

**August 2024**

# **Housing Needs Survey Report for Glen Urquhart**



**Creating Sustainable Futures**

Suite 4, Second Floor, Moray House, 16-18 Bank Street, Inverness IV1 1QY

01463 233549 | [info@chtrust.co.uk](mailto:info@chtrust.co.uk) | [chtrust.co.uk](http://chtrust.co.uk)

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## Executive Summary

The survey attracted responses from each of three areas in Glen Urquhart: Drumnadrochit, Balnain and the Hinterland, covering all the small rural settlements in the area. The evidence from the findings show a demand for a range of affordable housing options in each of the areas, with the greatest need in Drumnadrochit. Drumnadrochit is by far the most populated of the surveyed settlements, which also had the highest number of responses, the higher response rate and demand were therefore expected.

To best meet the needs of the area, it is advised that a community-led housing project be explored with provision of a mix of 2- and 3-bedroom low-cost rental and purchasing tenures in each of the surveyed areas. Community-led housing would overcome challenges around local allocations, giving the community control over who is offered a home. 43% of the households that would like to move house are families with children under 16, and many of these people have cited 'overcrowding' as a reason for moving.

Consideration should be given to the high number of potential future households identified, which may indicate a large proportion of young local people that would like to stay in Glen Urquhart. Another consideration is the identified 20 households that would like to downsize to a smaller, more accessible homes now and in the future. This could potentially increase the number of family-sized homes in the area and attract economically active people with children to the communities where school rolls have reduced to a near-critical level, like Balnain Primary.

Respondents to the survey were asked to provide comment on a number of topics, and these have been summarised in the relevant sections throughout the report. There are numerous concerns over further housing development in Drumnadrochit due to the current construction of Springfield Homes, where local residents don't believe the homes on offer will appropriately meet the needs of local people. It's been suggested by many that the area needs affordable homes for young people and families who currently reside in Glen Urquhart. From the responses provided, it is possible that the community may be more likely to support a community-led housing with allocations for local people.

A further topic that residents were asked to share their opinions on was the planned changes to the GP Surgery; many people are concerned that GP capacity should be increased with the expanding population.

### Resident's survey

122 households responded to the survey, 30 indicating that they are considering moving home and wish to stay in the Glen Urquhart area. Additionally the survey showed that there are 51 potential home leavers who wish to set up new households within the next 5 years.

Of the 30 current households that are considering moving, most are interested in an affordable 2- or 3-bedroom home to either rent or buy with a discount. Nearly half of the future households are interested in low cost rent as a tenure, followed by low cost home ownership options. 7% of respondents have said that they would benefit from downsizing, and half of these would like to move to a smaller, more accessible home.

### Non-Resident's Survey

8 people completed the Non-Resident's Survey, stating that they wish to relocate or move back to the Glen Urquhart area. 3 people had lived in the Glen Urquhart previously, each having to leave the area due to the lack of available affordable housing. The most popular tenures for non-residents was homes for low cost rent or to buy with a discount.

## Business Survey

The business survey was emailed directly to 15 businesses in the Glen Urquhart area. 6 businesses responded, and most of these were self-employed business owners with no staff, therefore staff recruitment and retention is not cited as being a challenge by many. 2 non-business owners have stated that they would like to set up a new business in the Glen Urquhart area, and 3 current business owners would benefit from additional workspace. This is a low response rate from businesses and fewer of the larger, busy tourist businesses have not provided a response.

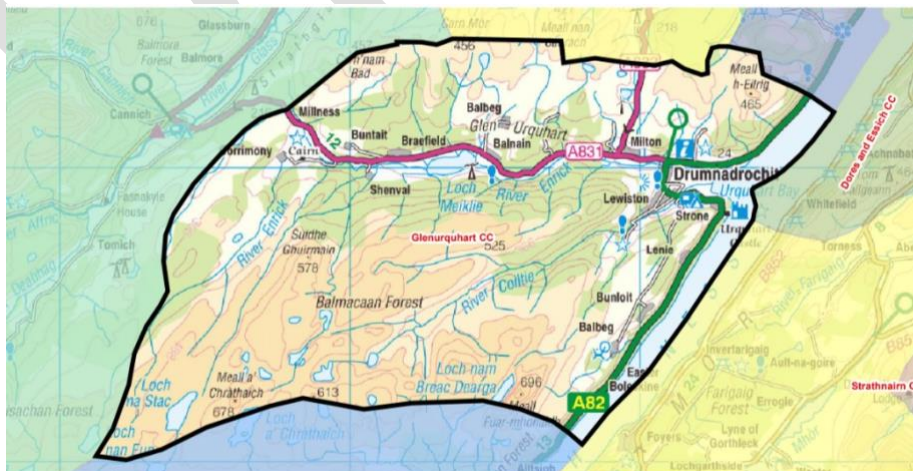
### 1. Introduction

Glen Urquhart is a rural area situated on the north side of Loch Ness, from Drumnadrochit up the Glen to Balnain, and includes various other smaller settlements nearby. The area is a popular settlement for those who wish to live in a rural location, with many commuting for work to the city of Inverness, which is a thirty minute drive by road. There is an estimated population of just over 2000 residents, and whilst most of the indicators on the Index of Multiple Deprivation ([SIMD](#)) are stronger than many rural places in the Highlands, challenges for these communities have been identified, one of the most apparent is the lack of affordable housing.

The area, in common with many rural communities in Highland, is experiencing increasing pressure on available housing, which is negatively impacting the small communities in the Community Council area. There are a range of challenges and disparities in the Glen's settlements, from depopulation affecting the school rolls to the retention of local young, economically active people due to the lack of affordable housing.

A Community Action Plan published in 2022 identified a number of key objectives from local consultation exercises to help improve the quality of life for those living in Glen Urquhart. A key target was a project 'Helping to provide more affordable housing'. The Glen Urquhart Community Council (GUCC) and local community organisations, GURCA and Siorbheas, commissioned a Local Place Plan which is due to be published in the coming months. Communities Housing Trust (CHT) were engaged by GUCC to survey the communities of Glen Urquhart investigating the local demand for housing. The results from the survey will inform the Local Place Plan and help to guide any future housing development.

Map: Glen Urquhart Community Council Area



Data from the 2011 Census has been used where appropriate, along with the local Census for comparison in the report and to maintain consistency with other similar HNA reports. We are aware that the data from the 2011 Census could be considered outdated, but this is the most accurate data available to us until the 2022

Census results are published in late August 2024. Recent data has been obtained from other sources and relevant reports which have been referenced throughout the report.

Map: Google Map – Glen Urquhart <https://maps.app.goo.gl/9iKMUZaLt6fXfj4H8>



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## Report Objectives

Investigate affordable housing need for residents of Glen Urquhart

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Examine the composition of potential new households for inclusion in the Local Place Plan

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Make recommendations on the most suitable types of homes and tenures required in the community

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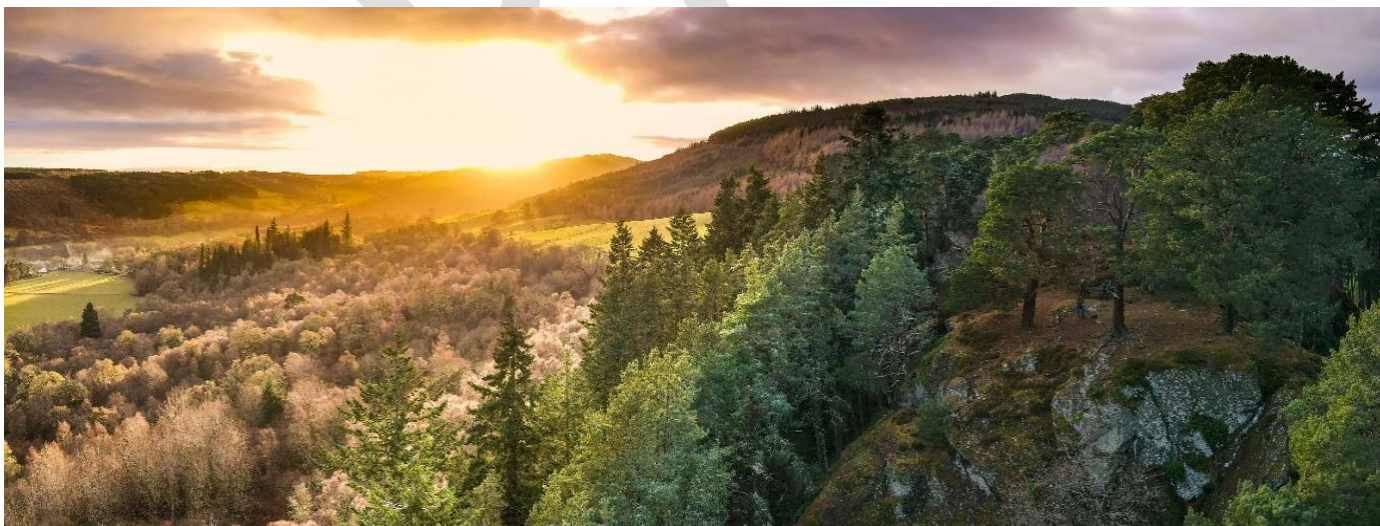


Photo credit: Rob Sutherland

## 1.2 Methodology

The survey was designed to gather data from three areas: Drumnadrochit, Balnain and the Hinterland; the latter covering any more remote area not considered to be in the settlements of Drumnadrochit or Balnain.

The assessment will provide information on housing need and demand and feed into the Local Place Plan, which is currently being developed. This consists of three surveys: one for existing residents in the area, one for non-residents wishing to relocate or return to the area, and one for local businesses.

All surveys were promoted locally through social media and by CHT. Posters with a QR code link to the surveys were also shared with the community. In common with most surveys, this report provides a snapshot of the potential housing need at the time of writing. The data represents only the proportion of those that took part in the survey.

