# KNOYDART HOUSING NEEDS SURVEY REPORT

July 2020

THE HIGHLANDS SMALL COMMUNITIES HOUSING TRUST

KNOYDART FOUNDATION

# Table of Contents

# 1. Executive Summary

As part of the proposed Millburn purchase, The Highlands Small Communities Housing Trust (HSCHT) was commissioned to carry out a housing needs survey for residents. The study was commissioned by the Knoydart Foundation to inform further operational and development plans and to establish demand for future new housing provision. The study clearly reveals a number of informative and significant results which can be summarised as follows:

- Three surveys were conducted on behalf of the Knoydart Foundation - a Housing Needs survey, a Business needs survey and a Community Pulse Consultation survey. This report summarises the findings of the Housing Needs Survey and reports/summaries for the additional surveys will be provided separately.
- The survey was available online and promoted on social media.
- Twenty resident surveys were distributed as paper copies by the community.
- There were 56 responses for the resident's survey.

## 1.1. Summary Results

- Out of the 56 respondents for the resident's survey, 89% said they permanently reside in Knoydart.
- The two most common household compositions of the permanent residencies were 'two adults, both under 60' (30%) and 'one adult under the age of 60' (19%).
- 50% of respondents own their home. The remaining 50% are made up of various renting tenures and living rent free.
- 9 (21%) respondents stated that their home does not currently meet the needs of all their household members with the most common reasons being that their current home is too small and insecurity of tenure.
- Furthermore, 14 (33%) respondents anticipate that their home will not meet the needs of their household members in five years', citing similar reasons where issues increase over time.
- 10 (24%) of respondents stated that they would consider moving home. Of the 10, 9 respondents said they would like to stay in the Knoydart area.
- 'Building a home' was the preferred first tenure type and was selected by 6 of the 8 respondents who specified their preference. This was followed by 'Buying a Low Cost Shared Equity home' and 'Low Cost Rent'.

- 4 households stated that at least one household member will be planning to move out of their house in the next five years, amounting to 6 future household leavers who would have a potential housing need. Again, the preference of 'building a home' was the most popular preference selected for 4 out of the 6.
- There was a strong interest in self-build throughout the survey from current households and future household leavers. Self-build was the dominant preferred first tenure type for both. When asked what would encourage more families to remain or move to the area, the most common comments were "More affordable housing", "Job opportunities' and "More varied tenures".
- 4 respondents stated that they have land which may be suitable for development.
- As there is evident demand for housing in the Knoydart area suitable sites will need to be identified. Affordable self-build plots may also need to be considered as the survey evidenced that there is considerable interest in self-build.
- The table below summarises the combined housing need of all respondents, and shows the potential housing demand within the next 5 years based on 1st choice preferences only.
- The table also demonstrates a desire for smaller 2 bed units
- It should be noted that only 14% of respondents chose to answer this question.

**Table 1. Housing Demand by Preferred Tenure**

| **First Preference** | 1 Bed | 2 Bed | 3 Bed | 4 Bed or more | **TOTAL** |
|---|---|---|---|---|---|
| Social Rent | 0 | 0 | 0 | 0 | **0** |
| Buying a property on the open market | 0 | 0 | 0 | 0 | **0** |
| Building a Home | 0 | 7 | 1 | 2 | **10** |
| Renting a smaller accessible home | 0 | 0 | 0 | 0 | **0** |
| Private Rent | 0 | 0 | 0 | 0 | **0** |
| Buying a shared equity home | 1 | 1 | 0 | 0 | **2** |
| **TOTAL** | **1** | **7** | **1** | **2** | **12** |

# 2. Introduction & Methodology

## 2.1. Introduction

2.1.1. The Highlands Small Communities Housing Trust (HSCHT) was commissioned to carry out a survey of all households in Knoydart on behalf of the Knoydart Foundation.

2.1.2 The Knoydart peninsula is a vast and remote area of the North West Highlands, which cannot be reached by road and is thought to be one of Scotland's most beautiful landscapes. Knoydart has been designated as a protected national scenic area, which includes several impressive Munros and is a popular destination for outdoor enthusiasts. The peninsula is home to around 110 people, most of whom live in the village of Inverie situated in the 17,200 acre Knoydart Estate, which has been owned by the Knoydart Foundation since 1997.


Image: http://www.knoydart-foundation.com/2/about-knoydart/

## 2.2. Methodology

2.2.1. HSCHT were contracted to do this study by the Knoydart Foundation in order to inform future operational and development plans and to establish where there is demand for future new housing provision. The study used information from a number of sources:

- Desktop analysis of available demographic and housing demand data
- Analysis of other relevant reports and statistics
- Twenty postal self-completion household questionnaire
- Option to complete survey online and link on a QR code

2.2.2. The survey was promoted and shared through HSCHT and the Knoydart Foundation's social media platforms and twenty paper copies of the survey were distributed by community members, of which none were returned.

2.2.3. The survey sought the views and opinions of respondents on a wide range of housing related matters designed to build up a picture of the community and its issues and priorities.

## 2.3. Response Rate

2.3.1. Of the 56 responses to the survey, 89% stated that their home was their main or permanent residence. The assumption can therefore be made that the remaining 11% (6 households) are second home owners and their profile and housing need are not taken into consideration and views were only sought on community attitudes (section 9).

2.3.2. It should be noted that respondents did not answer all questions in the survey applicable to them. The report therefore provides a breakdown of how many respondents answered each particular question.

