

ADDITIONAL INFORMATION

What is "affordable" housing

This is broadly defined as housing of a reasonable quality that is affordable to people on modest incomes. In some places the market can provide some or all of the affordable housing that is needed, but in other places it is necessary to make housing available at a cost below market value, to meet an identified need. The main ways through which this is achieved are:

- social rented accommodation
- low cost housing for sale, for example shared ownership, self-build or other subsidised or discounted housing for sale; and
- some private sector rented accommodation, available at lower cost than market rents, and provided either by local landowners or commercial landlords.

In the past, affordable housing was funded entirely from the public purse, and local authorities were the main providers. More recently, most new social rented housing and low cost home ownership have been provided by housing associations, with a proportion of costs being met by grants from Communities Scotland, and the remaining finance borrowed from commercial lenders. Some private sector housing, including self-build, contributes to the availability of affordable housing, and for some low-cost home ownership schemes, grant may be paid directly to developers or to private individuals. However in certain areas there is still a shortfall in the supply of new affordable housing, and even where subsidy is available, housing associations can have difficulty in obtaining land at an affordable price. As a result, in recent years there has been increasing interest in the use of the planning system to secure additional investment in affordable housing from private developers, as well as to ensure that sufficient land is available.

SETTLEMENT ZONE	EFFECTIVE STOCK						NON-EFFECTIVE STOCK						TOTAL STOCK					
	Owner Occupied		Council		Housing Association		Private rented/tied/life rental		Total effective stock		Vacant Houses		Second/Holiday homes		Total non-effective stock			
	1991	2001	1991	2001	1991	2001	1991	2001	1991	2001	1991	2001	1991	2001	1991	2001		
Drumbeg	27	36	6	9	0	0	9	8	42	53	1	2	3	34	16	36	58	89
Lochassynt	19	26	1	1	0	1	18	16	38	44	14	2	11	22	25	24	63	68
Lochinver*	120	179	77	37	15	23	43	48	255	287	22	10	62	90	84	100	339	387
Stoer	52	46	1	5	0	0	12	6	66	57	5	1	51	61	56	62	122	119
Unapool	26	15	9	4	0	0	13	4	48	23	0	1	17	14	17	15	65	38
TOTALS	244	302	94	56	15	24	95	82	449	464	42	16	144	221	198	237	647	701

* includes area north to Clachtoll and south to Inverkirkaig

OPEN DAY

SITES FOR NEW HOUSING IN LOCHINVER

Tuesday 29 June 2004
Lochinver Village Hall
(Committee Room)

Opening hours
2 – 5.30 p.m. and 7 – 9 p.m.

Please drop into the hall any time during the above opening hours to view an exhibition and give your views. This is not a formal public meeting and no decisions have been made. In addition to a large scale map and photographs of sites, draft plans of proposed houses at Inver Park will be on display. You will be able to discuss matters relating to the sites and new housing with staff from the Albyn Housing Society, The Highland Small Communities Housing Trust and the Council's Housing and Planning & Development Services.

YOUR VIEWS can be made on the attached comment sheet, which can be handed to over to Planning officials at the Open Day on 29 June. Please do not worry if you have not thought about what to say by then, as this is not the closing date for views. You may wish to discuss your concerns or questions with those present on the day. **You then have until Friday 9 July** to hand them in to the Lochinver Service Point or post, fax or e.mail them to the Planning and Development Service (contact name and address on the form).

WHAT HAPPENS NEXT?

- Your views will be carefully considered and included in a report to the Sutherland County Committee recommending what future action is necessary
- Where sites are the subject of further detailed studies, the Council will seek to progress these with relevant housing agencies, land owners, developers and community interests.
- If significant concerns are raised about the suitability of the sites then further discussions will take place with those concerned.
- This exercise will help inform the new draft Local Plan and form the basis of interim guidance to developers.
- Copies of this guidance note will be made available locally.



HOUSING IN LOCHINVER

YOUR VIEWS INVITED ON POTENTIAL SITES



PURPOSE

Your views are invited on potential housing sites in Lochinver village. This consultation is a key part of the latest attempt by the Council and its housing partners to bring forward suitable sites to meet the increasing shortage of housing in the village. The background information provided in this leaflet draws upon previous studies.

