THE ISLE OF GIGHA HERITAGE TRUST

ISLAND OF GIGHA HOUSING NEEDS SURVEY REPORT

.

COMMUNITY HOUSING SCOTLAND

Prepared by

Community Housing Scotland,
September 2019

Table of Contents

1. Executive Summary

Community Housing Scotland (CHS) was commissioned by Isle of Gigha Heritage Trust to carry out a survey of housing and community needs to inform further operational and development plans and to establish if there is demand for future new housing provision and a community hub facility. The study reveals a number of informative and important results, which are summarised as follows:

Summary of Survey Results

- There were 54 responses to the survey, representing 132 people, 91% said they permanently reside on Gigha.
- 67% of respondents strongly agreed or generally agreed with the statement that, *'our community needs more affordable homes to rent*' while 72 % generally agreed or strongly agreed with the statement, '*our community needs more affordable housing options to buy'.*
- The main household composition of the permanent residencies were two individuals (48%) and three individuals (22%)
- 51% of respondents own their home. The remaining 49% were renting from IGHT (33%) and other social rentals.
- 4 respondents (8%) said that their home does not currently meet the needs of all their household members; the stated reasons being a need for more space and better access.
- 11 respondents (22%) said that their home would not meet the needs of their household members in five years' time, the stated reasons being age related access / mobility issues and a need for increased space.
- 9 respondents (18%) stated that they would consider moving home. Of them 5 said they would like to stay on Gigha
- 17 respondents (35%) stated that at least one household member will be planning to move out of their house in the next five years.
- 12 people said they were aware of friends or family who have left the island due to lack of suitable accommodation. Of these 4 were hoping to return to live on Gigha.
- In total 17 people expressed a desire to move, on or back to Gigha. This accounted for island residents, those looking to leave home and set up their own home and those who have left the island but wish to return. Preference is for 1 or 2 bedroom homes.
- When asked what would encourage more families to remain or move to the area, 31 respondents (72%) stated jobs and employment and 18 respondents (42%) stating more suitable housing.
- 15 respondents (29%) said they would consider starting their own business.

- Respondents stated more tourist accommodation (12 responses); brewery/ distillery (10 responses); and food production businesses (10 responses) as business they would most like to see in the community.
- There is evident demand for housing on Gigha and a suitable site has been identified.

2. Introduction & Methodology

2.1. Introduction

- Community Housing Scotland (CHS) was commissioned to carry out a Housing & Community Needs survey, on behalf of The Isle of Gigha Heritage Trust (IGHT)
- The Island of Gigha, is the most southerly, of the Hebridean Islands. Seven miles long by a mile and a half wide, and situated three miles west of the Kintyre peninsula, less than three hours drive from the city of Glasgow.

Location of Gigha

2.2. Methodology

- This study was commissioned to inform future operational and development plans and to establish whether there is demand for future new housing provision and community facilities on the island. The study used information from a number of sources:
  - Desktop analysis of available demographic and housing demand data
  - Analysis of other relevant reports and statistics
  - Twenty postal self-completion household questionnaires
  - Option to complete survey online and link on a QR code
- The survey was available online and the link to the surveys were promoted online. 20 surveys were printed out and distributed to households by community members.

- Respondents were invited to share their views even if they do not currently reside on Gigha or have an immediate housing need and sought the views of respondents on a wide range of housing and community related matters designed to build up a picture of Gigha, its issues and priorities.

2.3. Response Rate

- The survey received 54 responses, representing 132 people. This is a high response and a good representation of the communities views considering Gigha has 74 occupied households and population of 163, recorded in the 2011 census.
- Of the 54 who responded to the survey, 49 (91%) stated that their home was their main or permanent residence. The assumption can therefore be made that the remaining 5 (9%) are second home owners and their profile and housing need are not taken into consideration in section 3.
- It should be noted that respondents did not answer all questions in the survey. The report therefore provides a breakdown of how many respondents answered each particular question.
- In common with other housing surveys, the report provides a snapshot of the housing need at the time of writing.
- The data from the 2011 census has been used for comparison in this report.

The new definition of household in the census is:

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

3. Respondent Profile

3.1. Household Tenures

- The survey returns are broken down into different tenure types and compared against the 2011 census results for Gigha the Argyll & Bute region and Scotland as a whole.