2.3.3. In common with other housing surveys, the report provides a snapshot of the housing need at the time of writing.

2.3.4. The data from the 2011 census has been used for comparison in this report.

The new definition of household in the census is:

*"A household is: • one person living alone; or • a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area Inclusions: • Sheltered accommodation units in an establishment where 50 per cent or more have their own kitchens should be defined as households (irrespective of whether there are other communal facilities) • All people living in caravans on any type of site that is their usual residence should be treated as households. This will include anyone who has no other usual residence elsewhere in the UK."* (Reference - www.ons.gov.uk)

# 3. Respondent Profile

## 3.1. Household Tenures

3.1.1. The survey returns are broken down into different tenure types and compared against the 2011 census results for the Knoydart area, the Highland region and Scotland as a whole.

**Table 2. Tenure Profile**

| Tenure | Survey Respondents % | Knoydart 2011 Census % | Highland % | Scotland % |
|---|---|---|---|---|
| Owner occupied | 50% | 63.2 | 67.2% | 62% |
| Private Rent | 18% | 23.7% | 9.9% | 11.1% |
| Living Rent Free | 5% | 7.9% | 2.3% | 1.3% |
| Other Social Rented | 7% | 5.3% | 5.7% | 11.1% |

3.1.2. Half of the survey respondents (50%) are owner occupiers. This is less than the 63.2% reported in the 2011 census for the Knoydart area and both the Highland (67.2%) and Scotland (62%) average.

3.1.3. The survey results showed that 18% of the respondents are renting privately, whereas in 2011, 23.7% was recorded for private rent. The survey and census results were also considerably higher than the Highland census (9.9%) and Scotland census (11.1%).

3.1.4. 7% of survey respondents indicated that they rent in another form. This was higher than the 5.3% recorded in the Knoydart census in 2011 and the Highland (1.7%) and Scotland (1.3%) average.

3.1.5. It should be noted that only 80% of respondents chose to state which tenure their current home is, therefore only 80% of respondent's data could be included in this section.

3.1.6. The 2011 census data for Knoydart area shows that there were 76 homes in the community that were occupied household spaces.

3.1.7. When asked "how long have you lived in this area or community?" the majority of respondents (66%) stated that they have been resident for over ten years, 18% have been resident for six and ten years, and the remainder (16%) have lived in Knoydart for less than two years.

## 3.2. Age & Composition of Households

3.2.1. A total of 43 respondent households provided information on the age of all individuals living in their household and this accounted for a total of 71 individuals.

3.2.2. Of the 71 individuals, the majority (17%) were aged 45 - 59. This percentage is slightly lower than what was reported in the Knoydart 2011 census however, 45-59 years of age was also the dominating age group in the census. The results from the survey are similar to the Highland and Scotland censuses with 45 – 59 years of age receiving 22.7% (Highland) and 21.1% (Scotland).

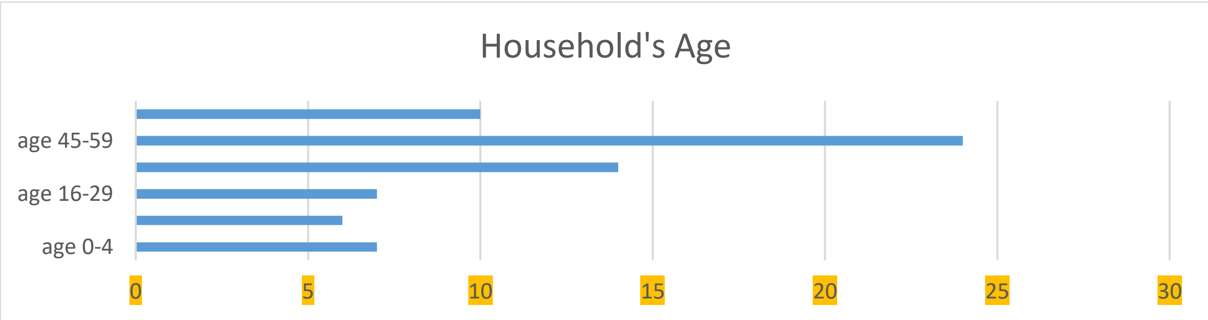
3.2.3. The survey results for ages 60 – 74 is much lower than the figure reported in 2011. The age group accounted for 7% of the survey respondents and 19.7% in the census.

3.2.4. The percentage of people aged between 16 and 29 in the survey was lower than that reported in the census. This age group accounted for 5% of survey individuals in comparison to 11.5% indicated in the census. Comparatively survey results are lower to that of the Highland census (15.0%) and Scotland census (18.5%).

3.2.5. The number of young people between the age of 0 and 15 makes up 9% of the households that responded to the survey, lower than the 15.2% reported in 2011, and lower than the national average for Scotland (17.3%) for this age group.

3.2.6. The survey response illustrates a community with a higher proportion of older residents than the national average. A full breakdown of respondents' ages is provided in the table below:

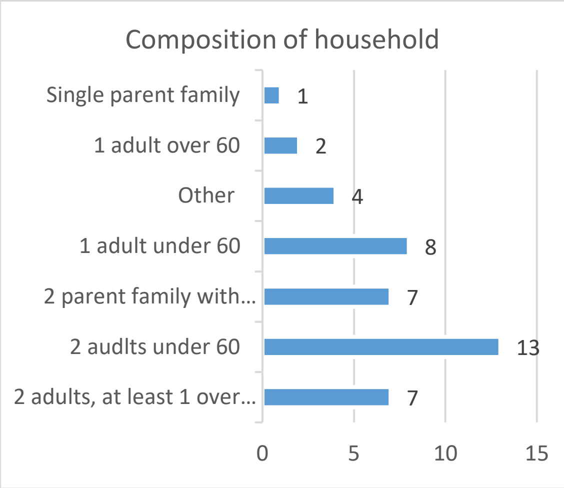
**Table 3. Household's Age profile**

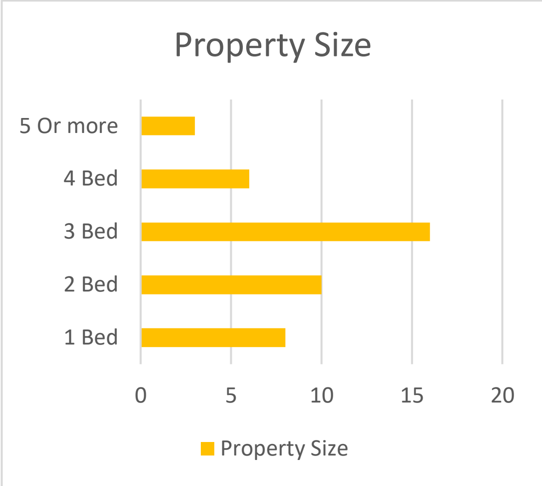



3.2.7. The majority of survey respondents (30%) live in a two person household where both adults are under 60. This is followed by one person household where the adult is under 60 (19%).

3.2.8. These results differ slightly from the 2011 census for Knoydart, where the most common household composition was a one person household, aged under 65 (26.3%) and the second most common was a 2 person household, aged under 65 (22.4%).

## 4. Table 4. Property Size                    Table 5. Household Composition




4.1.1. When asked "how many bedrooms are in your home?" 16 out of 43 (37%) have 3 bedrooms, 10 (23%) have 2 bedrooms and 8 (19%) answered 1 bedroom. A full breakdown of the property sizes can be seen in the table above.

4.1.2. There are 10 households who have two or more spare bedrooms. The tenure of most of these properties is owner occupied (9). The remaining one household with spare bedrooms is privately rented.

4.1.3. Of these 10 properties identified, 4 are occupied by at least one household member aged 60 plus, some of whom may look to downsize in the future.

4.1.4. Only one households stated that they would like to move home due to their current home being too large and wish to downsize. This respondent owns their property which has four or more spare bedrooms owned. If this household were to downsize, this could potentially free up a home in the area for a larger household that are looking to buy.

# 5. Current Household Needs

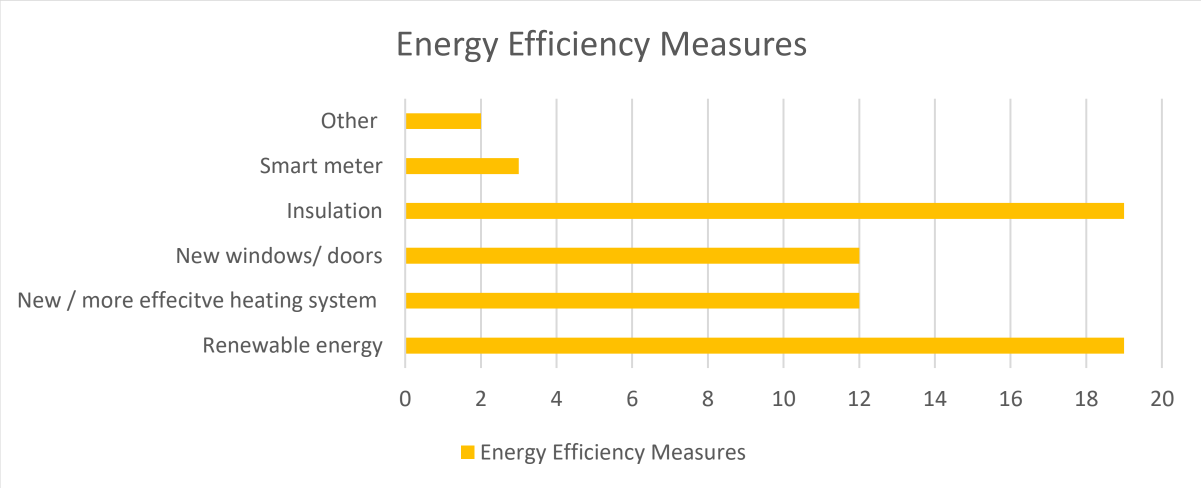
## 5.1. Energy Efficiency Measures

5.1.1. Survey respondents were asked if they spend more than 10% of their income on energy bills. Nearly half (49%) of the respondents stated that they do.

5.1.2. The Scottish Government defines fuel poverty as "A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use." (http://www.gov.scot/Publications/2002/08/15258/9955).

5.1.3. The follow-on question asked "would your home benefit from energy efficiency measures?" and 26 (63%) respondents answered "yes" to this question. Respondents were then asked to identify what energy efficient measures they require and the most popular choices were renewable energy i.e. solar panels, air source heat pumps (28%), Insulation (28%) new or more efficient heating system (18%) and new windows/ doors (18%). A full list of measures is contained in the following table:

**Table 6. Energy Efficiency Measures**




Note: The Energy Saving Trust can provide information and support on all energy matters and the measures and assistance available: http://energysavingtrust.org.uk/domestic-0. Home Energy Scotland provides free, impartial energy efficiency advice to householders, community groups and businesses and can advise you on current grant schemes and offers.

