUESTIONNAIRE SURVEY (2006).....	15
Response rate to questionnaire	15
2.1 HOUSEHOLD DETAILS	15
2.2 ABOUT YOUR HOME.....	16
2.3 YOUR HOUSEHOLD'S HOUSING NEEDS	17
2.4 PREFERRED HOUSING OPTIONS OF THOSE WITH NEEDS.....	19
2.5 POTENTIAL RETURNERS TO THE COMMUNITY	21
2.6 YOUR VIEWS ON ANY NEW AFFORDABLE HOUSING OPTIONS	22
2.7 GENERAL COMMENTS	28
3. CONTEXTUAL INFORMATION	36
3.1 Population and Demographic trends	36
3.2 Primary School rolls	37
3.3 LOCHCARRON Resident households and tenure trends.....	38
3.4 Vacant / Second /Holiday Home Housing Stock(SZ)	38
3.5 The Highland Council Housing Stock (SZ)	38
3.6 Housing Association Stock (SZ)	38
3.8 Number of house sales and prices in LOCHCARRON (DZ)	39
3.9 Comparator Number of house sales & prices for Highland.....	39

3.10	Dwellings by Council Tax Band in LOHCARRON (DZ)	39
3.11	Comparator Council Tax Figures for Highland Region	40
3.12	Unemployment in LOHCARRON.....	40
3.13	Housing and Council Tax Benefit (2004) (DZ)	41
3.14	Types of Employment (SZ)	41

LOHCARRON SURVEY: SUMMARY OF KEY FINDINGS

- Although the population (of 920) increased by 5.6% between 1991 and 2001 it has also aged considerably with 102 fewer people aged under 44 and 150 more aged over 45.
- The Primary School role has been declining steadily (to under 50)
- Owner occupation is the predominant form of tenure (74% in 2001) and has been increasing at 1% a year
- The numbers of rented houses has declined greatly – by 41% a year in both the public and private sectors. Waiting lists are high and relets are scarce.
- 1 in every 5 houses is a holiday or second home and the numbers doubled in the 10 years, 1991 to 2001
- 119 households out of 380 (31%) responded to the questionnaire survey
- 38 of them reported one or more housing needs in their household
- 64 households included a person aged over 60 and 46 of these were occupied exclusively by persons aged 60 or more
- Half of the 38 households with housing needs are interested in renting from a Housing Association and half would prefer a low cost home ownership solution (especially RHOG, Shared Equity or Starter Homes)
- 34 households indicated that they had a family member who would be seriously interested in returning to live locally.
- The great majority of respondents want to see affordable homes for young people (90%) and to keep school rolls healthy (76%)
- Most respondents (55%) would like to see some more Housing Association rented housed and low cost home ownership opportunities (60%)
- The great majority of those with needs would prefer to live in Lochcarron.

1. KEY FINDINGS

1.1 Population and demographic trends (contextual)

LOCHCARRON (SZ)

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	871	920			+5.63%
0-4	183	42	4.6%	5.4%	-19.7%
5-14		105	11.4%	12.9%	
15 – 24	317	62	6.7%	10.6%	-20.5%
25 – 44		190	20.7%	27.4%	
45 – 64	305	298	32.4%	27.1%	+44.9%
65 - 74		144	15.6%	9.3%	
75 +	66	79	8.6%	7.3%	+19.7%

(source: 1991 & 2001 census)

- The census figures show the following trends:
 - An overall population increase
 - With a large decrease in the number of children under 15 (this is also mirrored in the school role)
 - A large decrease in the number of people in the 15-44 age group
 - A nearly 50% increase in the 45 -74 age group
 - An increase in the over 75 age group
 - Although the population has grown in the past 10 years it is in the older age groups whilst the number of children and young people is decreasing significantly.

1.2 School roll trends (contextual)

Primary School rolls

Date	Number
1975/76	76
1976/77	115
1977/78	122
1978/79	87
1979/80	89
1980/81	87
1981/82	90
1982/83	93
1983/84	92
1984/85	92
1985/86	105
1986/87	99
1987/88	75
1988/89	71
1989/90	75
1990/91	77
1991/92	80
1992/93	70
1993/94	73
1994/95	76
1995/96	84
1996/97	81
1997/98	80
1998/99	75
1999/00	81
2000/01	74
2001/02	75
2002/03	68
2003/04	64
2004/05	59
2005/06	54
2006/07	Projected 46
2007/08	Projected 44
2008/09	Projected 37
2009/10	Projected 34
2010/11	Projected 28
2011/12	Projected 27
2012/13	Projected 24
2013/14	Projected 23

(source: The Highland Council)

- The Primary School roll figure is declining quickly. Over the past twenty years the role is approximately half it was in the early 80's, and this trend is projected to continue.

1.3 Housing stock, tenure and occupancy trends (contextual)

LOCHCARRON Resident households and tenure trends (SZ)

Households	1991		2001		Trend:
	Number	%	Number	%	Increase /decrease %
Total number	374		427		+14.2%
Owner-occupied	237	63.4%	315	73.8%	+32.9%
Private rented	64	17%	36	8.4%	-43.8%
The Highland Council	67	17.9%	40	9.4%	-40.3%
Housing Association	3	0.8%	4	0.9%	+33.4%
Living rent free	NA		32	7.4%	NA

(source: 1991 & 2001 census)

- The census figures show the following trends in the 10 year period 1991 – 2001:
 - A large decrease (-40.3%)in the number of Council rented houses.
 - A large increase in the number of owner occupied houses, by nearly a third.
 - The average household size in Lochcarron (2.2at the time of the 2001 census) has remain static since the 1991 census (2.3)

- The latest figures available from the Highland Council (2006) show that, of the total Highland Council Stock in 1991 (67) 40 have been sold under the right to buy

- Albyn Housing has 5 rented houses in Lochcarron

1.4 Non effective housing stock trends (contextual)

Vacant / Second / Holiday Home Housing Stock(SZ)

	LOCHCARRON 1991 %	Highland 1991 %	LOCHCARRON 2001 %	Highland 2001 %	LOCHCARRON Trend Increase / decrease % 1991 - 2001
Vacant Homes	NA	NA	2.2%	4	
Second / Holiday Home	8%	7.2	19.1%	6.2	+11.1%

(source: 1991 & 2001 censuses)

- The census figures show that:
 - Lochcarron has a much higher level of Second / Holiday homes than the Highland average (12.9 % higher)
 - The number of second / holiday homes in Lochcarron has more than doubled since 1991.
 - The number of vacant homes in Lochcarron is lower than the Highland average.