PLANNING POLICY BACKGROUND

The Council has a key role to ensure that there is sufficient land to meet expected housing requirements, both for social needs and market demand. It has long been recognised that a shortage of developable land in the village was a big constraint on economic development. The current Local Plan identifies three options to meet the medium to longer term housing requirements: (1) north east of Baddidarach; (2) north west of Inver Cottages; and (3) in the Culag area.

It has not been possible to progress any of these areas very far due to major difficulties over land acquisition, topography, lack of drainage and the high cost of building on areas of rock and peat. These problems featured prominently in detailed site investigations in 1992 and again in 2001, when land east of Main Street was examined for the Highland Small Communities Housing Trust. More recent investigations at Inver Park for the Albyn Housing Society have raised concerns about the potential noise disturbance through the removal of rock during construction.

The highest priority in the Council's Local Housing Strategy for Sutherland is to identify opportunities to meet the need for affordable/subsidised and rented housing in Lochinver, as well as private sector demand. The continuing shortage of housing in the village must be overcome to avoid loss of people, jobs and services. As well as meeting existing needs, more houses will also aid efforts to attract new jobs to counter the local impact from the decline of the UK fishing industry.

Later this year, the Council hopes to commence work on a new North Sutherland Local Plan covering the North West, North (Tongue & Farr) and Central (Lairg & Rogart) areas of the County. The main community consultations are likely to take place during 2005, but there is a more pressing case to take up funding available from Communities Scotland (the Government housing body) to help meet priority affordable housing needs in Lochinver. Identification of a more significant supply of available and developable land to meet longer term housing needs is also essential to the future sustainability of the area.

The Council and its housing partners therefore consider it necessary to identify and test public opinion on a range of potential sites now rather than await consultation on the new Local Plan. However, the current exercise effectively starts the process off and will help the Council prepare interim guidance on suitable locations for new houses.

HOW MANY HOUSES?

Past house building rates (Table 1) normally provide the nearest assessment of how many houses should be planned for in the future. However, since Council house building ceased a few years ago, recent completion rates have not reflected actual needs or the level of private demand for permanent dwellings (not holiday/second or temporary homes). Since 1991, the shortage of developable land and the lack of public funding for new rented accommodation have greatly suppressed house building activity in Lochinver village. Only one house was built in the last 3 years.

Settlement Zone	No.	% of total	Rate per year
Drumbeg	8	9.3	0.62
Loch Assynt	6	7.0	0.46
Lochinver* (village)	62 (10)	72 (11.6)	4.8 (0.77)
Stoer	7	8.1	0.54
Unapool	3	3.5	0.23
Totals	86	100	6.6

* includes area north to Clachtoll and south to Inverkirkaig

In the 5 settlement zones of the Lochinver housing market area (also the area covered by Assynt Community Council), 86 houses were built from 1991 to 2003. Of the 62 houses built in the Lochinver settlement zone in that period, only 10 were built in the village and all in the private sector. More than one quarter of all houses in Lochinver and one third in the wider Assynt area are now holiday or second homes. In addition, the increase in the level of owner occupation and decrease in rented accommodation have been significant through tenants exercising the 'Right to Buy' (more than 50% in Lochinver since 1991). These factors contribute to a more acute shortage of affordable housing.

In January 2001, the housing needs survey conducted by the Highlands Small Communities Housing Trust at the request of the Assynt Community Council, revealed a need for at least **31 houses in Lochinver village** out of a total of **54 in the whole of Assynt** (see Table 2). These figures were considered to be an underestimate given that only 40% of households returned questionnaires. Apart from the recent completion of 4 houses at Stoer, this level of housing need remains largely unmet. An update of the survey will be considered and is likely to reveal a greater level of need.

Area	Total households in need of housing	Households needing rented housing
Lochinver village	31	18
Stoer#	15	10
Drumbeg	6	4
Other	2	0
TOTALS	54	32

4 houses built in 2004

Additional needs will arise in the future from the formation of new households and the continuing trend towards smaller households through demographic change. In this respect 23 more houses would be needed in the next 10 years just to maintain the 2001 village population of 407 (see Table 3).