## 5.2. Adaptations or Improvements to Current Home

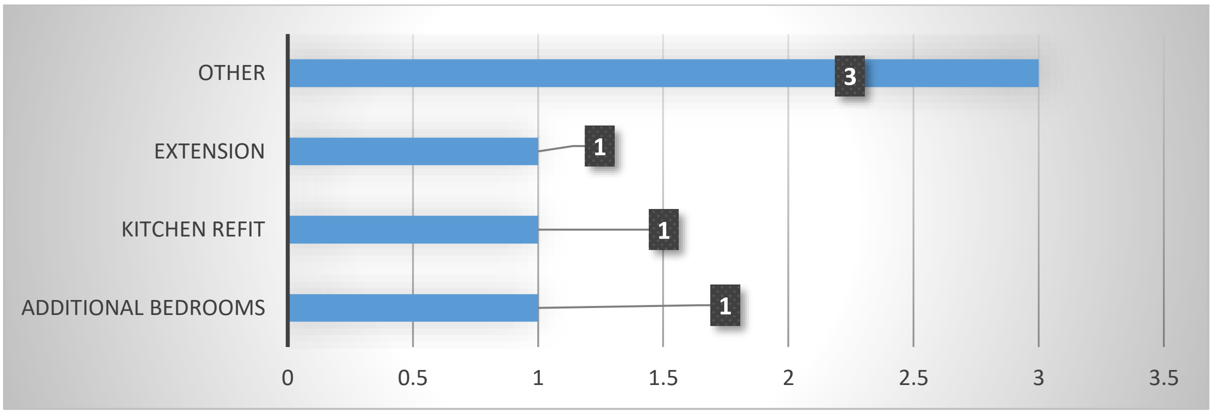
5.2.1. Respondents were asked "does anyone in your household have difficulty living in your home because of their age, a disability or long term illness?" and one household answered "yes" to this question, which consists of two adults both under 60. However, the respondent went on to state that they are not considering moving home.

5.2.2. 6 out of the 43 respondents answered yes to improvements or adaptations being required to allow them to continue living in their current home.

5.2.3. Of these 6 respondents, 2 are owner occupiers, 2 are low cost rent, one is living rent free and one did not state which tenure their home is categorised as.

5.2.4. The table below summarises which adaptions are required for these 6 properties in order for the tenants to continue living there.

5.2.5. **Table 7. Household Improvements / Adaptations**




The majority of respondents selected 'other' when asked which improvements were required. Some explanations were given: "Not enough bedrooms or storage"; "Improvements to unadapted access tracks for pedestrian and vehicular access"; "Due for upgrade from various points of view, roof leaks, lack of insulation except upstairs ceilings, inefficient heating and hot water system, kitchen could be better etc."

5.2.6. Out of the 6 respondents who answered yes to requiring improvements or adaptions, two households are considering moving home and their housing need is considered in Section 5. This suggests that the other 4 households may consider the required improvement / adaptations to their home in due course to allow them to continue living in their current home.

5.2.7. The Highland Council offers home improvement grants to eligible owner occupiers and assistance to Highland Council tenants for improvements / adaptions.

http://www.highland.gov.uk/info/1075/supported_and_sheltered_housing/228/home_modifications_for_the_elderly_or_http://www.highland.gov.uk/news/article/3194/council_offers_home_improvement_grant.

## 5.3. Household needs not being met but Residents not considering moving home

5.3.1. A number of respondents answered “no” to their current home not meeting the needs of all household members now (4) and stated additionally that their home will not meet all household members’ needs in five years’ time, but **are not** considering moving home.

5.3.2. Some of the reasons provided for why households are not meeting household members’ needs were that the property is too small/ overcrowded, needs upgraded and too expensive.

# 6. Housing Needs and Demands

## 6.1. Householders that are Considering Moving Home

6.1.1. When asked if considering moving home, a total of 10 respondents stated that they were considering moving home with 8 stating they would like to stay in the Knoydart area, one would like to move away and one person didn’t answer this question.

6.1.2. The tenure of the one household considering leaving the Knoydart area owns a three bedroom house and has more than four people within the household. The reason for wanting to move is that there is currently no employment opportunities.

6.1.3. Of the 9 households wishing to move home but stay in the area, 5 respondents answered “no” to their home currently meeting all their household members’ needs. When asked if their home would meet all their household needs in five years’ time, 6 respondents answered “no”.

6.1.4. The most common reason for wanting to move was the house is too small, with the second most popular reason being that the respondent wishes to become a home owner.

6.1.5. The majority of the 9 people wishing to move would like a 2 bedroom home (4), followed by 4 or more bedrooms (3), 3 bedrooms (1) and 1 bedroom (1). These findings would suggest that there is mainly support for smaller units as well as two large properties.

6.1.6. The tenures of those considering moving home is: owned (2), private rent (3) other type of rent (2) living rent free (1) and low cost rent (1).

6.1.7. The preferred first tenures of those wishing to move home and stay in the area are: Building a home (6) and Low Cost Shared Equity (2).

6.1.8. Building a home was the most popular first tenure type chosen by more than half of the respondents. Of the six respondents that would like to build a home, 2 have an annual household income of over £40,000. The remaining four respondents' annual income can be categorised as follows: £30,000 - £40,000 (1), £20,000 - £25,000 (1) and £10,000 - £15,000 (1) and up to £10,000 (1). For those wishing to build their own home who have a lower annual household income, affordable plots may have to be considered to make self-build a possible option for them. Additionally, the Self-Build Loan Fund, a Scottish Government fund that is being administered by HSCHT, could be used to help fund construction costs and be repaid with a traditional mortgage on completion. This would only be possible if applicants met certain criteria. More information on the fund can be found on HSCHT's website: https://www.hscht.co.uk/scotland-self-build-loan-fund.

6.1.9. Two households selected Low Cost Shared Equity as their preferred tenure type, but have chosen not to provide details of their annual household income.

6.1.10. The budgets of those who selected buying this type of home are as follows: up to £100,000 (1) and up to £175,000 (1). One respondent who would like to buy this type of home stated that they currently own their home which has four or more bedrooms. This could potentially free up a larger home for those looking to upsize. The other respondent interested in Low Cost Shared Equity is currently renting privately which could provide a rental opportunity for someone else.