1.5 Housing market Trends (contextual)

Source	Average price
Local estate agents	Offers over £130,000 - £140,000
Nethouseprices (internet site) (Land Register) 2005	£120,000

Number of house sales and prices in LOCHCARRON (DZ)

	House sales, numbers	House sales, median price	House sales, average price
1993	7	£25,000	£34,250
2004	15	£75,000	£85,050

(source: Scottish Neighbourhood Statistics)

1.6 Questionnaire response rate

Number distributed	Number returned	% return rate
380	119	31.3%

1.7 Household details (questionnaire results)

- 64 (53.8%) of the responding households included a member aged 60 or over .

1.8 Single person households (questionnaire results)

- 32 (27.1%) single person households returned completed questionnaires, including:
 - 17 (14.4%) of which were aged over 60

1.9 Households with children (questionnaire results)

- Under 1% (0.8%) of responding households had one or more children under the age of 15

1.10 Owner occupied households (questionnaire results)

- The majority (77.3%) of responding households own the homes they live in.

1.11 Specific general housing needs (questionnaire results)

- 38 (31.9%) respondents indicated that there were housing needs in their Household of which the main needs were as follows:
 - Young adults seeking independent accommodation (14 households) – 20 young adults
 - Hoping to buy or build but can't afford to (11)

1.12 Housing options preferred by those with needs (questionnaire results)

	<i>Yes</i>	<i>Perhaps</i>	<i>No</i>
<i>Council Housing</i>	<i>14</i>	<i>9</i>	<i>0</i>
<i>Housing Association rented</i>	<i>19</i>	<i>7</i>	<i>0</i>
<i>Private rented</i>	<i>2</i>	<i>6</i>	<i>7</i>
<i>Sub – Total rented respondents</i>	<i>23</i>		
<i>RHOG to build or buy</i>	<i>11</i>	<i>3</i>	<i>0</i>
<i>HSCHT plot plus RHOG</i>	<i>3</i>	<i>6</i>	<i>0</i>
<i>Shared Equity</i>	<i>8</i>	<i>7</i>	<i>0</i>
<i>Starter Home</i>	<i>9</i>	<i>5</i>	<i>0</i>
<i>Crofter housing grant</i>	<i>4</i>	<i>3</i>	<i>2</i>
<i>Open market house / plot</i>	<i>3</i>	<i>3</i>	<i>2</i>
<i>Sub –Total Home Ownership respondents</i>	<i>19</i>		

- The figures suggest that there is demand for both rented and home ownership options to meet the identified housing needs but also that:
 - The most favoured route to home ownership is a property built / purchased with the aid of a RHOG
 - Much the most favoured location by those respondents with needs for new, affordable housing is in the Lochcarron / Dalachladich area.

1.13 Demand for council housing (contextual)

Area	Housing stock	Waiting List (1 st preference)	Sold to 2003 (right to buy)		Re-lets each year		
			No.s	%	2002/3	2003/4	2004/5
LOHCARRON	27	19	31	106.5%		4	3

(Source: The Highland Council)

- There is a much greater demand for Council housing than the current relets provide for.

1.14 Potential returners (questionnaire results)

- 34 (28.8%) respondents indicated that a former member of their household would be seriously interested in returning to live locally, if they could find a suitable, affordable house in the community:

1.15 All views on affordable housing (questionnaire results)

- Of the 119 respondents to the questionnaire, 108 (91.5%) expressed their views –

whether their household had a housing need or not – on the question “Do you think the community would benefit from some more affordable housing opportunities being made available for local people?” as follows:

Yes	Perhaps	No
93 (78.8%)	13 (11%)	2 (1.7%)

- On the kinds of affordable housing options respondents indicated they would like to see provided locally the results were as follows:

Housing type	Yes	Perhaps	No
Housing Association rented	66	11	4
Private rented	20	18	8
RHOG assisted houses	49	12	3
Locally affordable house plots from HSCHT	51	16	4
Shared ownership/equity	36	15	4
Affordable starter homes	72	8	4
Crofter grant assisted houses	37	14	5
Other			2
Total number of respondents			104 (87.4%)

- Comparison of these general views of all respondents with the preferred options (see 1.13) of those who have housing needs shows that Housing Association rented homes, starter homes and locally affordable house plots from HSCHT find much greater general favour than they do from those with needs.