	2001 (Census)	2014
Population	407	407*
No of households	187	210
Ave no. persons per house	2.18	1.94
Additional number of households to be housed		23

* assumes no population change

The second/holiday homes element is not included within the additional 23 households and an assumption is made that the future development rate for such properties remains the same. This means adding a further 25% to the new households figure (+6).

National planning guidance also advises that further flexibility should be built in to provide enough choice of sites to cover uncertainties in the market arising from

- economic initiatives to create jobs
- demand from people seeking to retire to the area
- additional needs from an updated housing survey.

The Council will revisit housing requirements in preparing the new Local Plan. For the purpose of this current exercise, however, an overall requirement for **74 houses** in the village in the next 10 years is planned for (see Table 4 below). Remaining land zoned in the Local Plan has capacity for less than 10 houses.

Need at 2001 survey	31
Add new households 2001 to 2014	23
Add 25% second/holiday home allowance	6
Add 25% for flexibility and choice	15
Subtract houses built 2001 to 2003	1
TOTAL REQUIREMENT	74

QUESTION: Do you agree that the Council should identify sites for 74 houses in Lochinver, to provide a minimum of 10 years land supply?

WHERE TO BUILD

In order to try and match the suggested house building requirement, a number of potential development areas have been identified and are now presented for public comment. These are indicated on the map (right). For each site account is taken of recent information provided on roads, water and drainage matters, environmental impact, ownership and past investigations, as appropriate (see loose leaf insert sheet).

For most sites further investigation/feasibility work is required. In the case of land with potential for low cost/affordable/rented housing this would involve preparation of a detailed layout and development costs by the partnership of Housing and development agencies. Only the site at Inver Park (site 3) has been investigated to such an advanced stage.

Most of the sites would have to be developed in the next 10 years if the suggested housing requirement for that period is to be met. The sites are wide ranging in size and choice of location within the village. Your views will influence whether or not they are progressed through further investigations and a recommendation to the Council for action, towards inclusion in an interim guidance note and eventually in the new draft Local Plan. Please take time to study these and give your comments (sheet provided). You do not have to comment immediately. On 29 June, officials from the Council will be able to provide further information and discuss matters that will help you make comments. Even then **you still have until 9 July to submit your comments.**

POTENTIAL SITES - OVERALL CONSIDERATIONS

Prior to preparing this leaflet consultations were carried out with the Council's Roads Engineer, the Scottish Environment Protection Agency (SEPA), Scottish Water and Scottish Natural Heritage (SNH). General comments made by them are summarised as follows: -

Surface water drainage - SEPA expects Sustainable Urban Drainage Systems (SUDS) to be adopted in all cases.

Foul drainage - A connection to a public sewer is a pre-requisite of any development, within the village area. SEPA has highlighted to Scottish Water that future development needs to be taken into account in designing the new waste water treatment facilities.

Flood risk - Detailed flood risk maps do not exist at present, but the Council (TEC Services) should be able to indicate any problem areas from local knowledge/incidences, both from watercourses and rising sea level. Flood risk assessments are advised where flooding is likely to be an issue and should be conducted in accordance with SEPA and national planning guidelines.

The current regulatory contract, which governs expenditure within the **Scottish Water** Investment Programme for April 2002 to March 2006, does not allow for growth but focuses expenditure on meeting environmental and quality standards while maintaining assets at current levels of performance. Where proposed development is supplied by existing infrastructure that is at capacity, Scottish Water does not have the ability to fund any upgrade associated with additional loading on assets. The cost of funding these works would need to be secured either through developer contribution or through funding from alternative sources.

The Lochinver **Water Treatment Works** is included in the Investment Programme and is in the early design stage to provide suitable water treatment for the wider Lochinver area including the outlying communities of Strathan, Badnaban, Inverkirkaig, Achmelvich, Clachtoll, Stoer and Kylesku/Unapool. At this stage any positive statement regarding the potential availability of spare capacity for future development is unavailable.