## 2. Permanent Resident’s Survey

122 permanent resident households replied to the survey



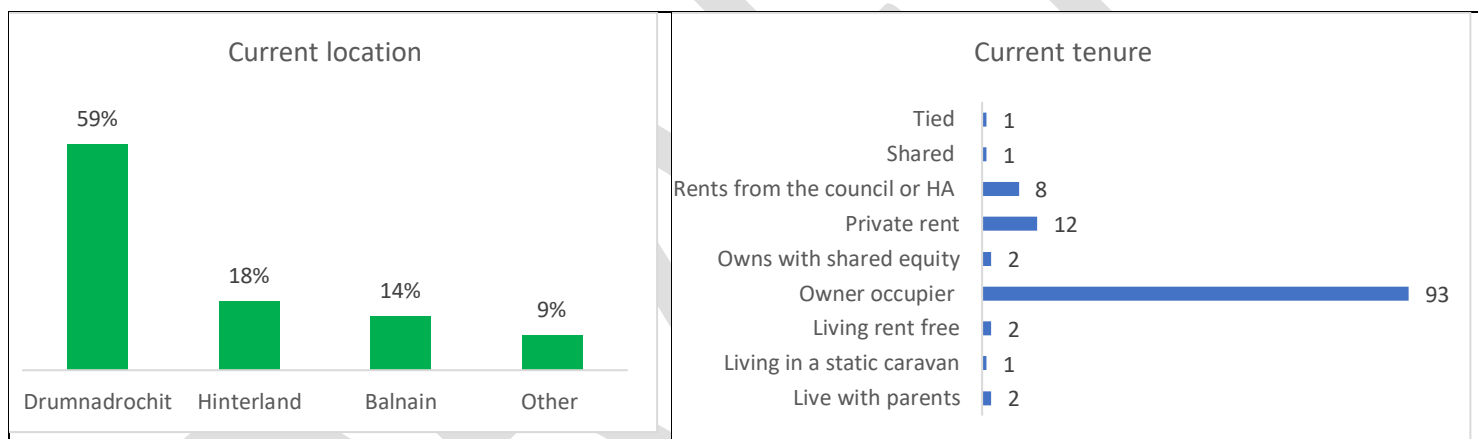
76% of respondents live in adult only households



75% are home owners

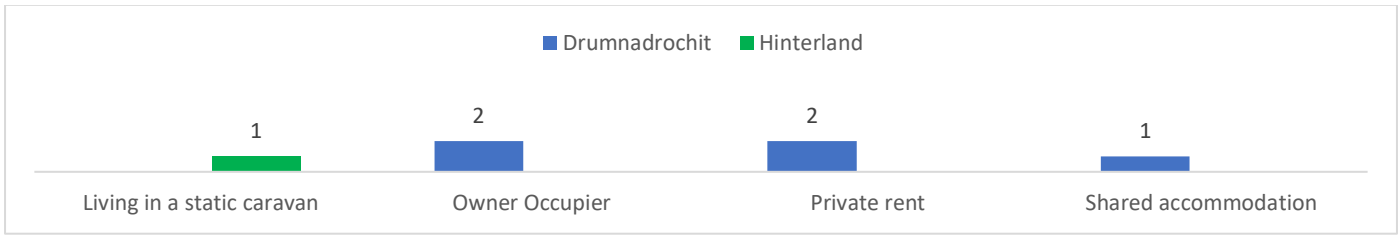


59% of respondents live in Drumnadrochit

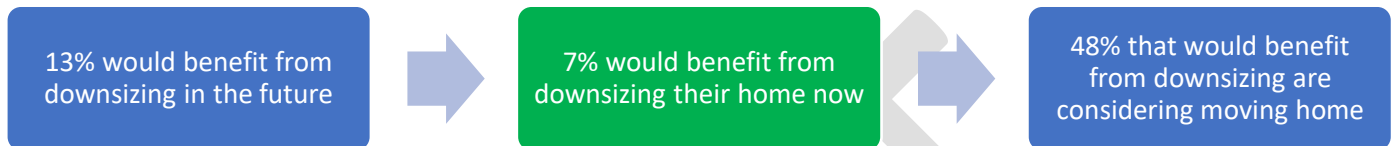


- The survey received 122 responses from householders that permanently live in Glen Urquhart.
- Based on information from the recent Community Action Plan (2022) the population of the Community Council area is around 2100. 122 households completed the survey, accumulating data for 317 people in total, therefore the response rate was around 15% of the population.
- The populations appears to be slightly lower than in 2011; Census results state the population was 2183 in 2011.
- The 2011 Census data showed that 2.8% of homes in Glen Urquhart were second homes or used for holiday accommodation. At the end of 2023, the highland average for second homes was 3%. There are concerns that a high concentration of second homes can increase house prices, reducing housing supply for local people. [Second homes in Scotland – facts, figures and policy – SPICe Spotlight | Solas air SPICe \(spice-spotlight.scot\)](#). This is expected to be higher now, and the 2022 Census information will be available in August 2024.
- Overall 5% of survey respondents class themselves as being at risk of becoming homeless (6). The majority of these respondents currently live in Drumnadrochit.

**Chart: Summary of respondents at risk of becoming homeless:**



- A minority of survey respondents (20%) said “yes” to their current home being too large and that they would benefit from moving to a smaller home

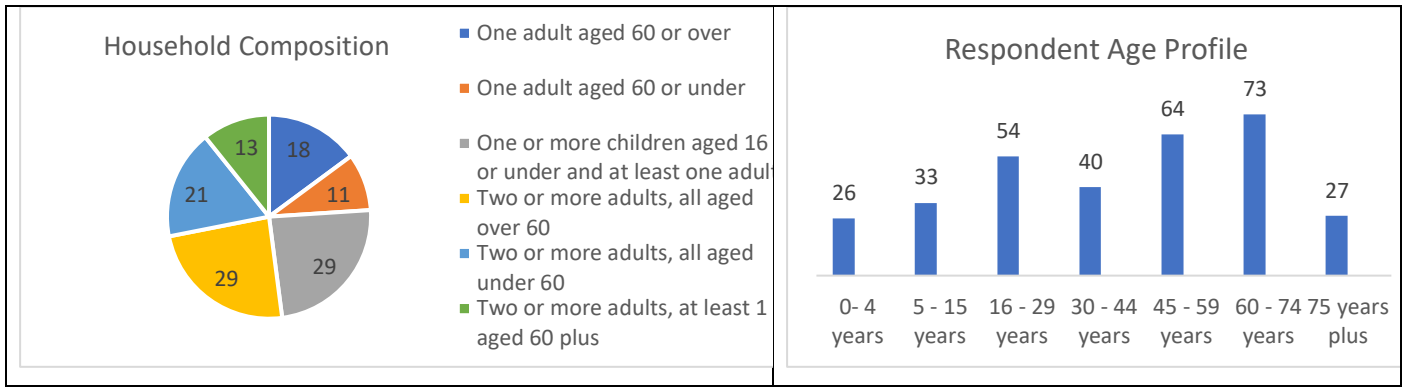


- Out of the 7% (9) that would benefit from downsizing now, 50% are households with at least one household member aged 60 or over.
- Out of the 13% (16) that would benefit from downsizing in the future, 63% contain at least one adult aged 60 or over.
- Age Scotland’s Chief Executive, Brian Sloan, recognises the widespread issue of people wishing to downsize but not being able to: *“Too many older people are already stuck living in unsuitable accommodation and unable to move or downsize if they wish. Scotland must future-proof its housing stock by building more affordable, adaptable homes to allow people to continue living independently in their communities. Ensuring older people are able to stay connected to communities, services and people is also vital in tackling the acute issues of loneliness and social isolation.”* [Scotland must rise to meet the needs of an ageing population \(ageuk.org.uk\)](https://www.ageuk.org.uk)
- Overall, 48% (12) of those that would benefit from downsizing now or in the future are considering moving home.

## 2.1) Respondent Age Profile

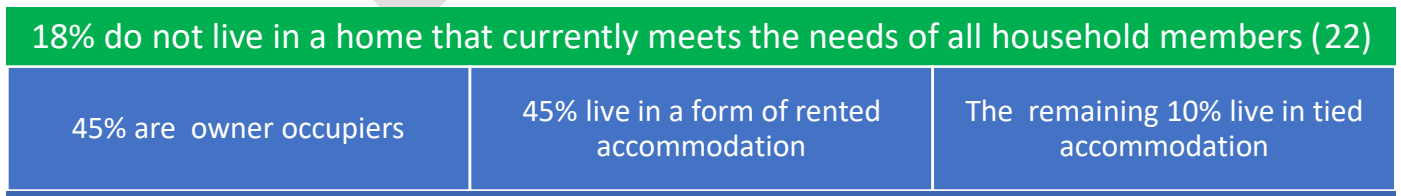
The 122 respondent households comprise of 317 individuals.

- Children aged 15 or under account for 19% of the respondent profile
- 32% of individuals are aged 60 or over
- Primary school rolls vary, but Balnain Primary's roll is low



- Over a quarter of respondents are aged 60 or over. The Highland Council’s population forecast for the area 2010-2035 predict that the number of retired people will increase by 79% while the percentage of elderly aged 75+ will more than double.
- Between 2001 and 2021, the 0 to 15 age group saw the largest percentage decrease (-6.7%). The 75 and over age group saw the largest percentage increase (+60.6%). [Highland Council Area Profile \(nrsotland.gov.uk\)](https://nrsotland.gov.uk)
- There are 3 local primary schools in the area with varying school rolls. Balnain Primary is operating at 30% capacity, which is lower than average and Glen Urquhart Primary at 90% capacity. Future capacity projects the capacity decreasing to a low of 16% in 2027/28 for Balnain Primary, whilst Glen Urquhart Primary School roll looks set to increase, reaching over capacity in 2033/34.
- The secondary school which is the catchment for both primary schools is Glen Urquhart High School. The school roll forecast for 2024/25 shows that the school roll /capacity is at less than 60% [School roll forecasts April 2024 | Glen Urquhart High School \(highland.gov.uk\)](https://highland.gov.uk)
- Given the school population projections, and predicted over capacity in Glen Urquhart Primary School, any future housing projects should be mindful of this. In contrast, school rolls in Balnain suggest that in this area, there is the need to attract and retain economically active people, and those with children of school age, to sustain the local economy, services, and the school roll.
- However, many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people whilst also providing accommodation for the ageing population.

## 2.2) Suitability of Current Households

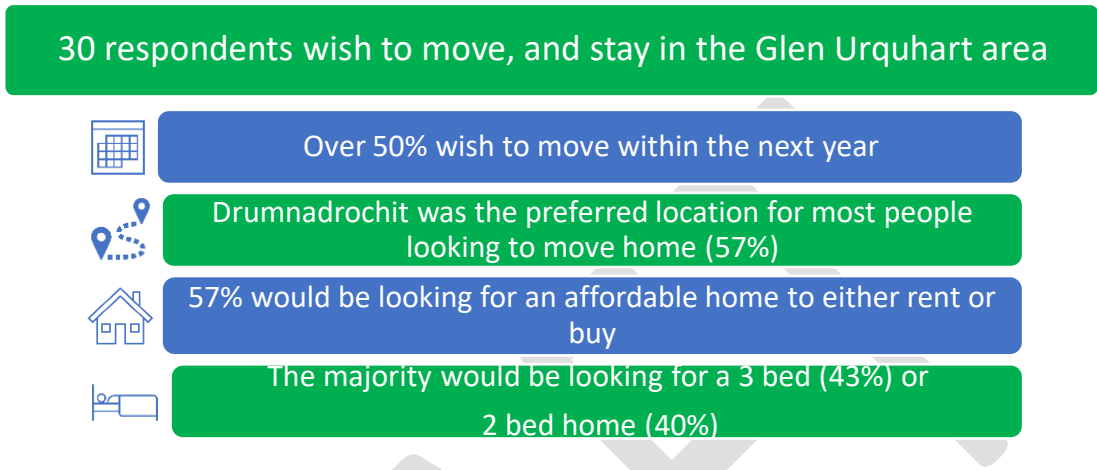


- The top reasons for homes being classed as not meeting the needs of all household members were: house is too small /overcrowding (14), health and disability (2).
- Highland Council offer Home improvement and repairs grants to help people living in owner-occupied or privately rented housing to meet the costs of having their homes improved, repaired or adapted.