“Where should any new housing options be located? “

<u>Where should the houses be located?</u>						
	HA rented	RHOG plots HSCHT	RHOG	Shared ownership	Starter Homes	Crofter
Lohcarron Dalachladich area	54	40	35	34	55	26
Kishorn Achintraid area	21	20	20	16	22	16
North Strome Ardaneaskan area	11	13	11	9	12	14
Strathcarron Attadale area	42	34	27	18	35	14
Achnashellach Balnacra area	15	13	12	8	11	10
Other area or specific site (please specify)	<p>Any in the area Area unused - available for 2 years Development planned in Strathcarron. Land already Just before entering the village between the golf Kirkton x 3 Lochcarron estate ground Only where all services are available e.g. sewage Open market housing required Sage Terr - behind the school Sage Terr, Croft Road, Colonel rd, Shieldaig - RHOG and HSCHT Tullich area Upper slumbay, East of School, East of Village</p>					

- The most popular area for new affordable rented housing was the Lochcarron Dalachladich area.
- The most popular location for RHOG plots was also in the Lochcarron Dalachladich area

The aggregated responses to the question “which groups of people should any new affordable housing opportunities be for ?” were as follows:

<u>Who should new affordable housing be for?</u>	Yes	Perhaps	No
Helping young people secure affordable homes	107	2	1
Helping to keep up the numbers of children attending local schools etc	91	7	1
Helping older persons and / or those with special care needs to be more suitably housed	69	19	2
Enabling households with a local workplace or family connection to live in the community	80	11	0
Assisting key incoming workers (like teachers, nurses etc) to find suitable accommodation	60	24	3
Making it easier for in-migrants to live and work locally	17	11	10
Other	2		
Total number of respondents			113

- At least 89% of respondents to this question would like to see new affordable housing in Lochcarron going to young people, although a clear majority would also like to see houses provided people with a Lochcarron connection and families with children.

1.16 Written comments (questionnaire results)

All respondents were invited to write down their comments on any housing related issues affecting their community.

Affordable Housing for local needs required (16)

There were also five other categories

2. HSCHT HOUSING QUESTIONNAIRE SURVEY (2006) RESULTS OF THE PERMANENTLY RESIDENT HOUSEHOLDS OF Lochcarron

Response rate to questionnaire

Number distributed – 380

Number completed returns – 119 (31.3 %)

2.1 HOUSEHOLD DETAILS

- Q Can you please give details below of all the people in your household who live with you in your house?
- *64 (53.8%) households out of the 119 included a person (s) over the age of 60*
 - *46 (38.7%) households were made up exclusively of persons 60 or over*
 - *There were 32 (27.1%) single households.*
 - *17 (14.4%) of which were aged over 60*
 - *1 (0.8%) of the respondents had households with one or more children under the age of 15*
 - *The household makeup of the respondents with a housing need were as follows:*

- 10 households were single households
- 7 households consisted of 2 people
- 9 households consisted of 3 people
- 8 households consisted of 4 people
- 1 household consisted of 5 people
- 2 household consisted of 6 people
- 1 household consisted of 7 people

2.2 ABOUT YOUR HOME

Tenure

Occupancy		Lease Type	
Owner/occupier	92	Long term secure	1
Renting privately	11	Short Assured	4
Renting from Housing Association	1	Seasonal let	0
Renting from Council	9	No written agreement	5
Tied housing	6	Other	
Other			

- 103 (87.3%) of the resident households were living in privately owned housing – mostly owner occupied 92 (77.9%) the rest privately rented

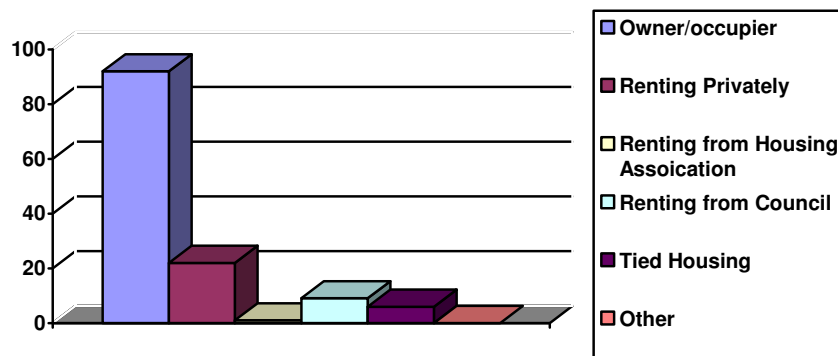


Figure 1 Occupancy Tenure

2.3 YOUR HOUSEHOLD'S HOUSING NEEDS

Q If anyone in your household has a housing need, please tick each reason and put in the numbers of household members affected alongside.

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	5	5
Living in short-term accommodation	7	8
Living in tied housing	7	15
Overcrowding/need a larger house	2	7
Smaller house required	5	9
Young adults in house seeking independent housing	14	20
Personal relationship breakdown (separate housing need)	3	5
Hoping to buy/build but can't afford to	11	22
Can't afford rent or mortgage payments	5	4
House is too expensive to heat properly	5	10
House needs repairs/improvements	6	15
Disabled adaptations needed	0	0
Adaptations not feasible – new house required	0	0
Total number of Households with Housing Needs	38	

A total of 38 (31.9%) respondents clearly indicated that one or more people in their household had a housing need. Of these