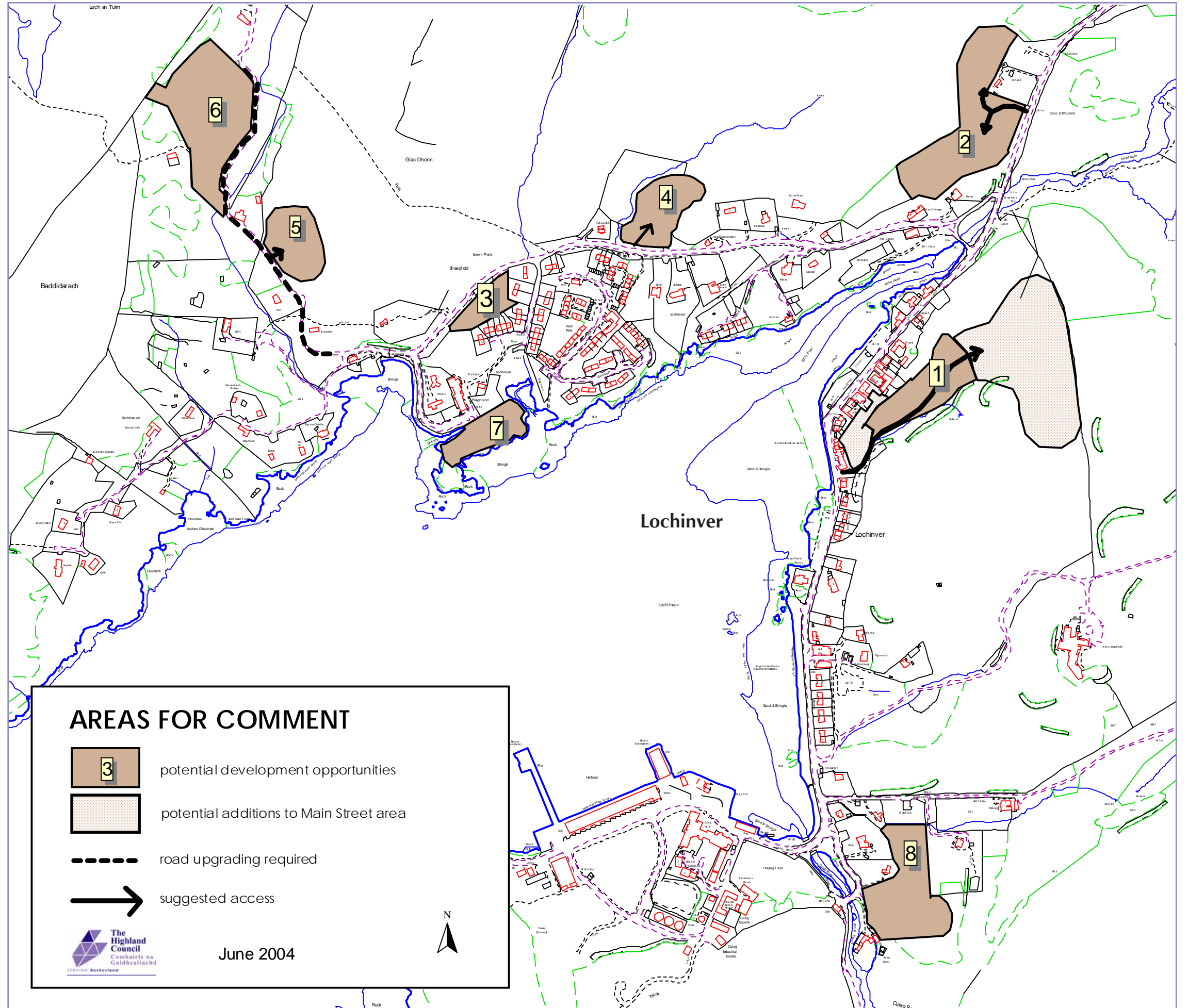
Waste water facilities (sewage) - Lochinver is served by 6 public septic tanks. The Main Street septic tank requires upgrading to accommodate future development.

