

Development Matters

Issue 8

March 2008

A regular update produced by the Housing Development team of The Highland Council, designed to promote awareness by providing information about recent Housing Development activity in the Highlands.

Stunning West Coast Views !

There is good news to report for the Mallaig area with the imminent completion of much needed affordable housing. Lochaber Housing Association's development at Coteachan Hill will provide 16 houses, comprising 8 two bedroom houses (including 2 single storey houses suitable for wheelchair access), 7 three bedroom houses and 1 five bedroom house.



Affordable housing development at Coteachan Hill, Mallaig

The photos here show the location of the site, with its spectacular views.

These homes will be available for affordable rent and it is anticipated that the houses will be completed by April 2008. This scheme has been made possible through land and funding made available by the Highland Council together with additional funding from Communities Scotland.

For more information about the Coteachan Hill development please contact Lochaber Housing Association on 01397 702530 or email info@lochaberhousing.org.uk

More housing development news from around the Highlands can be found on the following pages.

More News from around the Highlands

Home Farm, Portree

As reported in our previous editions of Development Matters, Home Farm in Portree is a large mixed tenure development of over 200 new homes which Lochalsh and Skye Housing Association is developing. Portree has been identified as one of the most housing stressed areas in the Highlands and this development will meet the affordable housing requirements in Portree over the next 4 years. This scheme will provide a total of 169 new affordable homes and the photo here shows some of the completed units.



To date, 32 houses in Phase One have been completed. Of these, 22 rented properties are now occupied by tenants and of the 10 shared equity properties 2 sales have been concluded with other sales being progressed. The Phase Two project is underway and will provide 21 homes for rent and 12 shared equity units. The shared equity houses are available as part of the range of assistance from the Scottish Government under its Low-cost Initiative for First-Time Buyers (LIFT). More details can be found on page 7 of this report.

Campbell's Farm, Broadford



There is further good news to report from the Isle of Skye.

Work started on a further phase of Campbell's Farm, Broadford last September. The houses are expected to be completed in Autumn of 2008 and will offer 12 shared equity properties as well as 16 homes for affordable rent.

For more information about the Home Farm and Campbell's Farm developments please contact James Stephenson, (Project Officer, Development) at Lochalsh and Skye Housing Association on 01478 612035 or email james@LSHA.co.uk

Royal Court, Kingussie

We reported in 2007 that Kingussie has received a housing boost with Albyn Housing Society having recently completed their development of 22 flats at the former Royal Hotel, providing 14 flats for affordable rent (10 x two bedrooms and 4 x one bedroom) and 8 two bedroom flats for purchase through the shared equity form of low cost home ownership.



“The flat I have bought through the shared equity scheme is lovely and a great first home”

Karen Hamilton purchased her flat in Royal Court on a shared equity basis in October last year, having looked at several properties in the area but being unable to afford to buy a home on the open market. She has told Albyn Housing Society that she is delighted to have been given this opportunity to get onto the property ladder and recommends this as an affordable means of purchasing a home.

Mill Court, South Kessock, Inverness



Kessock Court South previously consisted of a dilapidated block of bed-sit accommodation. Due to the high cost of improving these small properties and their being the centre of major antisocial behaviour in the past, the block was demolished in 2006 to provide a cleared site for new development.

To facilitate the new development and as part of the general regeneration of South Kessock, (which is the Highland Council's most deprived area) Highland Council transferred the land to Albyn Housing Society and subsequently Albyn has built 6 x 2 bed semi-detached houses and 2 x 2 bed semi detached bungalows for low cost home ownership under the shared equity scheme.

“I had been trying to purchase a property on the open market for 3 years, without success”

One of the new homeowners in Mill Court had been on the Highland Council housing waiting list for a considerable time and was unable to buy a house on the open market due to mortgage affordability and the price of houses in Inverness. He is pleased that the shared equity scheme enabled him to move from rented accommodation into his own home.

For more information about the above developments please telephone Albyn Housing Society on 01349 852978 or email office@albynhousing.org.uk

Lomond Gardens, Kinmylies, Inverness



A development of 10 affordable homes has recently been completed in Kinmylies, on land sold to Albyn Housing Society by Highland Council. The site was formerly car parking for staff employed within the adjoining Council office and the housing contract included alternative access and parking arrangements.

The 10 homes comprise 8 amenity bungalows (4 x three bedroom and 4 x two bedroom) and 2 x three bedroom houses. All of the units are available for affordable rent and the new tenants will be able to move in shortly.