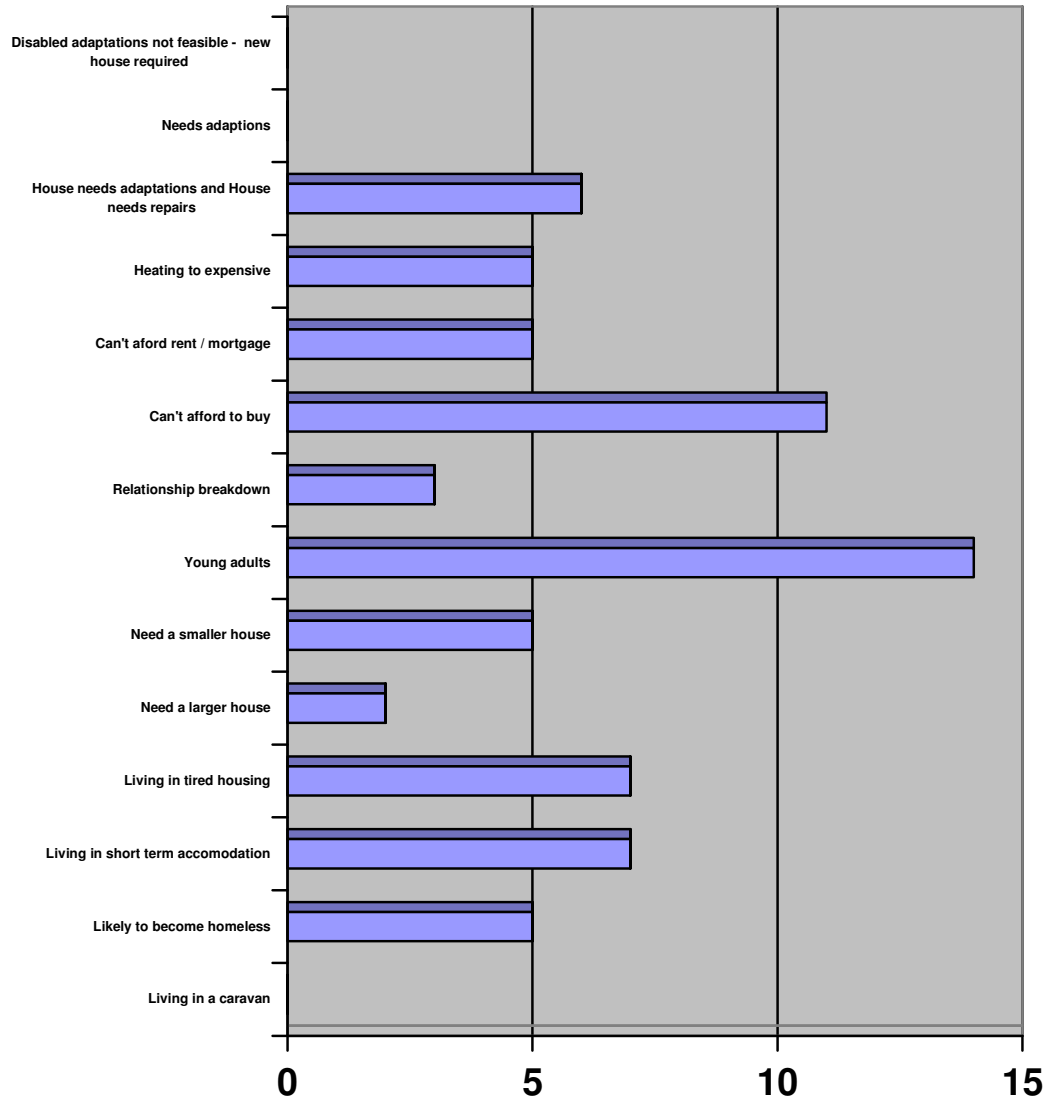


Figure 2 Housing Needs

3b **Q** How quickly do you / the person(s) you have identified need to find more suitable housing in the Community?

Timing	Numbers
Urgently	9
With 1 -2 years	17
Not for 2 + years	8

2.4 PREFERRED HOUSING OPTIONS OF THOSE WITH NEEDS

4a *Housing Options*

Q Which of the following options do you think might be of interest to the person(s) in your household you have identified as having a housing need?

<u>Rented options</u>	Yes	Perhaps	No
Council Housing	14	9	0
Housing Association	19	7	0
Private	2	6	7
Total number of respondents			23

<u>Home Ownership Options</u>	Yes	Perhaps	No
RHOG grant to buy or build house	11	3	0
Affordable service plot, with HSCHT buy-back conditions	3	6	0
Shared ownership/equity with local housing association	8	7	0
Affordable starter home built by private developer	9	5	0
Crofter grant assisted house	4	3	2
Open market house or plot	3	3	2
Total number of respondents			19

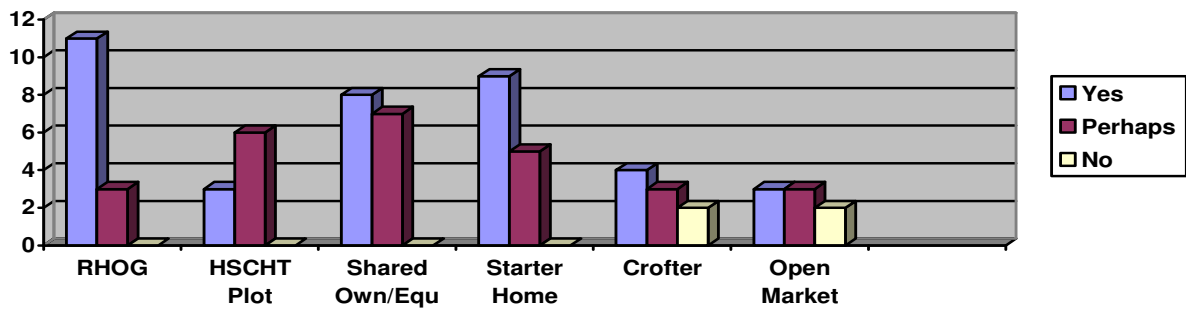


Figure 3 Home Ownership options

- There is a fairly equal requirement for homeownership and rented options, with an emphasis on council or housing association rented housing

4b Preferred Location

Q Where in the Community Council area do you think the person(s) with housing needs would prefer to live and where do they live at the moment?

	Prefer to live	Living at present
Lochcarron – Dalachladich area	28	25
Kishorn – Achintraid area	4	6
North Strome Ardaneaskan area	0	0
Strathcarron – Attadale area	0	2
Achnashellach Balnacra area	0	1
Other	0	

2.5 POTENTIAL RETURNERS TO THE COMMUNITY

Is any former member of your household (e.g. a family member who has moved away) seriously interested in returning to live locally if they could find a suitable, affordable house in the community ?

34 (28.8%) respondents indicated that they had a family member who would return to Lochcarron if appropriate affordable housing was available.