The Council and housing agencies have made strong representations to Scottish Ministers about the limitations of Scottish Water's future investment programme across the Highlands. The main concern is over the need to make housing available at a cost below market value, to meet identified needs. In Lochinver there is a strong case for providing social rented accommodation and low cost housing for sale, including shared ownership and subsidised or discounted self-build housing.

Road access to nearly all the sites in the Lochinver area is difficult and sometimes unachievable

given modern standards. However, with a bit of imagination and by taking measures to reduce the effects of adverse access geometry, most sites can attain an acceptable standard of access. With the rock over the whole of the Lochinver area there is an issue about the ability of surface water drainage schemes to be designed to satisfy the requirements of SUDS. This is probably more difficult to overcome and developers are advised to hold early discussions with SEPA and SNH to avoid abortive work.

Scottish Natural Heritage made a full and comprehensive response offering extensive detailed advice on **nature conservation interests and landscape matters**. By way of introduction or background to comments on specific sites, reference is made to the importance of the woodland resource in the coastal strip around Assynt as well as on



SITE 1: MAIN STREET	
Area: Up to 3.8 ha. (9.4 acres)	Local Plan status: Not allocated
Ownership/ availability: Assynt Estate/Mr Vestey, Denholm, Mackay, Stewart & The Council <u>Assynt Estate</u> – Include adjoining area of non-residential buildings for redevelopment or refurbishment to complement greenfield development. Depends upon satisfactory relocation of some current occupants in accordance with their needs. Very concerned over lack of commitment to new village sewage works. <u>Mr Stewart</u> (the Old Bakery) – Seeking to progress proposals for reconstruction/refurbishment of bakery house and business use of the rest of property. Welcomes prospect of other redevelopment/improvements. <u>Others</u> – Some would consider relocation to suitable premises elsewhere ideally with assistance from the Council/CASE. Excludes former Council Service Point (Social Work and Health offices), craft shops and public toilets.	
Previous study: Feb. 2002 for Highland Small Communities Housing Trust. Layout for 12 houses for rent and 4 low cost plots on rising ground. Development depended upon new village sewage works and sewerage upgrade (no longer programmed). Very high site preparation costs and potential landscape impact of concern. Suggestion to extend to include various non-residential premises at Main Street level.	
Key servicing information/advice: <u>Council roads engineer</u> - Restricted sight lines for access. Depends upon scale of development and potential for redevelopment of existing buildings. <u>Scottish Water</u> – Proposals for water supply improvements. Developers to upgrade main septic tank in advance with SEPA consent. <u>SEPA</u> – Main septic tank at capacity (284 persons) and after 31 December 2005 discharge requires appropriate treatment. Consider flood risk from watercourse and on land up to 5 metres above sea level. <u>Other services</u> - Underground or divert overhead power lines.	
Natural heritage/landscape impact (SNH comments): <u>Nature Conservation</u> - Avoid loss of mature trees. <u>Landscape</u> - Potentially highly sensitive site in terms of impact on character of settlement given scale and elevation of land behind the linear centre on high ground. Important to get right the relationship between houses sizes and density. Full landscape and visual assessment should identify extent of site, visibility and affect on character of settlement. Design brief should provide guidance on density, orientation of buildings, layout of internal roads, materials and building design, to mitigate any adverse effects. Design should be clearly related to existing settlement pattern, traditional house designs and materials. Preferably all house frontages should face the river.	
Other comments: At a well attended Community Council meeting in January 2004 strong support expressed for development and for pressing Assynt Estate to make land available in this convenient location. Consider inclusion of land at Main Street level and the higher ground to east to make development more feasible, with more flexibility for layout, access, etc. Deep peat removal from the higher ground may be costly, but fill with surplus rock. Most of land not too visible and quite sheltered by rock outcrops, which may restrict views out. Prospects for relocating some existing business and storage uses being explored. Successful relocation depends on cost, suitable alternative premises etc. Consider potential contamination issues in any redevelopment.	
Development potential/further feasibility work required: <ul style="list-style-type: none"> • Extend area of 2002 study to cover rear properties at Main Street level and upper land to east, including landscape impact assessment. • Provide revised layout for larger area with the prospect of 40+ houses to secure a much longer term supply. • Scope for phased development to include all tenures - rented, shared ownership, low cost grant aided plots and open market houses. • Continue discussions between owners/occupiers and Economic Development and Harbours officials. 	