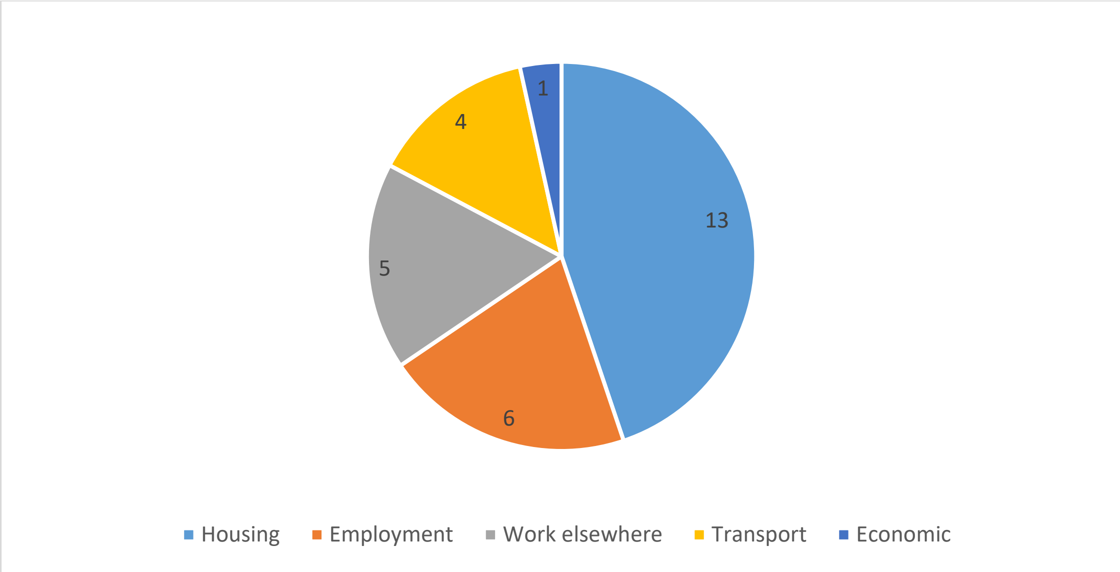
## Table 8: Householders Considering Moving

| Tenure of current home and bedrooms | Composition of home | Does current home meet household needs? | Will home meet household needs in 5 years' time? | Reason for wishing to move | Timescale for moving and bedrooms required | Preferred 1st choice tenure | Preferred 2nd choice tenure | Preferred 3rd choice tenure | Monthly rental budget | Budget for purchasing a home |
|---|---|---|---|---|---|---|---|---|---|---|
| Private Rent<br>1 Bed | 1 Adult under 60 | **No** | **No** | Current home too small, End of tied tenancy. | Within 3 years<br>2 Bed | Building a home | Private Rent | Low Cost Rent | Up to £300 | Up to £100,000 |
| Private Rent<br>1 Bed | 2 Adults under 60 | **No** | **No** | Current home too small, Current home in poor physical condition, To become a home owner | Within 1 year<br>2 Bed | Building a home | Low Cost Shared Equity | Low Cost Rent | £301 - £400 | £100,000 - £150,000 |
| Low Cost Rent<br>2 Bed | Two parent family with at least one child or children under 16 (4 people). | **No** | **No** | Overcrowded, Current home too small, To become a home owner | Within 3 years<br>4 or more bedrooms | Building a home | Low Cost Shared Equity | Buying a property on the open market | £301 - £400 | £100,000 - £150,000 |
| Low Cost Rent<br>2 Bed | Two parent family with at least one child or children under 16 (4 people). | **No** | **No** | Overcrowded. | Immediately<br>4 or more bedrooms | Building a home | Buying a property on the open market | Renovating a property | £301 - £400 | £100,000 - £150,000 |
| Rented – Other<br>2 Bedrooms | Two adults both under 60 | **No** | **No** | To become a home owner, To get greater security of tenure | Within 1 year<br>2 bedrooms | Building a home | None given | None given | N/A | £100,00 - £150,000 |
| Owned<br>5 or more Bedrooms | Two adults, at least one aged 60 or over | Yes | **No** | Current home too large and wish to downsize | Within 3 years<br>2 bedrooms | Low Cost Shared Equity | Building a home | Buying a property on the open market | £301 - £400 | £175,000 - £200,000 |
| Owned<br>3 Bedrooms | Two parent family with at least one child or children under 16 | Yes | Yes | Not specified | Within 3 years | None given | None given | None given | None given | None given |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Private Rented<br>3 Bedrooms | One Adult under 60 | **No** | Yes | To be nearer work, Current home too large and wish to downsize, Current housing costs too expensive, To become a home owner | Within 1 year | Building a home | Low Cost Shared Equity | Low Cost Rent | Up to £300 | Up to £100,00 |
| Rented - Other | One Adult under 60 | Yes | Yes | To become a home owner, To get greater security of tenure | Within 5 years | Low Cost Shared Equity | Private Rent | Renovate a home | None given | Up to £100,000 |

Chart 2

## 6.2. Reasons that have Prevented People from Moving




6.2.1. Of the 9 households considering moving and staying within the area, whose information has been recorded in the table above, 5 households have already tried to find alternative housing.

6.2.2. The most popular reason for not moving is “No suitable properties”. Please note respondents were able to choose more than one answer, therefore, several respondents chose multiple reasons and similarly, several respondents did not give a reason.

6.2.3. When asked what they would do if they could not find suitable housing to move to that meets the needs of their household, most respondents stated “Wait until something else becomes available” (67%).

## 6.3. Future Households

6.3.1. In order to try and determine demand for future housing in the area, the survey asked if respondents had any members of their household that are planning to move out their home within the next five years; 6 households answered “yes”.

6.3.2. When asked if they would intend to stay in the area, 6 respondents answered “yes” and two would leave the area. Some households had more than one member of their household planning to leave within the next five years and in total, there are 6 individuals that may require independent accommodation.