Most grants are at the discretion of the Council and almost all are means-tested. [Council Offers Home Improvement Grants | The Highland Council](#)

- 68% (15) that are living in a home that does not meet the needs of all household members are considering moving home.

### 2.3) Existing Residents wishing to move and stay in Glen Urquhart



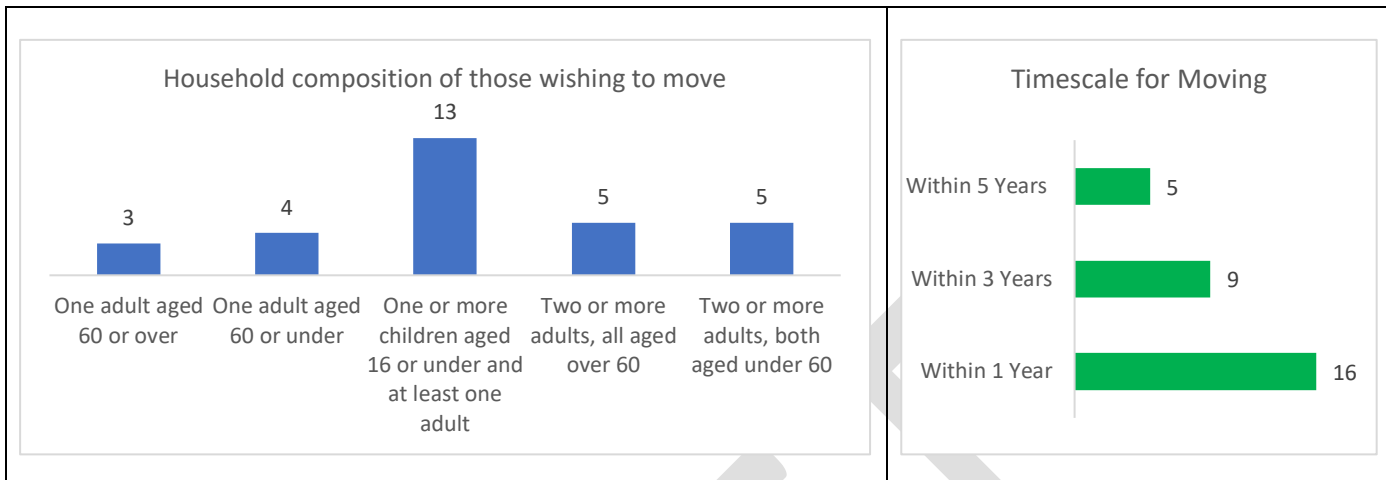
- Overall 25% of survey respondents said “yes” to considering moving home and staying in the Glen Urquhart area.
- 13 (43%) of the households wishing to move are comprised of families with children under 16 with preferences for 3-bedrooms (9), 4 or more bedrooms (3) and 2 bedrooms (1). The majority of the households are in Drumnadrochit (9).
- The majority of those looking to move currently reside in Drumnadrochit (63%) or Balnain (17%) and are currently owner occupiers (43%) or rent privately (30%):

Table: Current Tenure Type & Location of those wishing to move:

	Living rent free	Stay with parents	Owner Occupier	Private rent	Rents from the council/ HA	Shared accommodation	Tied	Total
Balnain	0	0	3	2	0	0	0	5
Buntait	0	0	0	0	0	0	1	1
Drumnadrochit	2	0	6	7	3	1	0	19
Hinterland	0	1	2	0	0	0	0	3
Kilmartin	0	0	1	0	0	0	0	1
Not specified	0	0	1	0	0	0	0	1
<b>Total</b>	<b>2</b>	<b>1</b>	<b>13</b>	<b>9</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>30</b>

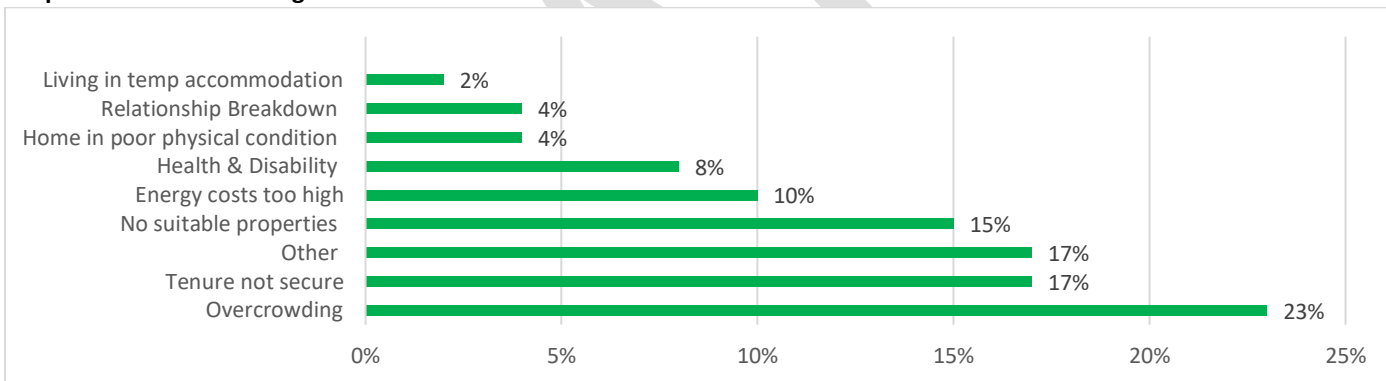
- Out of the 30 households looking to move, 13 (43%) are households with at least 1 child aged 16 or under. 10 out of the 13 households stated a reason for moving as being current home is too small / overcrowded.

- Of the 17 adults only households, 7 (41%) are single person households looking to move. 7 out of the 17 single person households also said they would benefit from downsizing, suggesting that they currently live in a home that is too big for them and would prefer a smaller, more accessible home.



- Respondents were asked to select the main reason(s) for wishing to move home and most selected multiple, with the top three reasons being: current home does not meet the needs of all household members, tenure is not secure and overcrowding or home is in poor physical condition.

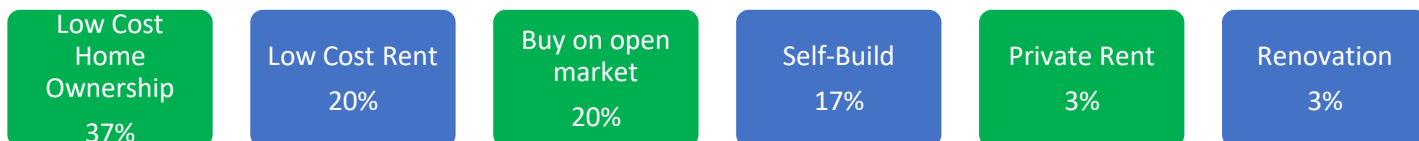
**Graph: Reasons for moving home**



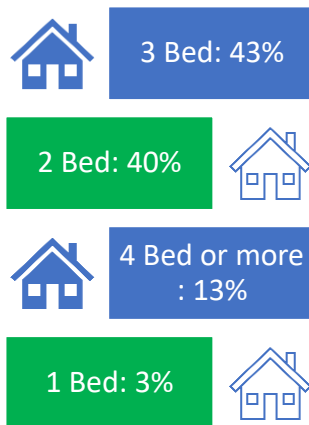
## 2.4) Tenure Choices for those wishing to move home

- All respondents wishing to move were presented with seven tenure choices and asked to pick their first choice tenure option for their new home and also state their preferred location.
- The survey is showing that there is a strong preference for an affordable home option, with the tenures of low-cost home ownership (37%) and low-cost rent (20%) being two of the most popular tenures selected. A breakdown of all preferred tenures, bed choices and location is as follows:

### Preferred Tenure Summary



### Bedroom Summary



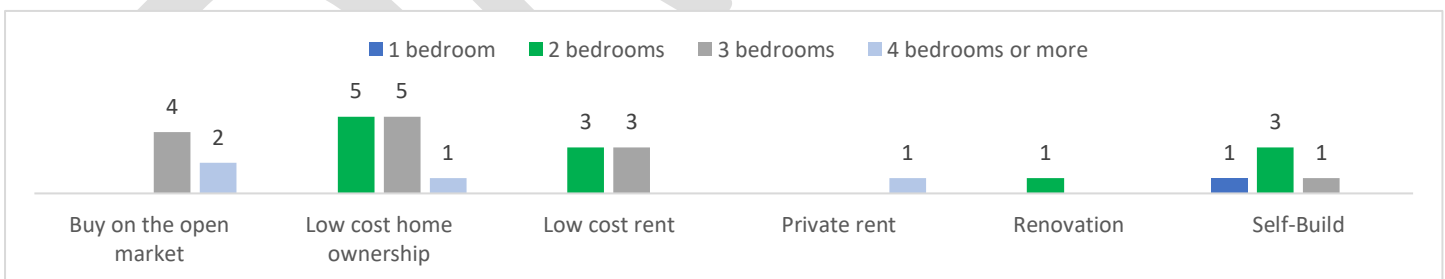
### Location Summary



- Overall, there was most demand for 2- and 3- bed units, and to a lesser degree, 1- and 4- bed units.
- Respondents were asked to select the preferred area for their new home and nearly 60% selected Drumnadrochit.
- The below table shows a full summary of tenure choice by area:

	Open Market	LCHO	Low cost rent	Private rent	Renovation	Self-Build	Total
Balnain	1	2	0	0	0	1	4
Buntait, Abriachan	0	1	0	0	0		1
Drumnadrochit	3	5	6	1	0	2	17
Hinterland	2	2	0	0	0	2	6
Not specified	0	1	0	0	1		2
<b>Grand Total</b>	<b>6</b>	<b>11</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>30</b>

Chart: Tenure Choice Profile by Bedroom Size



### Low-Cost Home Ownership Overview (LCHO)



Ardgeal, Kinbraig

Low-cost home ownership units are properties sold at a reduced cost to people who wish to purchase a property but cannot afford to buy on the open market.