Table 1. Tenure Profile

Tenure	Survey Respondents %	Gigha 2011 Census %	Argyll & Bute 2011 Census %	Scotland 2011 Census %
Owner occupied	51%	23%	66.5%	62%
Rented from Council	0%	0%	0%	13.2%
Private Rent	0%	41.9%	12.5%	11.1%
Rented - other	33%*	0%	1.7%	1.3%
Living Rent Free	0%	2.7%	2.1%	1.3%
Other Social Rented	16%	32.4%	18.9%	11.1%
Tied	0%	N/A	N/A	N/A

*Rented from IGHT

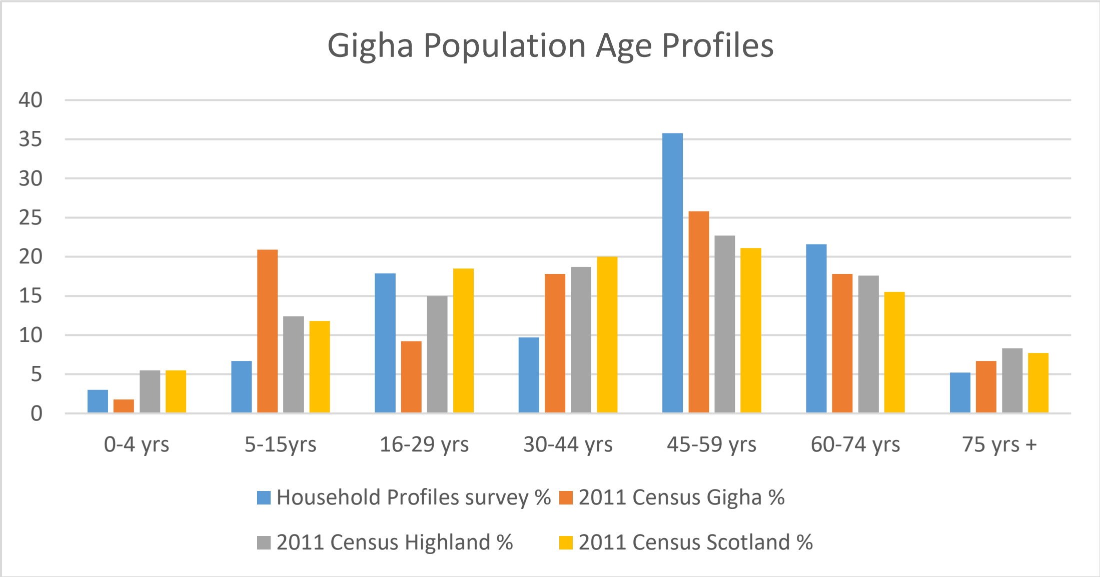
- The majority of survey respondents 51% are owner occupiers. This is more than double the 23% reported in the 2011 census for Gigha but less than the Argyll & Bute (66.5%) and Scotland (62%) average.
- Argyll & Bute Council do not directly rent any housing having transferred their housing stock to the Argyll Community Housing Association (ACHA), who have 2 homes on Gigha. Fyne Homes also have 18 homes on the island.
- The number of respondents renting privately was very different to that recorded in the census. The survey results show that no respondents are renting privately, whereas in 2011 census for Gigha, 41.9% were recorded as renting privately a figure almost four times the Argyll & Bute census figure (12.5%) and Scotland census figure (11.1%).
- However, 33% of survey respondents indicated that they rent from IGHT. This compares to 0% who are recorded in the Gigha census as renting from other and the Argyll & Bute Council (1.7%) and Scotland (1.3%) average, but is close to the census figure for private renting.
- The census 2011 data for Gigha shows that there are a total of 95 household spaces on Gigha, of which 74 (78%) are occupied household spaces and 21 (22%) are unoccupied. Out of the 21 homes that are unoccupied, 17 (18%) are second residencies / holiday homes. This is far higher than the Argyll & Bute second home rate of 7.1%, which is the highest in Scotland, and the Scotland rate of 1.5%.

- When asked "how long have you lived on Gigha?" the majority of respondents 59% stated that they have been resident for over ten years, 18% have been resident for less than two years, and 18% between two to five years, with 4% between six to ten years.