This section will examine the potential housing need for these new independent households in the Knoydart area within the next five years.

6.3.3. Respondents were asked to give the preferred first choice tenures of household leavers. Of 6 leavers represented, only 5 respondents selected their preferences.

6.3.4. The one household leaver looking to move immediately, would like to rent a low cost home.

6.3.5. For the household leavers who would like to move in 3 – 5 years, building a home was the most popular answer, selected by four of the households, and two leavers would like to rent a low cost home.

6.3.6. The majority of respondents (4) stated their household leavers would require a 2 bedroom property.

**Table 9. Household Leavers Preferred Tenure Types**

| **Immediately** | **1 Bed** | **2 Bed** |
|---|---|---|
| Low Cost Rent | 0 | 1 |
| Buy Shared Equity | 0 | 0 |
| **Within 3 years** | **1 Bed** | **2 Bed** |
| Build a Home | 0 | 2 |
| Low Cost Rent | 1 | 0 |
| **Within 5 Years** | **1 Bed** | **2 Bed** |
| Build a Home | 0 | 2 |
| **TOTAL** | **1** | **5** |

6.3.7. The survey tried to establish what would encourage more families and individuals to remain in, or come to live in the area. The most common answers were: “More affordable housing”, “More varied tenures”, and “More job opportunities”.

6.3.8. Fifteen (37%) respondents stated that they had family or friends that have moved away from the area because they could not find suitable accommodation.

6.3.9. Main reasons for leaving the area were ‘Housing’, ‘No suitable work in the area’ and ‘Job opportunity elsewhere’.

6.3.10. Respondents were asked if any of the leavers from the area would consider returning if suitable accommodation was available. A total of 71% respondents answered “yes”.

# 7. Other Supporting Data

## 7.1. Highland Housing Register

7.1.1. In Highland there is a common housing register called the Highland Housing Register (HHR), which gathers information on all applicants wishing to apply for social rented housing in the region.

7.1.2. Current data from the HHR shows that there are currently 2 socially rented homes in the Knoydart area. There are three households on the HHR housing waiting list with a first preference.

7.1.3. It is evident that there is low provision of, and low demand for social housing in the Knoydart area.

**Table 10. Highland Housing Register for Knoydart**

| | Demand using 1st choice 01.04.2020 | | | Demand using all choices 01.04.2020 | | | Total Supply 01.04.2020 |
|---|---|---|---|---|---|---|---|
| **Bed size** | **Housing List** | **Transfer List** | **Total** | **Demand using all choices** | **Transfer List** | **Total** | **Total** |
| Bedsit/1 Bed | 3 | - | **3** | 5 | 2 | **7** | **-** |
| 2 Bed | - | - | **-** | 3 | - | **3** | **1** |
| 3 Bed | - | - | **-** | - | - | **-** | **1** |
| 4+ Bed | - | - | **-** | - | - | **-** | **-** |
| **Total** | **3** | **-** | **3** | **8** | **2** | **10** | **2** |

7.1.4. Anecdotal evidence from HSCHT's work in other communities suggests that many people looking for housing do not register on the HHR as they do not think that they will be successful in finding a house through this route and they put up with other temporary housing solutions, move somewhere else or privately rent instead.

7.1.5. It should be noted of course that the HHR policy is one that must always fundamentally reflect housing need through a points system and, as such, applicants from other communities cannot be excluded who have expressed demand for the area in their applications.

7.1.6. The "Right to Buy" ended in Scotland on 31st July 2016. This measure aims to preserve the levels of existing homes for social rent for future generations and to stem the affordable housing shortage in the housing sector in Scotland. (www.scotland.gov.uk).

7.1.7. Private Residential Tenancy was introduced in December 2017, this may have an impact new private rented tenancies e.g. a reduction of 'winter lets' available. For more information see the Scottish Government's website: https://www.gov.scot/publications/private-residential-tenancies-tenants-guide/

## 7.2. House Sales in the Area

7.2.1. There has been only one property sale recorded on the Register of Scotland (www.ros.gov.uk) for Knoydart in the last 12 months. The sale price was £370,000.

7.2.2. The average price for property in Knoydart in the last five years stood at £332,142 according to Zoopla. (https://www.zoopla.co.uk/house-prices/knoydart/street/ph41-4pl/?q=PH41%204PL)

7.2.3. The yearly average price for a property in Highland fell in March 2020 by 0.8% to £164,248 after steadily increasing for a period of ten years or more. The yearly average for Scotland during the same period showed an increase of 1.5% and an average house price of £151,856. (https://www.gov.uk/government/publications/uk-house-price-index-scotland-march-2020/uk-house-price-index-scotland-march-2020).

7.2.4. The data would suggest that in comparison to regional and national statistics, the average property prices in Knoydart are above average.

7.2.5. At the time of writing this report, there were no listings of land or property for sale in Knoydart.

7.2.6. 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, which makes the homes in Knoydart vastly out with the reach of most average local households to purchase.

# 8. Self-Build and Employment / Business Opportunities

## 8.1. Self-Build Options

8.1.1. In the resident's survey, a total of 10 respondents selected the first choice preference of building a home (this includes potential future households).

8.1.2. At the time of writing this report there were no plots for sale in the area. However given the area involved in the study, further investigation would be required to identify where land needs to be made available in order to meet the demand for self-build.

8.1.3. The Knoydart Foundation have allocated 5 plots locally very recently, and they are undergoing the sale of the plots at the time of writing this report. This will no doubt satisfy some the demand for self-build. It is unclear from the survey results whether the purchasers of the plots have filled in the survey.