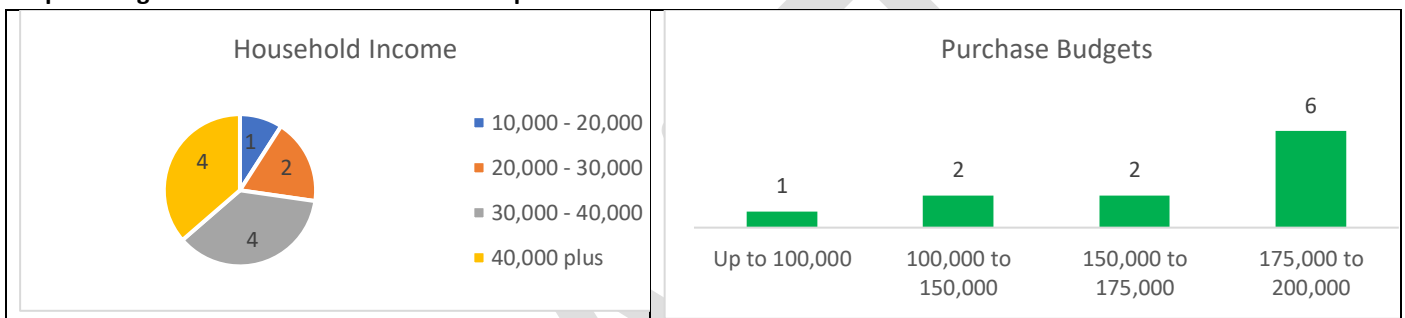
There are various options on how low-cost homeownership can be delivered and these are outlined fully in Appendix 1. One option of delivering LCHO homes is through community-led housing with CHT, and other rural housing bodies, securing a discount on the sale prices of homes, through the Rural Housing Burden.

- Low-cost Home Ownership (LCHO) was the option chosen by 11 respondents as their preferred first tenure choice, with strong demand for both 2 and 3 bed homes:

	2 bedrooms	3 bedrooms	4 bedrooms or more	Total
Balnain	1	1	0	2
Buntait, Abriachan	0	1	0	1
Drumnadrochit	3	1	1	5
Hinterland (rural)	0	2	0	2
Not specified	1	0	0	1
<b>Total</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>11</b>

- Respondent’s budgets varied from up to £100,000 to £200,000, with most selecting a budget of £175,000 to £200,000.

Graph: Budgets for Low-Cost Home Ownership and Household Income



- For 3 respondents that selected a budget of under £150,000, a tenure option of low cost rent may be a more realistic tenure option, based solely on this information.

## Self-Build Overview



Plots for self-build are mostly available through open market sale through a range of sellers or discounted self-build plots, that are offered for sale at less than market prices.

Schemes such as the Self-Build Loan Fund (SBLF) and Croft House Grant Scheme are available to help those interested in a self-build project.

[Scotland's Self-Build Loan Fund - Communities Housing Trust \(chtrust.co.uk\)](http://chtrust.co.uk)

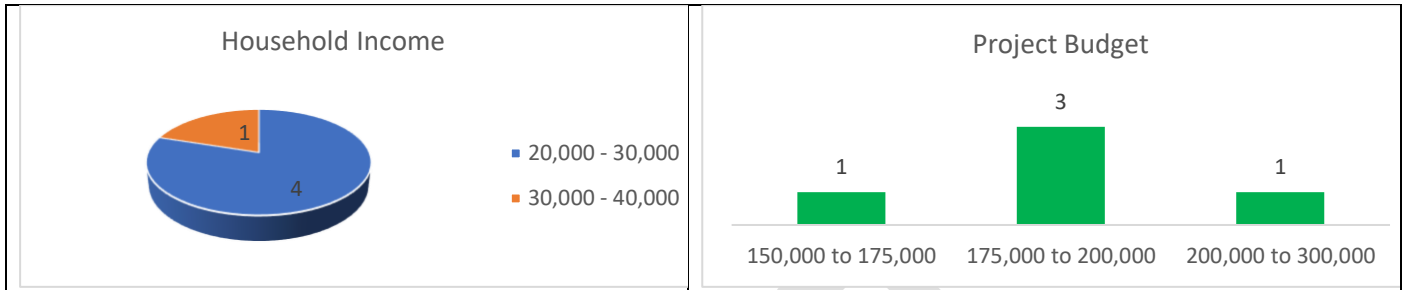
House in Mull constructed under SBLF.

- 5 respondents selected self-build as their first tenure choice, with most looking to build a 3 bed home.
- There was demand for self-build plots in 3 areas:

	1 bedroom	2 bedrooms	3 bedrooms	Total
Balnain	0	1	0	1
Drumnadrochit	0	2	0	2
Hinterland (rural)	1	0	1	2
<b>Total</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>5</b>

- Budgets for self-build projects ranged widely, with 3 out of the 5 selecting a budget of £175,000 - £200,000.
- For the respondent with a budget of under £175,000, based solely on this information and current construction costs, it is unlikely that a self-build project will fall within this budget due to recent increases in labour and material costs.

**Graph: Budgets for Self-Build and Household Income**



- An initial search showed a plot for sale at one site in Bunloit, at offers over £175,000 [Properties For Sale in Drumnadrochit | Rightmove](#) and another plot in Drumnadrochit at offers over £125,000 [Plots of Land for Sale in Scotland - Drumnadrochit, Loch Ness \(ruralhouse.co.uk\)](#)
- 6 out of the 7 interested in self-build do not already own a plot and would be interested in the option of purchasing a discounted plot. Given the lack of plots currently available and high asking price, discounted self-build plots should be considered as part of any future development.

[Low-Cost Rent Overview](#)



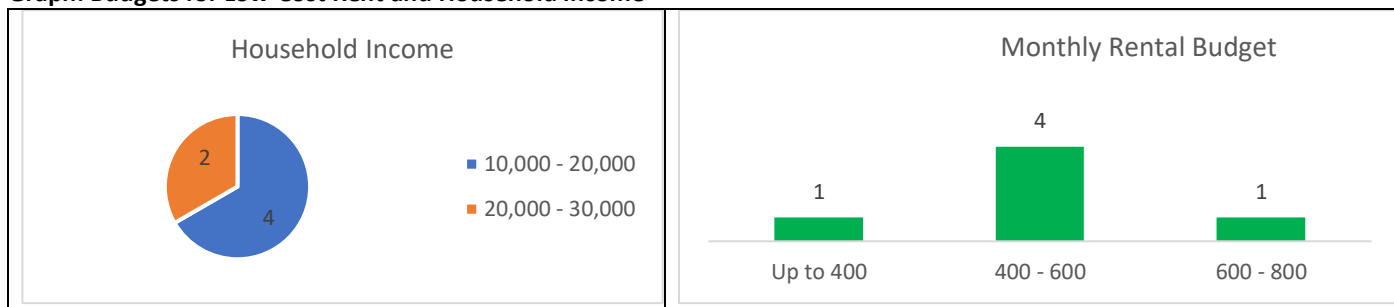
Low-cost rent levels are significantly lower than a tenant would pay in the normal market, with social rented housing, being provided by the local authority or by housing associations, being the most affordable rented housing option, along with offering secure tenancies.

Community Owned Rented Housing is another method of providing low cost rented homes in a community, where the community owns the home and it is rented out, usually at social rented housing levels.

- 6 respondents selected the first-choice tenure of low-cost rent, with demand for 2 and 3 bed homes.
- All those that selected this preferred tenure choice selected Drumnadrochit as their preferred location
- Only 1 out of the 6 that selected this option would consider shared accommodation in a house or flat.

	2 bedrooms	3 bedrooms	Total
<b>Drumnadrochit</b>	3	3	6
<b>Total</b>	<b>3</b>	<b>3</b>	<b>6</b>

**Graph: Budgets for Low-Cost Rent and Household Income**

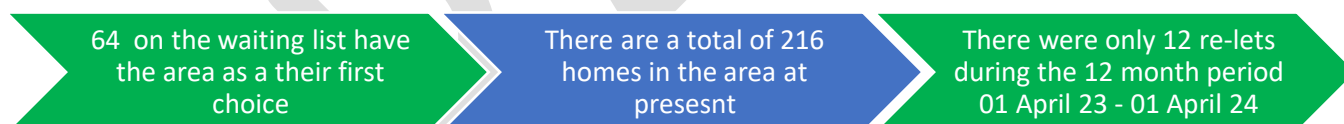


- Of the 6 respondents that selected low-cost rent as their first-choice tenure preference, most selected a monthly rental budget for £400 to £600 per month.
- However, dependent on the exact budgets, a budget of less than £400 may not be adequate if rents are set at the current Local Housing Allowance Rates.

**Table: Local Housing Allowance Rates** [Local Housing Allowance Rates: 2024-2025 - gov.scot \(www.gov.scot\)](http://www.gov.scot)

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
<b>Weekly Rent</b>	87.45	109.32	136.93	159.95	195.62

- Community groups, that own community housing, have flexibility and discretion at the rent levels set. These groups can devise their own allocations policies and this is an option worth considering as they are not bound by LHA rates.
- There is a common housing register in Highland called the Highland Housing Register, for those interested in social housing. The list at 1 April 2024 shows registered interest for housing in Loch Ness North as:



[Housing availability \(prospects\) | Highland Housing Register Prospects](#)

Bed size	Demand using 1st choice 01.04.2024			Demand using all choices 01.04.2024			Total Supply 01.04.2024	Re-Lets 01.04.2023 to 31.03.2024		
	Housing List	Transfer List	Total	Housing List	Transfer List	Total	Total	Housing List	Transfer List	Total
Bedsit/1 Bed	29	6	35	107	24	131	48	3	0	3
2 Bed	9	6	15	29	12	41	35	2	2	4
3 Bed	5	2	7	15	10	25	30	0	0	0
4+ Bed	4	3	7	10	9	19	4	0	0	0
<b>Total</b>	<b>47</b>	<b>17</b>	<b>64</b>	<b>161</b>	<b>55</b>	<b>216</b>	<b>117</b>	<b>5</b>	<b>2</b>	<b>7</b>

- Given the small number of re-lets during the period 01 April 2023 to 01 April 2024, it would suggest that those on the waiting list will have a significant wait to be offered a home in the area.
- Anecdotal evidence from CHT’s work in other communities suggest that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route, and either find other temporary housing solutions, move somewhere else or rent privately instead.