2.6 YOUR VIEWS ON ANY NEW AFFORDABLE HOUSING OPTIONS

All individuals - whether they had a housing need or not, were asked to complete this section.

- a) Do you think the community would benefit from some more affordable housing opportunities being made available for local people?

108 (91.5%) households (out of the 118 returning questionnaires) responded although it is obvious from responses to the next question that the great majority of the respondents would like to see the provision of housing which would be beneficial to the community.

- 93 (78.8%) respondents said 'yes' to new affordable homes
- 13 (11%) respondents said 'perhaps' to new affordable homes
- 2 (1.7%) respondents said 'no' to new affordable homes

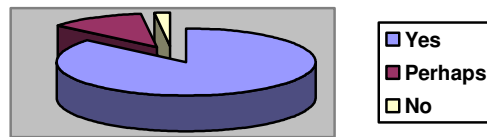


Figure 4 Affordable housing

- b) What kind of additional affordable housing options would you like to see provided locally?

Please note that in some cases more than one option/preference was expressed.

Housing type	Yes	Perhaps	No
Housing Association rented	66	11	4
Private rented	20	18	8
RHOG assisted houses	49	12	3
Locally affordable house plots from HSCHT	51	16	4
Shared ownership/equity	36	15	4
Affordable starter homes	72	8	4
Crofter grant assisted houses	37	14	5
Other	2		
Total number of respondents			104

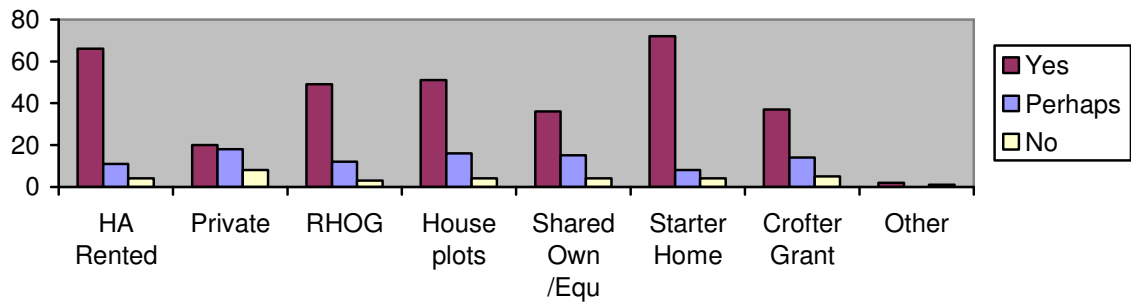


Figure 5 Types of affordable housing options

c) Where would you like to see any new affordable housing options located?

<u>Where should the houses be located?</u>						
	HA rented	RHOG plots HSCHT	RHOG	Shared ownership	Starter Homes	Crofter
Lochcarron Dalachladich area	54	40	35	34	55	26
Kishorn Achintraid area	21	20	20	16	22	16
North Strome Ardaneaskan area	11	13	11	9	12	14
Strathcarron Attadale area	42	34	27	18	35	14
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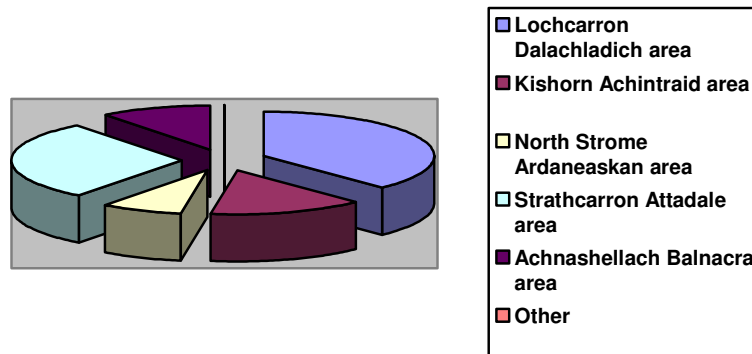


Figure 6 Location of rented affordable housing

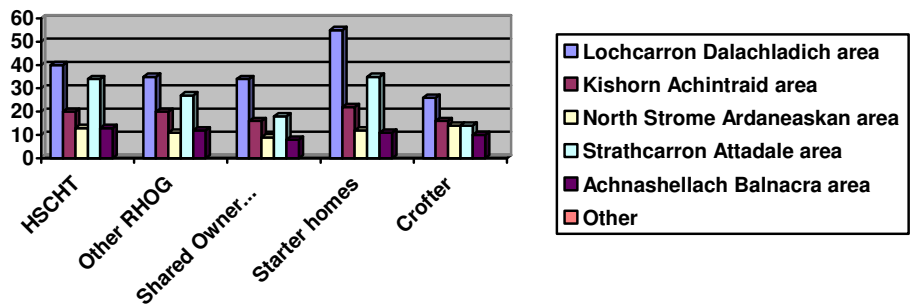


Figure 7 - Location of ownership affordable housing

- *Of the 119 respondents who responded to the questionnaire 93 (78.8%) indicated that the provision of new and affordable rented and / or low cost home ownership options would be beneficial to the community.*

d) In your view, which groups of people should any new affordable housing opportunities being provided in the Lochcarron area be aimed at helping?