8.1.4. The Croft House Grant Scheme is available to those who own a croft to receive a grant towards the cost of building a house. Further information can be found by visiting the following website:
http://www.gov.scot/Topics/farmingrural/Agriculture/grants/BDandM/CHGS

8.1.5. In Scotland, there is the Self-Build Loan Fund (SBLF) that can assist self-builders by providing short-term funds that help them to complete their build. HSCHT are the agents for the SBLF, more information can be found on the HSCHT website:
https://www.hscht.co.uk/scotland-self-build-loan-fund.

## 8.2. Employment / Business Opportunities

8.2.1. When asked the employment status of all members in the household aged over 16, the survey showed that a total of 63 household members out of 91 (57%) are currently working. Of the 63 household members, 20 are working full time, 19 are working part time and 23 are self-employed.

8.2.2. The 2011 census figures showed that 79% of the local population were 'Economically Active'. This is higher than the survey results by 22%. The survey results were lower than the Highland average (71.5%) and the Scotland average (69.0%).

8.2.3. The respondents classed as self-employed in this survey (15%) is half of the figure reported in the Knoydart 2011 census (30%).

8.2.4. Retired people only accounted for 8% of the survey respondents. This is lower than the census results of 11.3% and lower than the Highland average (16.0%) and Scotland average (14.9%).

8.2.5. Survey respondents who are economically inactive is slightly higher than the 2011 census (21%) with survey respondents accounting for 25% of the population of Knoydart.

8.2.6. Survey respondents were asked if they work in the area to which 27% said they did. A further 61% said they work at home, and the remaining 12% answered 'Other'.

8.2.7. When asked what employment sector the household members work in, the majority of respondents stated that they work in the Tourism sector (19%). Other popular sectors included: and Construction (10%), Woodland and Forestry (7%) and Education (7%). 8% of respondents selected the option 'other' with some of the other employment sectors including Land Management, Scientific Consultancy and Maintenance of property and infrastructure.

# 9. Community Attitudes and Priorities

## **9.1.** Community Priorities

9.1.1. The survey results show that 18% of respondents, or members of their family, provide unpaid care or practical support to someone living in the community.

9.1.2. Most of the care / support is provided to friends / neighbours (64%).

9.1.3. 63% of respondents said that they volunteer in the community with most households devoting 0-10 hours a month to volunteering.

9.1.4. When asked to select what category best describes the activity they are involved in, most (42%) selected the option of 'Community representative group'.

9.1.5. Other popular options for volunteer activities included Community Council (11%) 'Older people's activities' (11% and 'Other' (29%).

## **9.2.** Community Attitudes

9.2.1. 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 (both for renting and homes to buy) and is strongly in favour of priority being given to local people for any new affordable housing allocations, as set in Table 11 below.

**Table 11. Community Views on Affordable Housing**

| | Strongly Agree | Generally Agree | Don't know/ not sure | Generally Disagree | Strongly Disagree |
|---|---|---|---|---|---|
| Our community needs more affordable homes for rent | 27 | 7 | 2 | 1 | 6 |
| Local people have had to leave the area because they could not find suitable housing | 14 | 13 | 7 | 4 | 6 |
| Most people who live in our area want to stay permanently | 11 | 20 | 12 | 0 | 0 |
| People who live and work in the immediate surrounding area should get priority for new affordable homes | 15 | 19 | 5 | 2 | 3 |
| People who have a family connection should get priority for new affordable homes | 6 | 16 | 12 | 7 | 3 |
| Local people with children of school age or younger should get priority for any new affordable housing in our community | 13 | 10 | 8 | 4 | 4 |
| People from outside our community area with children of school age or younger should get priority for any new affordable housing | 1 | 3 | 18 | 11 | 10 |
| The people of our community welcome newcomers from other communities to live here permanently | 11 | 22 | 1 | 6 | 4 |
| Our community needs more smaller accessible homes to meet changing needs | 20 | 12 | 6 | 4 | 2 |

9.2.2. There is only a small degree of opposition to the proposition that more affordable housing for rent is required, with 7 disagreeing, whilst 34 agreed or strongly agreed.

9.2.3. A large number of respondents (31) agree or strongly agree that the local people who live and work in the area should get priority for affordable housing and that local people with children of school age or younger should get priority for affordable housing (23).

9.2.4. In the survey, householders were asked about the local facilities that they deemed to be important to their community. They were asked to rate the importance of each facility ranging from excellent to poor provision, which can be seen in Table 12.

9.2.5. The local primary school, tourist accommodation and the community council were all rated as being excellent.

9.2.6. Several provisions were rated as being poor, and these were: the post office, practical support for the elderly, local places of worship, childcare services and local medical facilities.

9.2.7. Respondents were asked to leave general comments relating to the provisions on Knoydart, and these have been provided in Appendix 1.

**Table 12. Local Amenities Rating**

| | Excellent Provision | Good Provision | Adequate Provision | Poor Provision | Not sure |
|---|---|---|---|---|---|
| A local primary school | 25 | 8 | 8 | 1 | 2 |
| A local post office | 1 | 4 | 5 | 30 | 4 |
| Local medical facilities | 3 | 3 | 19 | 18 | 1 |
| Locally available childcare services | 0 | 1 | 3 | 28 | 12 |
| Practical support at home for older residents | 0 | 3 | 3 | 30 | 7 |
| Locally based employment opportunities | 2 | 8 | 16 | 12 | 5 |
| Local clubs and activities | 2 | 5 | 19 | 13 | 3 |
| Attractive tourist accommodation / facilities | 18 | 18 | 8 | 0 | 0 |
| A local footpath / cycle network | 9 | 14 | 13 | 8 | 0 |
| An active community council | 15 | 13 | 8 | 4 | 4 |
| Local places of worship | 1 | 0 | 4 | 26 | 13 |
| Good public transport | 1 | 5 | 18 | 16 | 4 |
| Local shop | **2** | 11 | 13 | 17 | 1 |

9.2.8. When asked “what do you believe are the five best things about living in your community?” The most common answers were:

- Sense of Community/ the People of Knoydart
- The Location, Environment and Lifestyle
- Nature/ Beauty/ Wildlife

9.2.9. Popular suggestions on what could make the area better included:

- More young people staying and working here
- Increased diversity of the local economy and more employment
- More affordable housing opportunities
- Improved local amenities and transport links
- Better provision for elderly and young people.