## Open Market Purchase Overview



Simpsons Park, Beaulieu

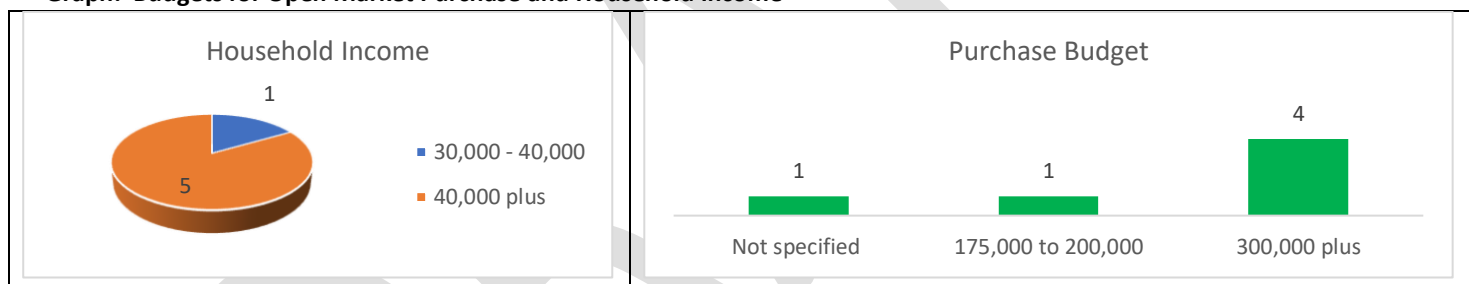
Information from Rightmove at the time of writing this report states an average house price of £279,941 in Drumnadrochit over the last year. [House Prices in Drumnadrochit \(rightmove.co.uk\)](https://www.rightmove.co.uk/house-prices-in-drumnadrochit)

Rightmove also reports that overall, sold prices in Drumnadrochit over the last year were 18% down on the previous year and 17% up on the 2018 peak of £240,139.

- 6 respondents selected open market purchase as their first-choice tenure for their new home, with 4 looking for a 3 bed home and 2 for a 4 bed home or larger.
- There were 3 areas in which respondents would look to purchase a home: h

	3 bedrooms	4 bedrooms or more	Total
Balnain	0	1	1
Drumnadrochit	2	1	3
Hinterland (rural)	2	0	2
<b>Total</b>	<b>4</b>	<b>2</b>	<b>6</b>

Graph: Budgets for Open Market Purchase and Household Income



- In general, housing for open market purchase, and housing developed as part of a mixed tenure development and sold on the open market, may provide cross-subsidy to help finance low-cost tenures and is an option worth consideration.

## Renovation Overview



As a rough guide, [Checkatrade](https://www.checkatrade.com) estimates it will cost between £76,900 and £138,800 to fully renovate a three-bedroom house.

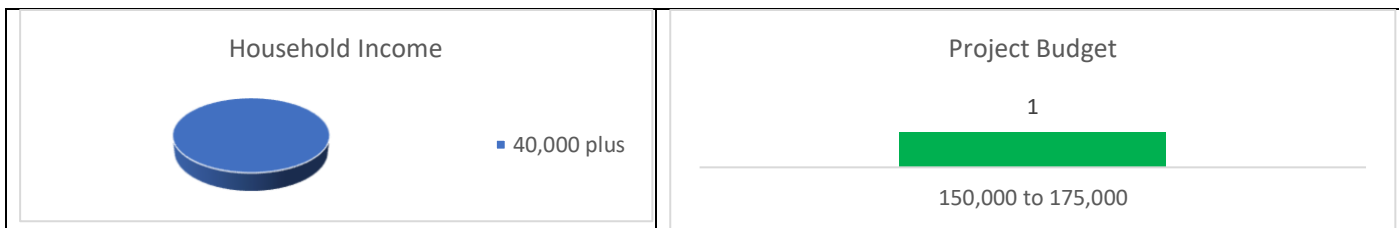
With inflation still running high, builders in demand and materials sometimes in short supply, home renovators are finding themselves shelling out a lot more for projects now than they did pre-pandemic. [How much do home renovations cost? - Zoopla](https://www.zoopla.co.uk/property/how-much-do-home-renovations-cost/)

2 bedrooms

Total

Not specified	1	1
Total	1	1

- Only 1 person selected the option of renovation and it is not clear from the results of this survey if they already own a property or not / have identified a property to renovate or not.
- Highland Council’s Empty Homes Officer can provide further information on the best ways to bring empty properties back into use and options available. [Empty Homes | Empty Homes | The Highland Council](#)



### Private Rent Overview

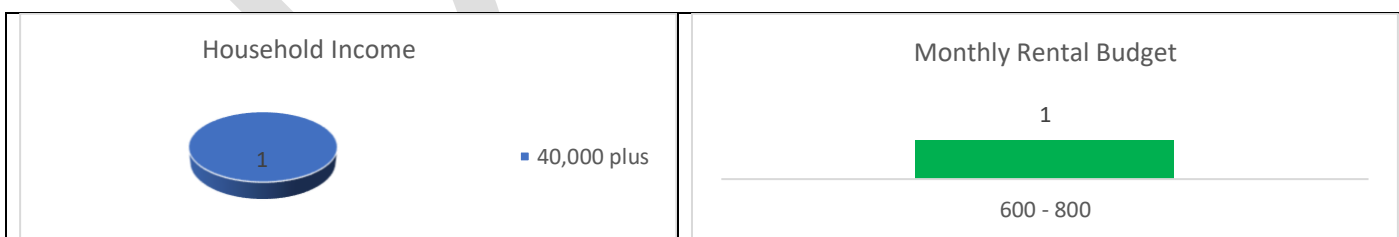


The basic Private Rented Sector definition of a private rent is a property owned by a landlord and leased to a tenant. The landlord could be an individual, a property company, or an institutional investor.

Since December 2017, almost all new private sector tenancies where someone moves into accommodation that is to be their main residence will be a **private residential tenancy**; normally abbreviated to “PRT”.

- 1 respondents chose this as their preferred tenure and they would be looking for a home in Drumnadrochit:

	4 bedrooms or more	Total
Drumnadrochit	1	1
Total	1	1



- An initial search on RightMove at the time of writing this report showed that there were no properties available for private rent in the area.
- Given rising rent prices, it is worth noting that private rent is no longer an option for many: *“Average rents for 2 bedroom properties, the most common size of property in the private rented sector, increased at a Scotland level by 14.3% in the year to end September 2023, to reach an average of £841 per month, up £105 per month compared with the previous year”*. [Private Sector Rent Statistics, Scotland, 2010 to 2023 - gov.scot \(www.gov.scot\)](#)

## Adaptable/ Flexi-Home for Rent Overview

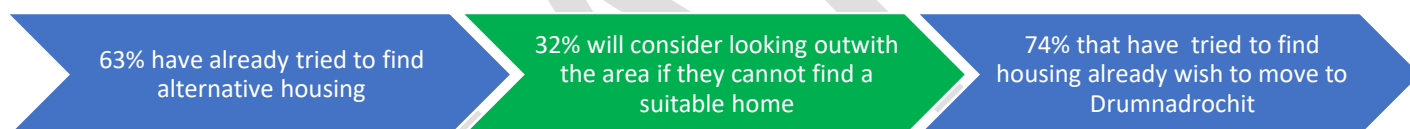


CHT Adapted Built home, Invergarry.

These are homes built to be flexible and adaptable, incorporating elements to support the changing needs of individuals and families at various stages of life. As part of the Scottish Government's new Housing 2040 strategy, it has published a new accessibility standard as part of a new housing strategy that will mean for the first time, homes in Scotland will have to meet a certain level of accessibility.

- Although no respondents selected the option of an adaptable flex-home to rent as their preferred tenure option, it is worth considering this type of home as part of any future housing developments, given that there were respondents that would like to downsize to a smaller, more accessible home.
- Further details on the accessible standard can be found in the guidance: [Housing 2040: Scottish Government Accessible Housing standard - Disability Equality Scotland Access Panel Network](#)

## 2.5) Respondents that have already tried to find alternative housing



- The majority of respondents (63%) wishing to move home have already tried to find alternative housing. Whilst the majority said that they would be willing to wait until a suitable property becomes available (8), some would consider leaving the Glen Urquhart area if housing isn't available (6).
- The respondents that have already tried to find alternative accommodation have tried to secure a new home in a variety of areas, with most looking for the tenure of low cost rent or low cost home ownership.

	Buy on the open market	LCHO	Low cost rent	Private rent	Renovation	Self-Build	Total
Balnain	0	1	0	0	0	1	2
Drumnadrochit	2	5	5	1	0	1	14
Hinterland	0	1	0	0	0	1	2
Not Specified	0	0	0	0	1	0	1
<b>Total</b>	<b>2</b>	<b>7</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>19</b>

## 2.6) Future Potential Independent Households in Glen Urquhart

There are 51 potential future households		
Low cost options, both to rent and buy, were the top tenure choices (75%)	The majority selected Drumnadrochit as the preferred location for a new home (51%)	Most would be looking for a 2 bed home (72%)

- In trying to assess potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in the Glen Urquhart area within the next 5 years. Overall, the survey identified 51 such potential new future households.
- Respondents were presented again with 7 tenure choices for these potential future households and asked to select a first-choice tenure preference, along with preferred location, and the results were as follows:

**Table: Household Leaver’s Preferred Tenures**

	Buy on Open Market	Low-Cost Home Ownership	Low-Cost Rent	Self-Build	Total
Balnain	2	0	0	2	4
Drumnadrochit	4	8	14	0	26
Hinterland	0	1	0	0	1
Not specified	2	0	3	0	5
Other area	2	4	8	1	15
<b>Total</b>	<b>10</b>	<b>13</b>	<b>25</b>	<b>3</b>	<b>51</b>

- The survey identified that there was support for a range of tenures for potential future households, with the majority preferring the option an affordable housing option: 25 opting for low-cost rent, and 13 opting for low-cost home ownership.
- At present, 12 potential future household leavers that are interested in low-cost rent are known to be currently registered on the Highland Housing Register.
- The majority of these future independent households would be interested in smaller 1 or 2 bed homes:



- It is encouraging from the results of this survey that people wish to remain in the area and providing a range of affordable housing options may be key to ensuring that younger people do not have to leave the Glen Urquhart area.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing or employment, or to access further education. The Scottish Government have recognised this in their plans to reinvigorate Scotland’s rural communities. The Scottish Government’s ‘Housing to 2040’ policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

## 2.6) Community Attitudes & Priorities



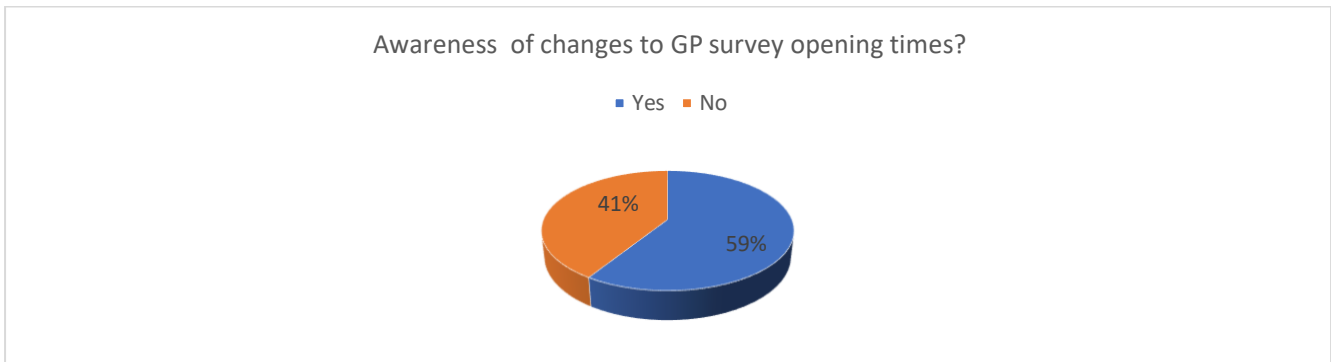
- All survey respondents were asked for their views on 14 statements relating to housing and community needs in area, and to what extent they agreed or disagreed with the statements.
- The results showed that overall, respondents were supportive of the need for additional affordable housing, that most people who live in the area want to stay permanently and that priority for any new housing should be given to local people.
- Most respondents (77%) were also of the view that local people have had to leave the area because they could not find suitable housing
- The following table provides a full outline of respondents' opinions relating to all 14 statements on housing in the area:

**Table: Resident's Views on Needs Housing in Glen Urquhart:**

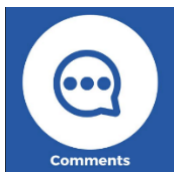
	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing	74	20	5	8	10
Local people have had to leave the area because they could not find suitable housing	65	22	20	9	0
Most people who live in our area want to stay permanently	36	46	30	3	0
Applicants who live and work in the immediate surrounding area should get priority for new affordable homes	79	31	4	2	0
Applicants who have a family connection should get priority for new affordable homes	38	52	15	7	4
Applicants from outside our community area should get priority for any new affordable housing	0	5	22	52	37
The people of our community welcome newcomers from other communities to live here permanently	16	55	29	13	3
Our community needs more smaller accessible homes	41	43	22	7	3
It is important that new housing is built with high energy efficiency standards	85	22	6	2	0
There are too many second homes in our community	55	26	24	8	1
Our community needs improved health and care provision	36	25	15	2	3
Local people have had to leave the area due to a lack of care services, including childcare	57	32	19	7	0

Our community needs more housing for families	38	40	27	10	1
It is important that any new housing built has provision for live work space / units	34	34	34	12	1

- Respondents were asked if they were aware of the planned changes to GP hours at the Drumnadrochit Health Centre and nearly 60% of respondents answered “yes”



- Many people chose to leave additional comments on the planned changes to the surgery opening hours. It is evident from the comments that these changes are a cause for concern as highlighted by the following comments:



*“Concerned over restricted access to care, time to get a GP appointment and quality of care.”*

*“It's hard enough to get appointments, now it will be doubly so. Adding more people to the village without expanding or supporting the GP surgery will make it practically impossible”*

*“Very unhappy. With the increase in population due to new houses we need more GP hours not less. We should be levelling up not levelling down for GP accessibility”*

*“The GP Practice was proactive and appointment waiting time was not long. With expansion of housing in the area it concerns me that there are more patients but less GP cover”*

*“Absolutely disgraceful! The village is rapidly expanding, and this has not been taken into account by NHS. People's lives are now suffering”*

- Finally, only 1 respondent answered “yes” to being a landowner with land that might be suitable for affordable housing and would be willing to discuss this further with Glen Urquhart Community Council.

## 2.7) General Comments from the Community:

- All respondents were invited to leave any general comments and from the comments left, there seems to be a consensus about both the need for improved local services and that any new housing should be for local people. Below is a selection of comments:



*“Prioritise locals please, and local facilities lacking considering planned growth*

*“We have land available for housing with local purchasers in mind. At the moment the planning regulations make it near impossible to create building plots. With the current housing crisis in place it makes it unacceptable that these rules are not being relaxed.*

*“I would also like to see more local services such as dentist/vet and more sports facilities I.e. a gym I also think any new housing on new developments should be ring-fenced to prevent them becoming short term lets and being purchased by investment companies (for profit)outside of the local area”*

*“Need better bus times, especially at the end of the working day.”*

*“Desperately need smaller starter homes for local young people, must be genuinely affordable taking into consideration local wages.”*

*“I support affordable housing, but I hope that the planning process will finally start to, recognise the need for adequate infrastructure and services to meet the growing population”*

*“Lovely village but sadly far too many second homes that are empty most of year. I understand the need for holiday accommodation as tourism is very important to local economy but not all holiday houses are self-catering /locally owned. A thriving village needs a mix of ages living ALL year round. A second home is indeed a luxury not a necessity. Affordable homes to rent or buy for permanent residents should be a priority.*

*“No more big housing developments without ensuring we have a medical centre that can cope”.*

## 2.8) Resident’s Survey Summary

The survey identifies a demand for affordable housing options now and in the future in each of the areas categorised for the purposes of this survey in Glen Urquhart. The clearest demand is in the village of Drumnadrochit, which is the hub of the Community Council area, and where most of the community services such as the secondary school and the GP surgery are situated.

The total number of homes required now and in the future is 81, and the majority of this figure is potential future households, which account for 51 homes. This signifies an important potential opportunity to retain a younger, economically active demographic by providing opportunities for local people, and preventing out-

migration. Throughout the Highland Council area, the population of young people is lower than average, whilst the largest demographic increase is in those over 75 (+60% in ten years).

The results show that there needs to be consideration of people that could benefit from downsizing to smaller, adaptable homes. 20% of respondents stated that their current homes are too large for them. Much of this group of people are living alone or with one other, over 60, and have at least 3 bedrooms in their current home. Providing more suitable homes for an older demographic could have the potential to increase the larger, family-sized homes for attracting younger people to the area, and keeping the school rolls at a healthy number.

Whilst Glen Urquhart primary and secondary school roll numbers are good, Balnain Primary is running under capacity and if this continues, will be at risk of being closed. This is an opportunity to explore increasing affordable housing options in the village of Balnain to ensure the retention of the school.

**Table: Combined total of Households Looking to Move and Potential Future Householders:**

	Open Market	LCHO	Low cost rent	Private rent	Renovation	Self-Build	Total
<b>Buntait, Abriachan</b>	0	1	0	0	0	0	1
<b>Hinterland</b>	2	3	0	0	0	2	7
<b>Not specified</b>	2	1	3	0	1	0	7
<b>Balnain</b>	3	2	0	0	0	3	8
<b>Other area</b>	2	4	8	0	0	1	15
<b>Drumnadrochit</b>	7	13	20	1	0	2	43
<b>Total</b>	<b>16</b>	<b>24</b>	<b>31</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>81</b>

### 3. Non- Residents Survey

#### 3.1 Respondent Profile

8 people replied to the Non-Residents Survey

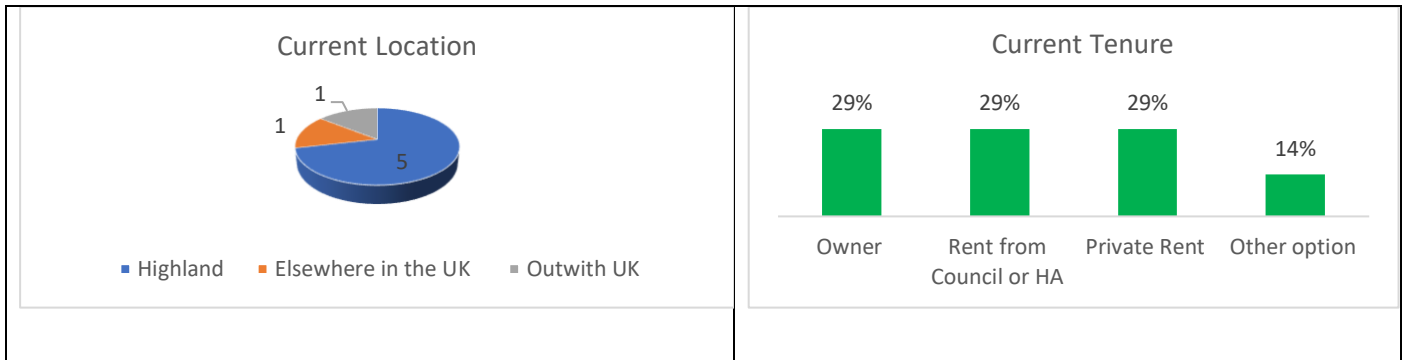


All 8 would be looking for a new home in the Glen Urquhart area



The majority looking to relocate currently live in the Highlands

- Although 8 people said they would consider permanently re-locating to the area, it is important to note that some respondents chose not to answer all questions. Therefore, the response rate for each question varies.
- Over 70% of those wishing to move to the area currently live in Highland (5).
- The existing tenure of those wishing to move is a mixture of owner occupier and rental options:



➤ There were various reasons selected for wishing to relocate, with living in the area 50% (5) being to top reason selected.



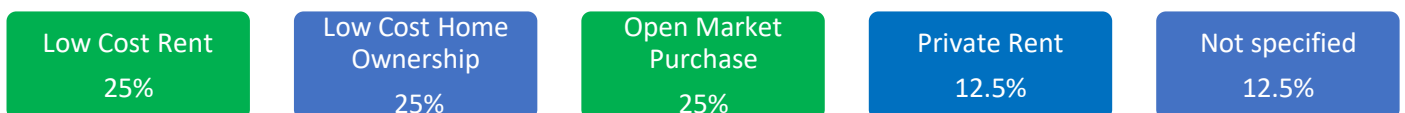
➤ 25% of households looking to relocate (2) have children under 16 or under.  
 ➤ Over a quarter of respondents (3) have lived in the Glen Urquhart area before and are wishing to return. When asked what was the main reason(s) that contributed to them leaving the area, most selected lack of affordable housing (3). A full breakdown of all factors that contributed to leaving are as follows:



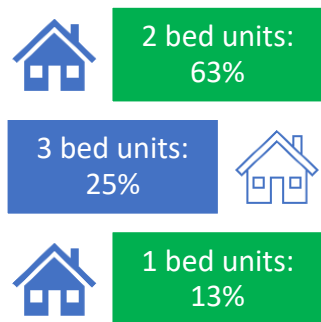
### 3.2) Housing Preferences for those wishing to relocate

➤ Similar to the resident’s survey, respondents were given seven tenure choices and asked to select their first choice tenure preference, along with preferred area.