<u>Who should new affordable housing be for?</u>	Yes	Perhaps	No
Helping young people secure affordable homes	107	2	1
Helping to keep up the numbers of children attending local schools etc	91	7	1
Helping older persons and / or those with special care needs to be more suitably housed	69	19	2
Enabling households with a local workplace or family connection to live in the community	80	11	0
Assisting key incoming workers (like teachers, nurses etc) to find suitable accommodation	60	24	3
Making it easier for in-migrants to live and work locally	17	27	21
Other	3		
Total number of respondents			113

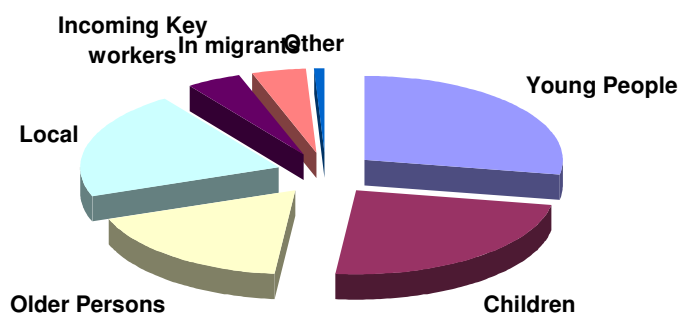


Figure 8 Groups of People

- e) If you are a landowner (or have control over land) would you consider selling a site for the provision of affordable housing (if this survey reveals a local requirement for additional housing)?

Yes	2
Perhaps	3
No	13

Other Comments offered in this section

- f) If you have any other comments on any other housing-related issues affecting your community, please use the space below (or another sheet of paper if you wish).

2.7 GENERAL COMMENTS

Regardless of whether they had a personal housing need, participants were invited to contribute any comments they would like to make on housing related issues.

Comments are recorded in the following 6 categories – some may have been paraphrased in order to retain anonymity.

2.7.1 Affordable Housing for local needs required (16)

Affordable housing to me is a key issue and is at the heart of the stagnation and decline we see in this area.

Without affordable housing most people are forced to leave and live and work somewhere else.

Teachers, nurses etc should have suitable accommodation supplied

Without people to employ jobs can not be created and even disappear. Affordable housing is essential for this area to thrive I have 4 grown up children, all brought up in Lochcarron, 2 lived and worked here for some years before giving up and moving off to rent and then buy in the larger cities. My eldest son rents elsewhere and my youngest daughter will probably follow the rest

There is no suitable accommodation for young single people.

Price of housing sites locally are beyond the ability of local people to buy.

I have heard an argument put forward at meetings that as there are no jobs for young people in the area there is no need for affordable housing. This argument would condemn the area to gradual and certain decay. If there is affordable housing those occupying it will find jobs of some description.

Ironically I am in urgent need of secure accommodation due to Marriage breakdown. I have lived in Lochcarron for many years and also a key

worker. I have my children stay every weekend in my current rented accommodation, lease expires end of May 2006 - I shall be homeless.

Myself and three of my flatmates all under 27 working locally in the village were made homeless because our landlord had to sell his house. I phoned the council to try and sort out accommodation only to be told I was not a priority. In the end I had to buy a caravan which I now live in with no hot water and many of my friends have left the area because of lack of affordable houses

Any new Housing needs to meet the needs of people already living and working in the area and be available to them before any incoming people/families Although new families are a good thing there are people that have done their up most to stay in the area and not just move to another area simply because the housing is easier to get!

Essential for something to be done in order to keep people in the area - especially young people.

I can't give employment in the area because there is no housing to put people in.

I have not answered 6b and 6c because we already have 3 or 4 affordable houses to rent scheduled to be built here in Achintraid, plus 2 site for people to buy.

At present I have 1 employee in a caravan

I ticked perhaps to 6a because of the working I don't think this village community would benefit but of course prospective buyers or rented would.

It seems vitally important that new affordable housing is built in Lochcarron - while there are still some younger people in the area

2.7.2 Concerns regarding Second / Holiday Homes (10)

House prices are far too high in the area. Highland Council needs to something about houses being bought as retirement / holiday homes.

Count property purchases to locals for 1st six months of sale. See Lake District and Yorkshire Dales experiment. There is an experiment in the Lake District and either the Derbyshire Peak District or Yorkshire Dales to count housing sales to locals only or for the first six months of having property on the market. A similar approach will limit incoming people form S England which inflates are housing prices over the ability for young locals to afford.

There is a very large problem of holiday homes in the area preventing, I believe locals buying property. The high rent charged in the summer means that even if a property is let on a long term basis, it is usually over the winter and in spring eviction results.

A large majority of us are incomers who have the resources to purchase homes and pay our way here thus helping the local economy.

It would help greatly if there was some control over the situation where outsiders buy houses for holidays, often paying over the odds and forcing locals to move elsewhere

Get rid of offers over bidding and tax second home owners Lochcarron has numerous houses which stand empty whilst locals want somewhere to live.

It is very unfair that people can sell houses down south and get a huge price for their house and then out bid local living people

Grossly inflated prices by buyers coming to the area and who seem to have no problem buying such sites.

The number of unoccupied holiday homes is a concern, creating blank pots in the main street, and giving no benefit to the local economy. If Council tax was doubled it might at least make owners consider holiday lets and bring some small benefit to the community from holiday makers.

There are too many second / third homes used as holiday lets in Lochcarron area. Council owned houses have been sold and many are used for private rent or holiday let

2.7.3 General Housing & Planning Policies (5)

I am desperate for a home to live in. I have lived and worked in Lochcarron area for over 20 years but because of the unfair system cannot afford or, I am not allowed a house or a council house you have to be an unmarried mother with kids or a sponging couple from down south or trouble making space cadets to get anything from the council. There are too many cliques keeping local people from making progress in life.

The council should not have sold off council houses without reinvesting the money back into new houses

Ring fence a % of public owned houses for only local people who are being discriminated against Just as compulsory purchase orders exist for new access roads so landowners could be targeted in the same way to provide land for housing More leafleting and / or information on how local people can provide land sites for housing should be permanently available in public knowledge

Need to ensure the quality and location of any housing schemes do not deteriorate the areas beauty. Which brings a lot of tourism. A poorly thought out and planned project is not beneficial to the community

Some areas of England have exercised a moratorium on local housing being purchased by wealthy people out with the area where local people especially young people have difficulty obtaining homes. Something similar should be considered for this area

2.7.4 Concerns about Infrastructure and related services (16)

Communities need people, particularly young people, and young people cannot stay without a place to live.