SITE 2: CNOC A'MHUILLIN/HILLHEAD	
Area: 2 ha. (4.9 acres)	Local Plan status: Mostly unallocated except for small part south of cottage, lying within housing area (policy RS 3.5(a))
Ownership/ availability: Assynt Estate - offered no comments given preference for redevelopment to rear of Main Street.	
Previous studies: None	
Key servicing information/advice: <u>Council roads engineer</u> - Access already established with cottage and Lochinver Transport. Apart from minor sight line improvements, no major problems with access nearer village. Potential here to access land larger area of land further to the west (Local Plan area RS3.6 (b)/1992 study). Single access to main road serving the whole area preferred with no direct frontage access. A footpath connection to the village network will be necessary. <u>Scottish Water</u> – See general comments. Upgrade main septic tank in advance with consent of S.E.P.A. <u>SEPA</u> – Main septic tank at capacity (284 persons) and after 31 December 2005 discharge requires appropriate treatment. <u>Other services</u> - Overhead power lines may determine upper limit development.	
Natural heritage/landscape impact (SNH comments): <u>Nature Conservation</u> - Avoid development in areas of regenerating trees and whins where possible. <u>Landscape</u> - Potentially highly sensitive on the approach road to Lochinver although difficult to assess visibility of site from the village. Undertake landscape and visual assessment to determine extent of site, potential impacts and mitigation. Avoid high ground and ensure new buildings are well contained (visually) within the skyline. Provide appropriate treatment of road frontage to enhance approach to Lochinver. Produce design guidance.	
Other comments: Owners of Lochinver Transport reminded the Council of the existing consents for upgrading their operating base and the erection of an agricultural building and new house over adjoining land. Housing potential of adjoining land would not be prejudiced by full implementation of these proposals. The existing property at Hillhead is excluded from the site.	
Development potential/further feasibility work required: <ul style="list-style-type: none"> • Define potential west and south west boundary in relation to 30 metres contour and/or power line as upper limit. • In line with SNH advice, undertake landscape and visual assessment to determine extent of site, potential impacts, mitigation and design guide. • Consider including as a large site for more significant development or for lower density single plot development. • Scope for 15 to 30 houses, depending upon land availability, ground conditions, topography and tenure mix. 	

SITE 3: INVER PARK	
Area: 0.4 ha. (1 acre)	Local Plan status: Not allocated for development
Ownership/ availability: The Highland Council. Available for development.	
Previous studies: Considered for development by former Sutherland District Council. Several options explored on behalf of Albyn HS for up to 8 dwellings on difficult rocky ground (costly). Potentially significant disturbance to residents from rock removal.	
Key servicing information/advice: <u>Council roads engineer</u> - Lay-by parking may be considered as part of the parking requirement to allow houses to be pulled towards the front of the site. <u>Scottish Water</u> – Inver Park septic tank has spare capacity for about 20 houses. Upgrade sewer network to allow for new connections. <u>SEPA</u> – Discharge consent for the main septic tank for this area (capacity of 230 persons) runs out on 31 December 2005, by which time the discharge requires appropriate treatment.	
Natural heritage/landscape impact (SNH comments): No specific comments.	
Other comments: Moving all houses towards the site frontage and provision of lay-by frontage parking will reduce removal of rock and make the scheme for 8 dwellings more viable. A funding allocation is included for this development in the Communities Scotland programme for 2004/5.	
Development potential/further feasibility work required: Scheme prepared showing 8 dwellings sited towards Baddidarach road with lay-by frontage parking. Draft proposals to be displayed locally.	