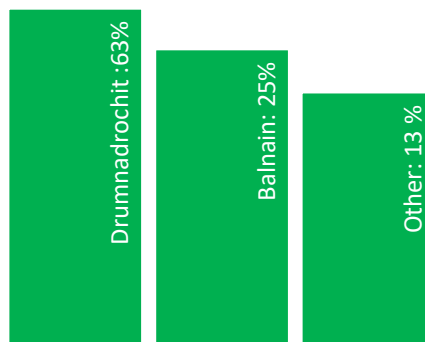
#### Tenure Summary



Bedroom summary



Preferred Location Summary

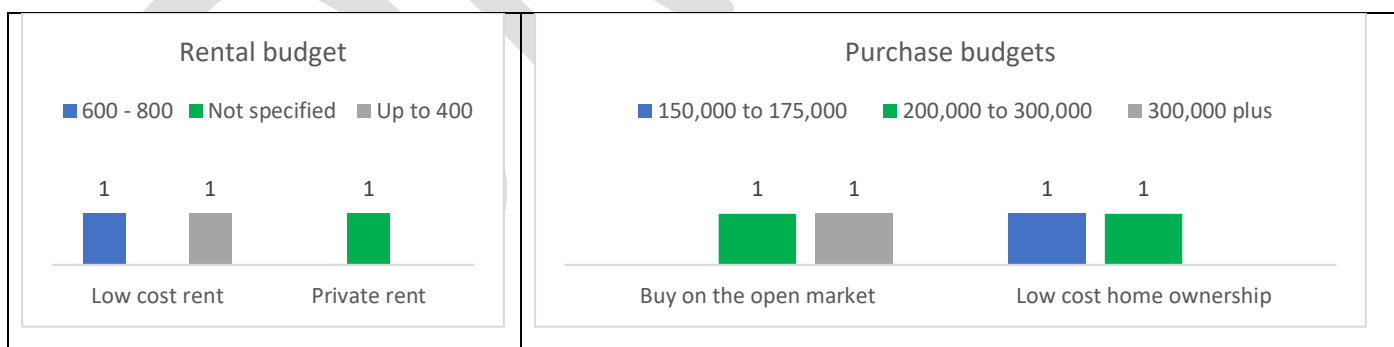


- There was interest in a variety of tenures from those wishing to relocate, with 50% selecting an affordable tenure to either rent (25%) or buy (25%).
- Most people would be looking for a 2 bed home if they were to relocate (5) and Drumnadrochit was the preferred location (5).

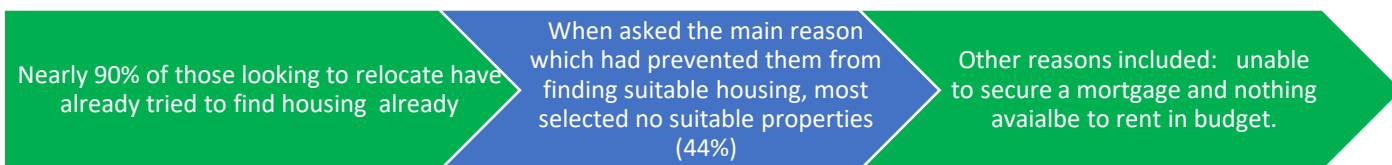
Table: Tenure Choice by Location

	Balnain	Drumnadrochit	Not specified	Total
Buy on the open market	0	2	0	2
Low cost home ownership	2	0	0	2
Low cost rent	0	2	0	2
Not specified	0	0	1	1
Private rent	0	1		1
<b>Grand Total</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>8</b>

- Respondent budgets, both for rental and purchase, widely varied and the charts below show a summary of both:



- As highlighted above in Section 2.4, high market prices in the Glen Urquhart area (average £279,941) may mean that those wishing to purchase on the open market with a budget of below £200,000, may not be able to compete on the open market.
- A high percentage of those looking to move have already tried to find housing in the area. This suggests that they are serious about moving and would do so, should they find suitable accommodation:



### 3.3) Services and Provisions

- All respondents were asked a question asking if they would be looking to set up a new business if they were to relocate and 50% of respondents said they would be looking to set up a new business (4).
- Respondents were given a list of 12 services and asked to rate if they were important to relocating or not. Overall, most services were ranked important to relocating with only 4 being rated as not important:



### 4) Business Needs Survey

- A separate survey was aimed at business and service providers, both those looking to set up a new business and those with an established business and established service providers, to try and find out how housing provision has impacted on their business / or envisage that it will impact on their business.

#### 4.1 Profile of Respondents looking to set up a new business

2 respondents are looking to set up a new business in the Glen Urquhart area		
Neither respondent currently lives in the area but would consider relocating to set up a business	Both anticipate that they would need to employ local people to work in their new business	1 would be looking for retail workspace to get their new business up and running

- The proposed sectors for the new businesses are tourism and hospitality.
- 1 stated that the new business would be based in Drumnadrochit but the other respondent did not specify a location.
- Only 1 out of the 2 decision to start a new business in the area would be linked to the provision of more affordable housing.
- Both new businesses envisage that they would employ additional staff, around 1-2 for each business and would employ some or all staff on a seasonal basis.
- Finally when asked what is foreseen as being the biggest barriers to setting up a new business, lack of staff and lack of housing were seen as the two barriers.

## 4.2 Profile of Respondents with an established business in the area

**6 respondents have an established business**



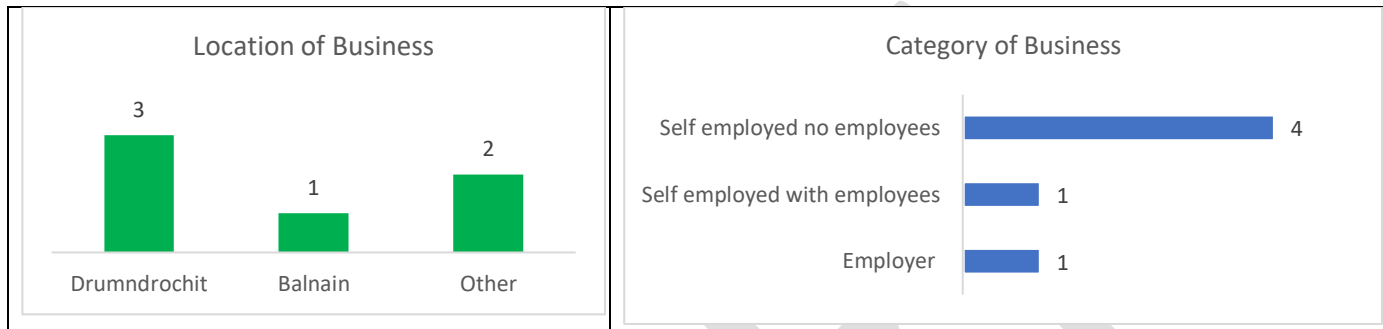
4 out of the 6 are self-employed with no additional employees



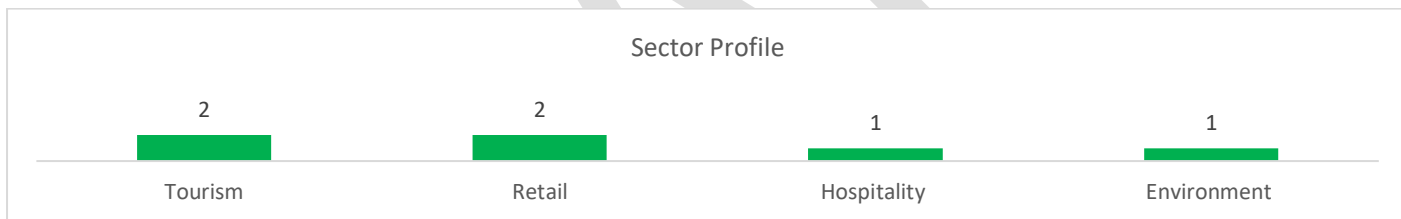
The business operate in a vairity of sections, but mainly in the tourism / hospitality or retail sector



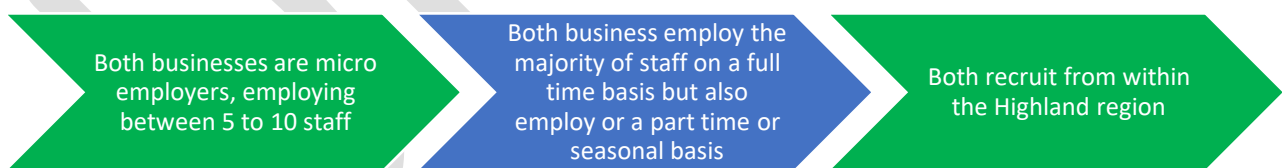
3 out of the 6 are based in Drumnadrochit



- Respondent businesses operate in a wide range of sectors and locations and the full profile of all respondent business is as follows:



- Only 2 respondent business employ additional staff and they are based in the environment and retail sectors:



## 4.3 Businesses that have experienced issues recruiting and retaining staff

1 business has experienced problems recruiting or retaining staff due to the lack of suitable housing		
The same respondent also said yes to having problems recruiting staff due to a lack of workers locally	This business encouters problems every time they try to recruit	In the last 3 years, this business estimates that between 5 to 10 people have turned down job offers

- Only 1 out of the 2 respondent businesses with additional staff have experienced difficulty recruiting staff due to a lack of suitable / skilled workers in the area. They typically recruit from the Highland wide area and

when asked about possible solutions to the problem, they suggested that more affordable housing was required.

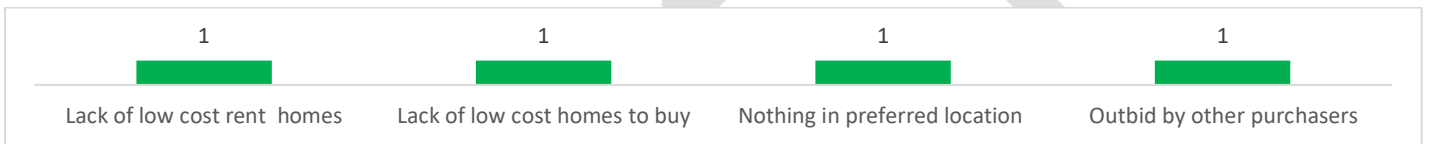
- This same business has experienced problems recruiting / retaining staff due to the lack of suitable housing locally and commented:

*“We always have the issue of potential staff being put off good jobs because of lack of affordable housing”*

- When asked specifically about numbers of staff that have left their employment or turned down jobs, this business estimated that due to a lack of affordable housing in the area they have:



- The respondent experiencing these issues was asked what they believe were the main reason that those looking for jobs could not find suitable housing, and they selected multiple reasons. A full breakdown of all reasons selected is as follows:



## 4.5 Views on Housing Provision and Workspace Requirements

Only 2 respondents do not think there is adequate housing provision locally and within commuting distance of their business



1 believes that the shortage of housing has negatively impacted on the operation of their business



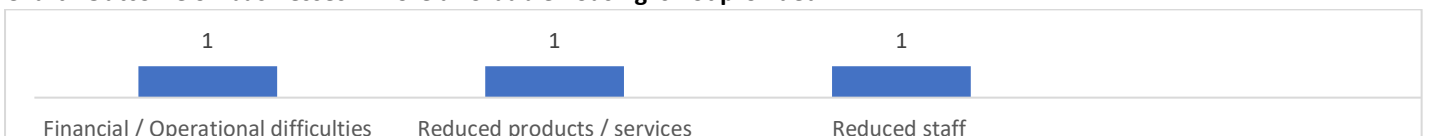
1 business has 2 existing employees that require housing in the area