## **9.3.** General Comments

9.3.1. Respondents were asked to leave general comments at the end of the survey. A few select comments are below and all comments can be viewed in Appendix 2:

> Community access to land suitable for housing is crucial for future resilience of the community

> There needs to be a range of houses (with garden space) to suit families' not just small homes that suit individuals or couples. Investment is needed to bring the current range of properties up to standard and carry out general maintenance.

> We need to attract people with a diverse range of skills in order to diversify our economy away from tourism

> ***Knoydart desperately needs more affordable housing. I have one son living at home with me who would move out tomorrow if suitable accommodation was available. I have another son who had to leave Knoydart last year with his pregnant partner and 2 children under 6 years because they were living in a 2 bedroom flat and needed more space. A big loss to me, Knoydart and the school***

## 10. Recommendations

- Discuss the report with the Knoydart Foundation and create a Housing Strategy to establish a clear way forward for delivering new homes and housing options.
- Incorporate feedback from the Business Needs Survey in to the Knoydart Foundation's Housing Strategy, which should also include options of renovation of the Foundation's existing housing stock.
- Review current Scottish Government funding initiatives (e.g. the Rural Housing Fund, Scottish Land Fund and the Infrastructure Fund) to develop new targeted options that are specific to the area e.g. smaller homes to rent or buy, self-build support mechanisms, low-cost home ownership, home improvements, social rent or community-owned rented housing and empty homes initiative etc.
- A review of the wide range of housing options should be carried out by the steering group to establish a broader range of options that may be relevant to this area and also consider what new models may be required.
- Explore the options for partnership working with local service providers and businesses to meet their current and future housing needs.
- Identify suitable sites within the community that can be used for future developments and/or self-build plots.
- Create a strategy for direct engagement with local businesses and service providers.
- The possibility of self-build proved hugely popular in both surveys however, self-build is a more traditional way of creating homes and has declined in recent years thus investigations should be done into how this sector could be reinvigorated.
- A review is required of how to enable improvements and adaptations to take place in existing households given the need for this identified in the study. Due to limited available public funding for such measures consideration could be given to other potential measures.
- Be mindful of the changes to the private rented sector that came into effect on the 1st of December 2017 and the introduction of Universal Credit on low income households who rent homes.

## 11. Conclusion

The Knoydart Housing Needs Survey clearly demonstrated there is a need and demand for housing in the area and in particular affordable housing. Buying a low cost shared equity home and low cost rent were popular preferred first tenure choices, however, self-build proved the prominent and most popular tenure choice throughout the survey for those currently in need and in potential future households. Besides the Millburn land that the community has already identified, no other land was identified as for sale at the time of writing this report. Based on the evidence of this survey, affordable self-build plots should be considered for the Millburn development. Further investigation into the availability of additional self-build plots should be done and also mechanisms that can support self-build such as the Self-Build Loan Fund should be explored. There were 4 respondents that have land which they would be willing to sell for future housing development. Their contact details have been provided and will be available for future liaison. From the respondent's feedback, there seems to be support for renovation of existing empty properties as opposed to new-build and this should be investigated further as a financially viable option for developing affordable housing in the future. A number of respondents highlighted that they wish to downsize and several respondents stated that they will soon need to look for bigger accommodation.

Although delivering housing in remote rural communities such as Knoydart can prove challenging and difficult, there is a great opportunity and increased support for community-led initiatives. Providing suitable and affordable housing locally that can cater to the different needs of the community will help sustain the community in the long-term and will be essential to maintain the balance of demographic groups.

There are current funding routes available for community-led housing through the Rural Housing Fund and Scottish Land Fund and communities have the opportunity to address their local housing needs. Prior to embarking on a development project, a full risk assessment and financial appraisal should be carried out. Identifying suitable development partners to assist in this process can provide relevant expertise.

## 12. References


Office of National Statistics - www.ons.gov.uk

Scottish Government - Fuel Poverty Guidelines: http://www.gov.scot/Publications/2002/08/15258/9955

Energy Saving Trust: http://energysavingtrust.org.uk/domestic-0.

Highland Council – Improvements/ Adaptations Guidance for Tenants: http://www.highland.gov.uk/info/1075/supported_and_sheltered_housing/228/home_modifications_for_the_elderly_or_http://www.highland.gov.uk/news/article/3194/council_offers_home_improvement_grant.

Self-Build Loan Fund (SG/ HSCHT): https://www.hscht.co.uk/scotland-self-build-loan-fund.

Private Residential Tenancy Guidance: https://www.gov.scot/publications/private-residential-tenancies-tenants-guide/

Register of Scotland: www.ros.gov.uk

Zoopla Average House Prices: https://www.zoopla.co.uk/house-prices/knoydart/street/ph41-4pl/?q=PH41%204PL

Scottish Government – House Price Index: (https://www.gov.uk/government/publications/uk-house-price-index-scotland-march-2020/uk-house-price-index-scotland-march-2020

Scottish Government – Croft House Grant Scheme Guidance: http://www.gov.scot/Topics/farmingrural/Agriculture/grants/BDandM/CHGS

SPICe Scotland - https://spice-spotlight.scot/2019/10/31/earnings-in-scotland-2019/

*This report was written by The Highland Small Communities Housing Trust on behalf of The Knoydart Foundation*

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