SITE 4: SHEEP STOCK PENS/FANK, NORTH OF INVER PARK	
Area: 0.8 ha. (2 acres)	Local Plan status: Not allocated for development
Ownership/ availability: Assynt Estate. No views given, but need to identify and discuss with tenant(s)	
Previous studies: None	
Key servicing information/advice: Council roads engineer - Steep access, but for a small development measures could be taken to reduce safety problems. Scottish Water – Inver Park septic tank has spare capacity for about 20 houses. The sewer network requires upgrading to allow for new connections. SEPA – Discharge consent for septic tank (capacity of 230 persons) runs out on 31 December 2005, when discharge requires appropriate treatment.	
Natural heritage/landscape impact (SNH comments): Nature Conservation - No significant concerns. Landscape - Well sited within a low area, and possibly screened by cnoc from viewers from Lochinver car park (viewpoint). Being sited within an area of relatively low density housing above the road, care will be needed in the layout and density (10-12 houses) may be an issue.	
Other comments: Part of the common grazings, but appears as if sheep pens no longer in active/regular use (clarification required). Suggested that this be part of much larger expansion of Lochinver previously considered with access from the Glen Darrach road.	
Development potential/further feasibility work required: <ul style="list-style-type: none"> Seek ownership/users opinion. Promote as small to medium sized development opportunity for 8 to 10 houses. 	

SITE 5: NORTH OF 'FILIN', BADDIDARACH	
Area: 0.8 ha. (2 acres)	Local Plan status: Part of larger area suggested for more significant housing development (policy RS3.6(a)).
Ownership/ availability: possibly Assynt Estate. Need to clarify ownership/tenancy.	
Previous studies: Lies on west side of larger site investigated in 1992 study.	
Key servicing information/advice: Council roads engineer - Good access provided approach road is upgraded (expensive). Scottish Water – The Glendarroch Wood septic tank could drain this site, but requires new connecting sewer in advance, the extent of which requires further study. SEPA – Discharge consent for the Glendarroch Wood septic tank (capacity 44 persons) runs out on 31 December 2005, by which time the discharge requires appropriate treatment.	
Natural heritage/landscape impact (SNH comments): Nature Conservation - No significant concerns except birch regeneration should be left as undisturbed as possible. Landscape - Relatively small site, fairly well contained within landform, but located within area of very low density housing. Assess if site visible from Lochinver.	
Other comments: None	
Development potential/further feasibility work required: <ul style="list-style-type: none"> Identify as potential opportunity for low density private development (4 or 5 houses), subject to servicing. 	

Other Local Plan Sites with Limited Development Potential	
SITE 6: GLENDARRACH WOOD	<ul style="list-style-type: none"> Consent granted for 5 houses in woodland and indicated in Local Plan, 3 of which appear to have been built since 1987. Further potential requires clarification with owner. Access road steep and of limited width. Upgrade approach road (expensive). Connection to septic tank requires discussion with drainage authorities.
SITE 7: SOUTH OF POTTERY	<ul style="list-style-type: none"> Potential for 2 or 3 houses, subject to access off Pottery road, suitable drainage to public sewer, but reservations regarding the threat of tidal flooding and wave overtopping. Thought to be owned by Pottery and that it may be retained for longer term development. Near to dense modern development close to shore line. Visible from main Lochinver viewpoint (car park). Density, layout and detailed design / use of materials. Avoid over-engineering of coastline.
SITE 8: CANISP ROAD/CULAG BRIDGE	<ul style="list-style-type: none"> Steepness and mature tree cover suggest low density (1 or 2). Power line crosses site. Evidence indicates that this is an ancient woodland area. Access from the corner at Culag Bridge should be avoided. SNH recommend that only the northern end of the site be used, subject to retention of trees important for landscape setting and wildlife.

Please note:

This exercise is concerned only with sites in Lochinver village. However, it is recognised that there will be a continuing requirement for houses in the remainder of the Assynt Community Council area. In this respect, the Council's Structure Plan policy for housing in the countryside requires new development to:

- respect the existing settlement pattern;
- avoid significant affects on sensitive cultural or natural heritage features or areas;
- be serviced to the satisfaction of the infrastructure authorities; and
- be well sited and designed.

In many smaller communities, the road network and ground conditions now limit development potential to sporadic single houses with high servicing costs. The Council's Planning and Development Service has obtained up to date servicing information for the outlying communities, which can be made available on request to individuals with an interest in building a house.