3 respondent businesses would benefit from additional work space

- Only 1 respondent believes that the shortage of housing in the area has already impacted on the operation of their business, with this impacting them on a frequent basis.
- Looking to the future, the same 1 respondent believes that if more affordable housing is not provided then this will impact on the operation of their business. When asked what the anticipated outcome could be for their business, they selected multiple outcomes:

**Chart: Outcome on businesses if more affordable housing is not provided**



- The survey identified that 1 business currently has staff in their employment with a housing need:

1 business currently has employees with a housing need

This business estimates that they have 2 staff looking for housing

If the staff cannot find suitable housing, they may leave their jobs

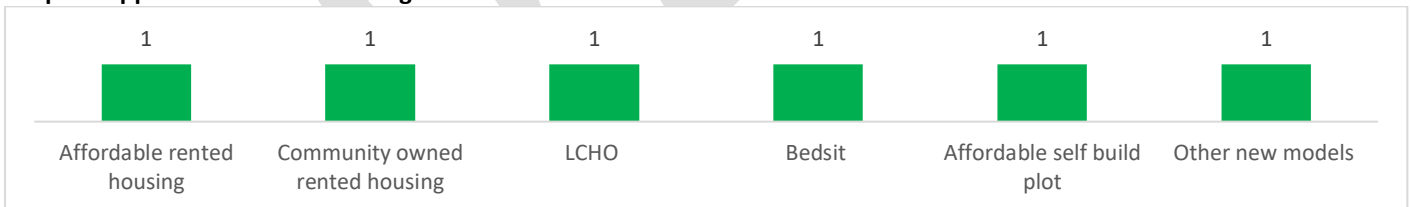
- 3 respondent businesses would benefit from additional workspace.
- All 3 have already tried to find additional space, with only 1 having identified a potential new work space:

Sector	Location	Type of space required
Retail	Drumnadrochit	Retail Unit
Tourism	Balnain	Not specified
Environmental	Bunloit	Office

#### 4.6 Business views on Housing Provision and Possible Solutions

- In trying to identify the best solution to meet the housing shortage in the area, respondents were asked to select the tenure options that they thought could best address the issue.
- Only 1 respondent answered this question and selected multiple options:

Graph: Support for Possible Housing Solutions



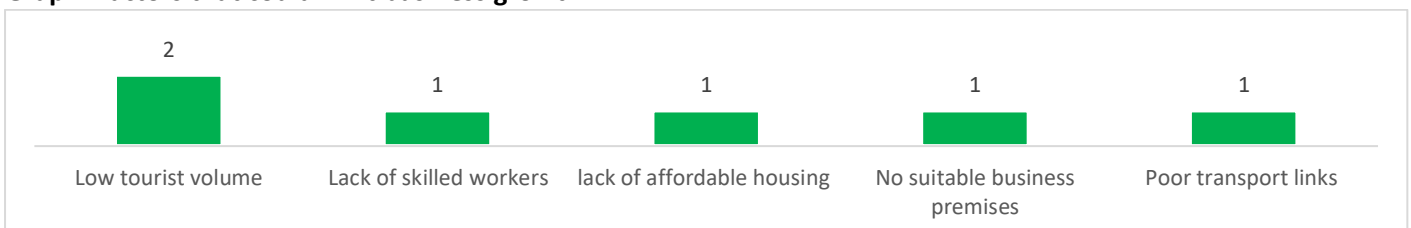
- 1 respondent however was against more housing being built in the area and commented:

*“No other housing required, I believe! When I moved here this village was quaint – it’s slowly being turned into a town!”*

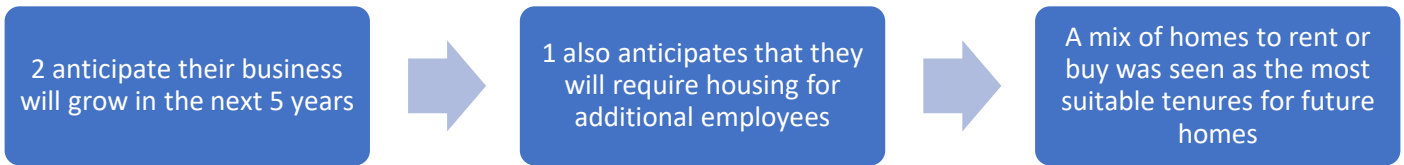
#### 4.7 Business Growth and the Future

- When asked what is considered to be the most limiting factors to growing your business, a variety of reasons were selected:

Graph: Factors that could limit business growth



- When looking to the future, it is encouraging that some of the businesses anticipate that they will grow within the next 5 years:



- Finally, two respondents left general comments as follows:



*“Due to cost of living/mortgage/heating our business is not sustainable as a standalone business. It requires one of us to also work full time outside of the business to meet the high levels of costs”*

*“Unless the council has a serious look at using the land resources available across the whole glen then we are going to witness the continued progression of Glen Urquhart transforming into a retirement town with no one around to provide the services that the old folks will need.”*

## 5) Final Conclusions

The survey results offer a snapshot of housing need at a particular point in time, and across a large area made up of several settlements with varying needs. The results have shown that there is a clear need for affordable homes driven from the existing residents and potential home leavers.

Whilst Drumnadrochit has seen an increase of housing development very recently, it is clear from the results of the survey that these properties are not within an affordable range for some local people. It is clear that allocations of housing from the recent developments in Drumnadrochit do not go far enough to meet the need, and therefore a community-led project could be considered in the locality, where communities have more control over who will be offered a home.

Based on the evidence provided by respondents with a need currently and within five years, local people are most interested in Low-Cost Home Ownership, Low-Cost rental homes and buying on the open market. Most have chosen either a 2- or 3-bed home as their preference.

Subject to funding conditions there may also be an option, where open market housing can be provided, of reinvesting the surplus from these sales as a cross-subsidy to help finance affordable housing developments – either as part of the same project or elsewhere. These options should be fully explored along with funding possibilities for community-led housing from both the Rural & Islands Housing Fund and The Scottish Land Fund.

Finding solutions to meeting the demand throughout the area may require a phased approach with support from strategic partners and funders.

## 5.1) Next Steps

- Use survey findings to guide the planning process, alongside the Local Place Plan (2024).
- Based on the survey findings, create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Explore and raise awareness of community-led housing, with public consultations and clear explanations of the route forward for community-led project. For example, CHT can provide a clear route by talking through our [Routemap](#).
- Run a local event to raise an understanding of the range of housing options and delivery opportunities available to rural communities. The survey suggests that people are concerned about more housing development in Drumnadrochit and surrounding areas, and this should mitigate some concerns.
- Maintain open dialogue within the wider Highland Council area in relation to the future housing strategy and to identify suitable locations for development. The high number of future potential households must continue to be a consideration for any future housing provision.
- Consideration should be given to the respondents who have expressed interest in a discounted plot in Glen Urquhart for a self-build project. Exploration of possible sites for this type of provision should be explored.
- Review Scottish Government funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be drawn from the results of this research. This can be done by determining the most appropriate initiatives, tenure, and size to fit the specification of each community.
- Explore the options for partnership working with key stakeholders such as the NHS, Highland Council, local businesses, local landowners, or housing associations. This can broaden the scope of any future project and can provide further project viability, expertise, funding streams and support.
- Secure support from Highland Council to ensure that any development aligns with and compliments their Affordable Housing Supply Programme.
- Consider the local housing needs derived from businesses and the skill shortages locally to evidence the requirement to provide affordable housing options to businesses. Discuss opportunities key local businesses and social enterprises to develop the most flexible solutions.
- Identify empty properties that could be renovated or converted into affordable housing. Consider the best route for delivery including community-led, local authority, Registered Social Landlord, CHT or the private sector.
- Future proof new developments as much as possible by exploring the use of renewable energies on or off site to help provide power supplies / energy storage to new homes. Explore funding routes at an early stage.
- Explore complementary uses for sites which would sit alongside new housing such as seasonal accommodation, office accommodation, community shop, community campsite or private housing. These can reduce risk, attract additional funding options, and provide benefits to the community.
- Explore a multi-sectoral approach in the area where local businesses, the care sector and larger private businesses that are operating in the area work together to increase investment in housing for their employees and contribute to a circular economy. Costs of materials, attracting tradespeople, and improving infrastructure could be reduced and shared if there is a multi-partner, cross- portfolio approach, and CHT can provide assistance with this.

## Appendix 1 - Tenure options summary

There are a wide range of housing models available which can offer secure homes for those in housing need. Below is a very summary of some of tenure options available and suitable for small scale rural development:

### **Low-Cost Rent**

*Social Rented Housing* – Is provided by the local authority or by housing associations. This is the most affordable rented housing option, offering secure tenancies. Households wishing to make an application need to register with local authorities or Registered Social Landlords (RSL's)

*Mid-Market Rented Housing* – is provided by several organisations to provide rented housing at a lower cost than market rent.

*Community Owned Rented Housing* – where the community owns the home and it is rented out, usually at social rented housing levels.

*Market / Private Rent* - provided by Private Landlords. Rents are set at the discretion of landlords and are dependent on market forces in the area.

### **Low-Cost Home Ownership**

There are various options under this model, but popular options include:

*Discounted Homes for Sale* – This is where the selling price of the home is discounted by at least 20% and the discount is secured by a mechanism called the Rural Housing Burden. An affordability assessment is done to ensure purchasers cannot afford to purchase a similar home at full open market prices.

*LIFT – New Supply/ Open Market Shared Equity* – are schemes usually provided by Housing Associations, which usually form part of mixed developments including social housing and other tenures. Purchasers can buy a share in the property of between 60% and 80%, depending on affordability.

*Rent to Buy Scheme* –It offers a home to rent for typically 5 years, cash-back on select projects and the option to purchase the home with a discount of at least 20%. Communities can adapt this scheme.

### **Self-Build**

*Discounted Self-build Plots* – are offered for sale at less than market prices. CHT offers a range of self-build plots with discounts protected with a Rural Housing Burden. <http://www.chtrust.co.uk/rural-housing-burden>

*Market Plots* – are for sale at the open market valuation through a range of sellers.

*Self-Build Loan Fund* – The Self-build Loan Fund offers bridging finance to those finding it difficult to secure through high street lenders. <https://www.chtrust.co.uk/scotland-self-build-loan-fund.html>

*Crofter's Housing Grant Scheme* – is available to registered crofters to build a new home or to renovate an existing property. It is means tested and can be used with the Self-build Loan Fund, so long as the plot for the house has been de-crofted. <https://www.ruralpayments.org/publicsite/futures/topics/all-schemes/croft-house-grant/>

*Community self-build plots* – many community landowners can provide discounted self-build plots for sale. Contact CHT to discuss the options.

*Woodland Crofts* – can offer a valuable supplementary income resource and look after the environment. For information on getting a croft or developing crofts on your land, refer to: [Woodland Crofts | Supporting Lives & Livelihoods through Managing Woodland.](#)