There are few jobs in the area as it is building a load of houses when there are no jobs for the people who live there seems a pointless exercise. All this will lead to is people on benefit being moved in, they will not benefit either, as it will be difficult for them to find a job in the area they live. If a lot of new people are brought in it could also hurt the fabric of the village.

What is requires in the Lochcarron area is work and to get this work we require a strong valuable MSP and MP with contacts in government to direct special sections of Government departments to this area.

It is a great pity that Forestry work is contracted out depriving local men of work. Specialist government departments are on west side of Lewis and in the small isle - Tiree?

The only way my daughters could afford a property is to move away as they can not possibly afford the price of houses in Lochcarron now, but they also need jobs which are sadly lacking in Lochcarron - what's the sense in building houses if there is nothing for the young folk to do to pay their mortgages.

Too many young people have had to find employment elsewhere due to lack of housing. This community is dying due to the sale of private housing for retirement and more often holiday properties.

Would welcome more housing but what about employment in the area ! No point in having houses if people are out of work and can't pay for them!!

To bring young families to the area - new jobs/industry must be provided as well as housing All roads into Lochcarron area have long sections of bad single track roads, these must be improved if industry / tourism is to be increased. In particular: Strome by-pass must be built soon, the obvious option is the only viable route and Craig - Lochcarron must be made two lane. Rebuilding it to the north of existing route would cut out both existing dangerous crossings (Bridge and automatic level crossing)

There is no point in providing housing for incoming people with no job. This increases council tax etc

If people cannot stay they wouldn't be able to grab the few jobs that do come up, but also if more people were able to stay we don't know what could develop and stimulate life into the place.

Flood this area with short sighted housing complexes and that may change PROVIDE JOBS

Before considering housing you need to look at the local infrastructure (rail, public transport and good needs) then employment (there is virtually none in the area. Therefore if there is no work, no means of getting to work affordably (petrol prices!!!) then there is no need for additional housing.

It is necessary to provide jobs with a sustainable wage for people already residing here, in order they may afford their own homes. Lack of Jobs and amenities result in the majority of young people moving to large towns and cities for these ends. Once you grasp this concept then you will find housing will resolve itself.

Not only is there a great need for affordable housing for young people, but there is also a need for adequate work for people to help maintain them in the area.

National industries particularly financial institutions must be more responsible for maintaining investments of viable industries suitable for this area in particular fish farming, forestry, farming including market gardening and tourism.

I was particularly saddened to learn of the withdrawal of funding of one of our major financial institutions which withdrew funding from fish farming, with particular loss of jobs and the transfer of ownership to Norwegian firms. Both our Highland Council and the Scottish Parliament could have been much more proactive in this instance.

2.7.5 Location of new housing (7)

It appears that there are many crofts which remain unused in the area there are lots of people who would be prepared to work a croft and thus be able to build a house upon it. The crofters commission does not seem to be able to deal with absentee crofters or those who acquire but do not use the land.

Land already there in Kishorn but unused.

New housing should not be built on Croft Land.

Kirkton Woodlands and the existing safe Terrace / Kirkton area could be further developed to accommodate needs.

Robin Phillips already knows about the development of estate land at Strathcarron re affordable housing

*There are places such as Mo Dhachaidh on Main street that should be redeveloped and plots which are neglected are large enough for homes
There is plenty of land available for building but crofting land is being sold for too high a price*

Land should be recovered from the estates for nothing

2.7.6 Other misc comments (6)

Council houses being let to incomers when local young people are desperate for home

Home - owner / separated 6 years. Remortgaged house looking to buy smaller accommodation - difficulty keeping up with present finances

I have personal knowledge of how the Norwegian Government shows greater concern for inward investment to the Fiordland areas of their country which has similar problems to our own, to great effect for its prosperity.

You are doing a great job carry on Public meetings may not work but 1:1 interviews for fact finding sessions might work both ways

Surely the needs of the community have been clear for a long time. Do we really need to waste time and money on yet another "survey"?

The care and repair / council house improvement grant scheme does not work. We are both aged 70 and disabled. We applied for home improvement grant in Jan 2004. By August 2005 (19 months later) the application had descended in to an acrimonious impasse and was withdrawn. I have taken the council to complaints with the Information Commissioners and ombudsman. The council put me in the criminal court for failing to give them information which I did not have and for which I was not entitled. This was dismissed as "Incompetent" but leaves me out of pocket, which funds I must recover. Because of the delays all the proposed grant work had to be undertaken by us because the repairs could not wait any longer. The scheme is devised to keep older people in

their homes and to keep housing stock habitable, It does not work and it completely failed us.

Why do we need a questionnaire to answer the obvious question - why has Highland Council not met the needs of this community long before now? More money wasted

3. CONTEXTUAL INFORMATION

RE AFFORDABLE HOUSING REQUIREMENTS IN LOHCARRON-2006



The contextual information for **LOHCARRON** Community Council area has been gathered using two sets of data mapping.

1. Settlement Zones (SZ) - the **LOHCARRON** settlement zone
2. Data Zones (DZ) – the **LOHCARRON** area encompasses of the areas:
LOHCARRON

Where possible the data has been amalgamated into one showing the splits from the data source as above.