Burnside Drive, Woodside of Culloden, Inverness

Albyn Housing Society has just completed 7 two bedroom amenity bungalows for rent at Burnside Drive, Woodside of Culloden in Inverness. The bungalows are shown in the photo below and the new tenants will soon be able to move in.



Albyn has also recently started to build a further 25 affordable homes at Burnside Drive, comprising 4 x 2bed flats, 8 x 2bed houses, 8 x 3bed houses, 1 x 4bed house and 4 x 2bed bungalows. 13 of these homes will be available for rent and 12 for low cost home ownership through the shared equity scheme.

This development is part of a larger site being developed in partnership with the Highland Housing Alliance and private developers.

For more information about the above developments please telephone Albyn Housing Society on 01349 852978 or email office@albynhousing.org.uk

Elizabeth Crescent, Dornoch



Highland Council has transferred a site at Elizabeth Crescent to Albyn Housing Society and development is currently underway. This scheme will provide 12 houses for affordable rent with the houses being highly insulated, incorporating solar collectors for hot water. Building work should be completed by July 2008 and the photo here shows the houses under construction.

For more information about this development please telephone Albyn Housing Society on 01349 852978 or email office@albynhousing.org.uk

An adjoining site in Elizabeth Crescent is being developed for 6 low cost home ownership houses by the Highlands Small Communities Housing Trust working in partnership with a local contractor, J & J Nicol. The first two homes should be completed by the end of March, the second two by November and the remaining two in early 2009. The houses have been grant assisted through the Grant for Owner Occupation (GRO Grant) and all of the properties will be allocated to local first time buyers, with three applicants having already been given the good news that they will soon be homeowners. Advertisements inviting those eligible to register their interest in the remaining available houses will appear shortly in the local press and in the Council's Service Point in Dornoch.

For more information about this development please telephone Marina Grant, Housing Development Officer with Highland Council on 01862 812014 or email Marina at marina.grant@highland.gov.uk

Sutherland Road, Dornoch

Highland Council has made available a site on Sutherland Road, which will deliver 13 affordable homes within a development of 33 houses. Albyn Housing Society is working with Tulloch Homes on the site and 5 of the affordable homes will be for rent with the remaining 8 being available for affordable home ownership under the shared equity initiative. The affordable units should be completed by December 2008.

Jubilee Drive, Tain

Albyn Housing Society is about to commence on site on a 30 house development on land the Council previously sold to the Highland Housing Alliance for development of a mixed tenure scheme. The current development will provide 24 homes for affordable rent, 2 of which will be fully wheelchair accessible bungalows. The remaining 6 units will be available for affordable home ownership under the shared equity initiative. It is expected that the houses will be completed during summer 2009.

For more information about the above two developments please telephone Albyn Housing Society on 01349 852978 or email office@albynhousing.org.uk

Strathpeffer

The main site servicing works are now complete on a site to the North of the primary school. This land was sold by Highland Council to Albyn Housing Society and the Highland Housing Alliance for development of a mixed tenure scheme. Albyn is currently developing a scheme which will provide 28 affordable homes, 18 of which will be for affordable rent with the remaining 10 for affordable home ownership under the shared equity initiative. Completion is expected towards the end of 2008.

For more information about this development please telephone Albyn Housing Society on 01349 852978 or email office@albynhousing.org.uk

Ormlie – former allotment site, Thurso

The redevelopment of the disused allotment site to the rear of Thor House continues apace with completion expected in February 2009. The site was originally identified through the Caithness Housing Development Forum. The Council was able to identify alternative allotments for the tenants who were using the site, releasing the land now being developed by Pentland Housing Association.



The site has been designed to capture as much solar gain as possible. The houses will be highly insulated with solar collectors for hot water with electric heating as a back up. The development will provide a total of 22 new affordable homes, comprising 2 two bedroom wheelchair accessible bungalows, 8 two bedroom houses, 6 three bedroom houses and 6 four bedroom houses. Six of the completed properties will be available for affordable home ownership under the shared equity initiative with the remaining sixteen being for affordable rent.

For more information on this development please telephone Pentland Housing Association on 01847 892507 or email pha@pentlandhousing.co.uk

Croy



Cairn Housing Association will soon complete their development of 10 affordable homes at Croy, which was enabled by the Highland Council's affordable housing planning policy, using a Section 75 agreement. This is the first "pepper-potted" scheme where the affordable housing units are fully integrated with the private housing.

The development will provide 10 semi detached houses, of which six have 2 bedrooms and four have 3 bedrooms. Six units will be for affordable rent and four units for low cost home ownership through the shared equity scheme.

For more information about this development please phone Cairn Housing Association on 01463 220666 or email enquiries@cairnha.com

LIFT – Low-cost Initiative for First-Time Buyers

Readers of our previous news reports will already be familiar with the shared equity scheme for low cost home ownership.

There are now two shared equity schemes as part of the range of assistance from the Scottish Government under its Low-cost Initiative for First-Time Buyers (LIFT). These schemes enable people to buy a home in partnership with a registered social landlord. An owner generally pays between 60% and 80% of the price of a home, with the remainder held by a registered social landlord using a Government grant.

The shared equity schemes detailed here mainly aim to help first-time buyers on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. However, the schemes can help others too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

New Supply Shared Equity scheme

The New Supply Shared Equity scheme (previously known as 'Homestake') mostly involves registered social landlords building new homes for sale. The brochure [Helping You To Become A Home Owner](#) contains information about this scheme and your local housing association will be pleased to give you more information if you wish to apply to buy a new home on a shared equity basis.

The Scottish Government and Highland Council are working with registered social landlords throughout the Highlands to confirm locations for New Supply Shared Equity homes. You can get find information about projects and registered social landlords participating in the scheme from the following link to Communities Scotland's website: www.communitiesscotland.gov.uk/lift

Open Market Shared Equity Pilot scheme

The Open Market Shared Equity Pilot scheme allows people to buy homes that are for sale on the open market and the [Open Market Shared Equity Pilot](#) brochure contains information about this scheme.

Homes can be bought on the open market through this shared equity initiative in the following council areas: Aberdeen City; Aberdeenshire; The City of Edinburgh; East Lothian; Highland; Midlothian; Moray; Perth & Kinross; Stirling; and West Lothian.

It should be noted that there are strict limits set on the price of homes that can be bought on the open market and these limits will restrict the availability of homes that can be purchased using this grant mechanism. Price thresholds for the Highlands are listed on the next page.

If you would like to apply to buy a home in the Highlands through this scheme or wish to receive a brochure please contact Albyn Housing Society on 01349 855991 or email them at: info@albyn-enterprises.co.uk

Open Market Shared Equity Pilot scheme (continued)

Local price thresholds – Highland Council area

Highland Areas (as defined by LIFT)	Number of bedrooms	Open Market Price Limit*
Central Highlands** (includes Aviemore, Inverness, Golspie)	1	£81,701
	2	£100,727
	3	£115,271
	4	£156,687
	5	£201,454
	6	£235,030
East Highlands** (includes Helmsdale, Wick, Thurso)	1	£48,125
	2	£61,555
	3	£72,599
	4	£87,297
	5	£117,515
	6	£162,842
West Highlands** (includes Fort William, Portree, Ullapool)	1	£89,535
	2	£90,207
	3	£104,085
	4	£162,283
	5	£182,428
	6	£195,858

* These price limits are as at 3rd March 2008. Please refer to Communities Scotland's website www.communitiesscotland.gov.uk/lift for current price thresholds.

** For more information about the towns, villages and settlements falling within these defined areas please contact Albyn Housing Society who are managing the Open Market Shared Equity Pilot scheme in the Highlands.

Albyn can be phoned on 01349 855991 or email info@albyn-enterprises.co.uk
If you wish to write to them their address is 98-100 High Street, Invergordon,
Ross-Shire IV18 0DL

LAND WANTED !

Do you own land that is zoned for housing, or that you think will be suitable for housing? (Minimum 4 houses).

If so, please contact:-

Allan Maguire, Head of Housing Development & Estates
Housing and Property Services
The Highland Council
Glenurquhart Road
Inverness IV3 5NX.

Tel: 01463 702528

Email: allan.maguire@highland.gov.uk

Alternatively, contact:-

Susan Torrance, Chief Executive
Highland Housing Alliance
C/O The Highland Council
Glenurquhart Road
Inverness IV3 5NX.

Tel: 01463 702894

Email: susan.torrance@highland.gov.uk

For further information about the Highland Housing Alliance, please see their website www.highlandhousingalliance.com The Alliance has also been featured in previous issues of Development Matters.

Have you any comments or questions to be covered in future issues or at the Area Housing Development Forums?

If so, please write to the Housing Development team, Housing and Property Services, The Highland Council, Glenurquhart Road, Inverness IV3 5NX or send an email to Heather Bebbington at heather.bebbington@highland.gov.uk (Tel: 01463 702831)