3.1 Population and Demographic trends

Population	1991	2001	Trend
Highland	204,004	208,914	+2.41%

(source: 1991 & 2001 census)

LOHCARRON (SZ)

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	871	920			+5.63%
0-4	183	42	4.6%	5.4%	-19.7%
5-14		105	11.4%	12.9%	
15 – 24	317	62	6.7%	10.6%	-20.5%
25 – 44		190	20.7%	27.4%	
45 – 64	305	298	32.4%	27.1%	+44.9%
65 - 74		144	15.6%	9.3%	
75 +	66	79	8.6%	7.3%	+19.7%

(source: 1991 & 2001 census)

3.2 Primary School rolls

Date	Number	
1975/76		76
1976/77		115
1977/78		122
1978/79		87
1979/80		89
1980/81		87
1981/82		90
1982/83		93
1983/84		92
1984/85		92
1985/86		105
1986/87		99
1987/88		75
1988/89		71
1989/90		75
1990/91		77
1991/92		80
1992/93		70
1993/94		73
1994/95		76
1995/96		84
1996/97		81
1997/98		80
1998/99		75
1999/00		81
2000/01		74
2001/02		75
2002/03		68
2003/04		64
2004/05		59
2005/06		54
2006/07	Projected	46
2007/08	Projected	44
2008/09	Projected	37
2009/10	Projected	34
2010/11	Projected	28
2011/12	Projected	27
2012/13	Projected	24
2013/14	Projected	23

(source: The Highland Council)

3.3 LOHCARRON Resident households and tenure trends

Households	1991		2001		Trend: Increase /decrease %
	Number	%	Number	%	
Total number	374		427		+14.2%
Owner-occupied	237	63.4%	315	73.8%	+32.9%
Private rented	64	17%	36	8.4%	-43.8%
The Highland Council	67	17.9%	40	9.4%	-40.3%
Housing Association	3	0.8%	4	0.9%	+33.4%
Living rent free	NA		32	7.4%	NA

(source: 1991 & 2001 census)

3.4 Vacant / Second / Holiday Home Housing Stock (SZ)

	LOHCARRON 1991 %	Highland 1991 %	LOHCARRON 2001 %	Highland 2001 %	LOHCARRON Trend Increase / decrease % 1991 - 2001
Vacant Homes	NA	NA	2.2%	4	
Second / Holiday Home	8%	7.2	19.1%	6.2	+11.1%

(source: 1991 & 2001 censuses)

3.5 The Highland Council Housing Stock (SZ)

Area	Housing stock	Waiting List (1 st preference)	Sold to 2003 (right to buy)		Re-lets each year		
			No.s	%	2002/3	2003/4	2004/5
LOHCARRON	27	19	31	106.5%		4	3

(Source: The Highland Council)

The LOHCARRON tenants do not now have the right-to-buy

3.6 Housing Association Stock (SZ)

Area	Rented	Sheltered Accommodation	Waiting list	Re-lets each year			
				2002	2003	2004	2005
Albyn Housing Society	5	1	1-bed: 25 2-bed: 40 3-bed: 7 4-bed: 1	1	2	2	1

(Source: Albyn Housing Society)

3.7 House prices in LOHCARRON as of June 2006

Based on an average price for a 3-bedroom detached House in LOHCARRON

Source	Average price
Local estate agents	Offers over £130,000 - £140,000
Nethouseprices (internet site) (Land Register) 2005	£120,000

3.8 Number of house sales and prices in LOHCARRON (DZ)

	House sales, numbers	House sales, median price	House sales, average price
1993	7	£25,000	£34,250
2004	15	£75,000	£85,050

(source: Scottish Neighbourhood Statistics)

3.9 Comparator Number of house sales and prices for Highland Region

	House sales, numbers	House sales, median price	House sales, average price
1993	3,916	£38,225	£49,340
2004	5,003	£83,250	£104,935
2005			£122,294

(source: Halifax Building Society and Scottish Neighbourhood Statistics)

3.10 Dwellings by Council Tax Band in LOHCARRON (DZ)

	Band A (% of area)	Band B (% of Area)	Band C (% of Area)	Band D (% of Area)	Band E (% of Area)	Band F (% of Area)	Band G (% of Area)	Band H (% of Area)
2003	9.5%	28.1%	16%	21.1%	15.4%	7%	2.2%	0.7%
2004	9.8%	28.2%	15.9%	20.1%	15.5%	7.2%	1.9%	0.6%

(source Scottish Neighbourhood Statistics)

3.11 Comparator Council Tax Figures for Highland Region

	Band A (% of Area)	Band B (% of Area)	Band C (% of Area)	Band D (% of Area)	Band E (% of Area)	Band F (% of Area)	Band G (% of Area)	Band H (% of Area)
2003	19.52%	22.14%	19.65%	14.91%	14.36%	6.20%	2.92%	0.30%
2004	19.23%	19.65%	19.63%	15.05%	14.51%	6.43%	2.99%	0.30%

(source Scottish Neighbourhood Statistics)

3.12 Unemployment in LOCHCARRON

October 2004	13	May 2005	11
November 2004	13	June 2005	
December 2004	14	July 2005	
January 2005	16	August 2005	
February 2005	17	September 2005	
March 2005	17	October 2005	
April 2005	15		

(source Scottish Neighbourhood Statistics)

Nb. There is no earlier data available

3.13 Housing and Council Tax Benefit (2004) (DZ)

HCTB aged 16-59	HCTB aged 60 plus	HCTB single claimants	Total Housing and Council Tax Benefit
20	45	50	65

(source: Scottish Neighbourhood Statistics)

3.14 Types of Employment (SZ)

	1991 %	2001 %
Agriculture/hunting/forestry	25%	2.9%
Mining/quarrying	0%	0.8%
Manufacturing	2.3%	5.4%
Electricity/gas/water supply	0%	0.3%
Construction	9.1%	11.4%
Transport/storage/communication	6.8%	6.25
Financial	4.5%	2.3%
Fishing/fish farming		17%
Wholesale/retail/motor vehicle repair		10.1
Hotels/catering		11.9%
Real estate/renting/business		6.2%
Public administration/ defense		2.9%
Education		4.4%
Health/social work		12.2%
Other		6%
	52.3%	

(source: 1991 & 2001 census)