3.2. Age & Composition of Households

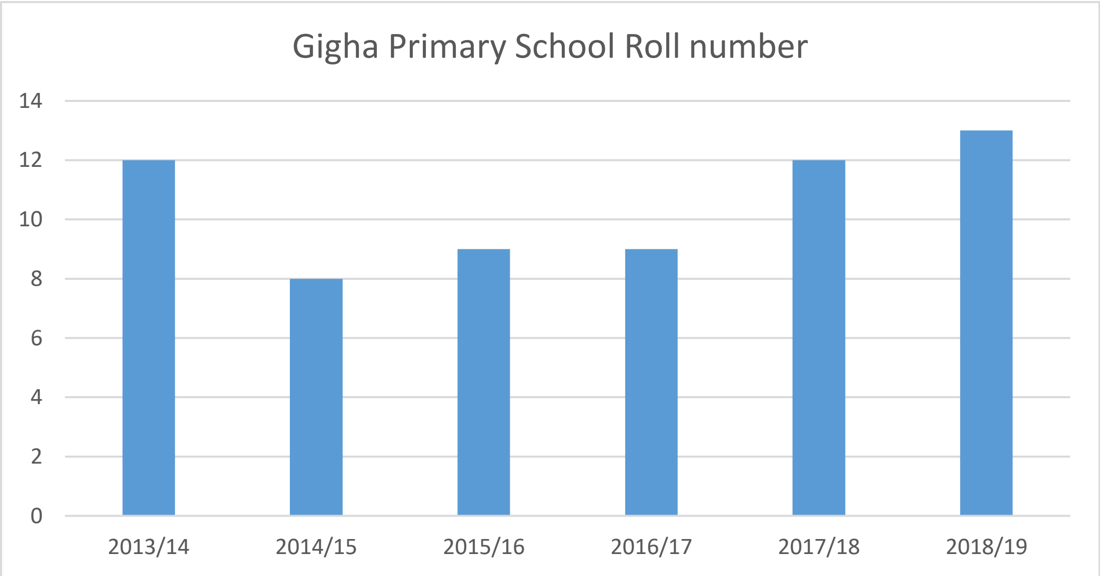
- A total of 49 respondent households provided information on the age of all individuals living in their household and this accounted for a total of 132 individuals.
- Of the 132 individuals, 35.8% (48) were aged 45 - 59. This percentage is higher than the figure reported in the Gigha 2011 census (25.8%), however, 45-59 years of age was also the dominating age in the census. The survey results are also higher than 2011 census results for Argyll & Bute, receiving 22.4% and Scotland, 21.1%.
- The survey results for ages 60 – 74 were slightly higher than those reported in the Gigha census. This age group accounted for 21.6% of the survey results against 17.8% in the census.
- Whereas the 75+ age category accounted for 5.2% of respondents against 6.7% in the census.
- In contrast, the percentage of people aged between 16 and 29 in the survey was almost double that reported in the census. This age group accounted for 17.9% of survey individuals in comparison to 9.2% indicated in the census. The survey results are also higher than those in the Argyll & Bute census (14.3%) but similar to the Scotland census (18.5%).
- The 30-44 year olds accounted for 9.7% of survey respondents in comparison to 17.8% in the 2011 census. This is significantly lower than the Argyll & Bute figure of 18.4% and the Scottish average of 20%.
- The number of young people in Gigha, differs from the census data with 3% between 1-4 years of age, compared to 4.7% in Argyll & Bute & 5.5% in Scotland. This is a marked increase on the 2011 census data for Gigha, where only 1.8 % were registered in this category.
- The 5-15 year age group accounted for 6.7 % of survey respondents, compared to 20.9% in the 2011 census for Gigha. The Argyll & Bute & Scotland figures are 11.7% & 11.8 % respectively.
- The survey responses, when compared to the census data, indicate some interesting shifts in demographics, many of which do not reflect, regional of national trends. A full breakdown of respondents' ages, compared to the 2011 census data, is provided in the table below:

Table 2. Age of Household Occupants



- The school roll on Gigha has seen a decline and recovery over the last 5 academic years as illustrated below.

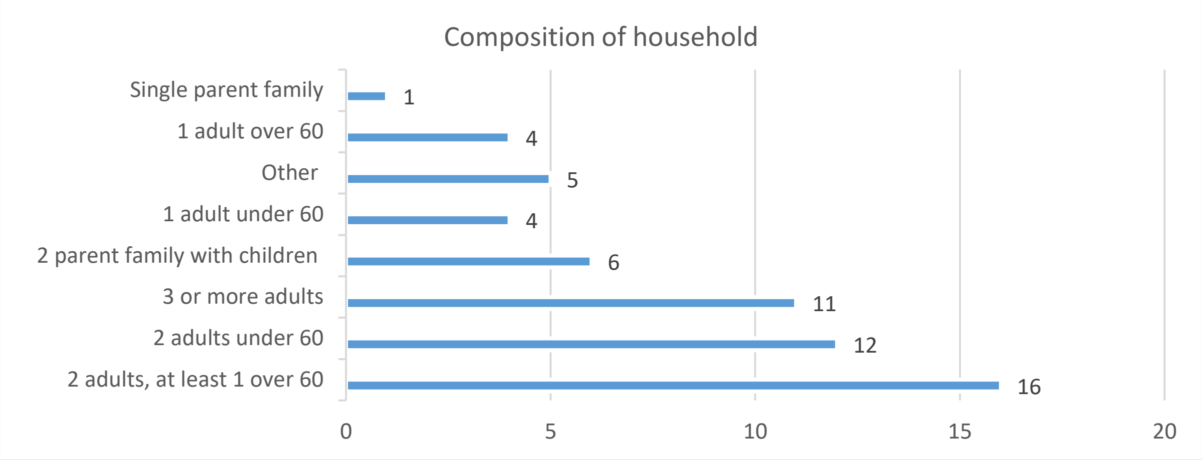
Table 3: Gigha Primary School Roll



- The majority of survey respondents, 12 (24%) live in a household with two adults both under 60. This is followed by 11 households where there are three or more adults all over 16 years of age, then 8 households (16%) where two adults with at least one over 60 years of age.

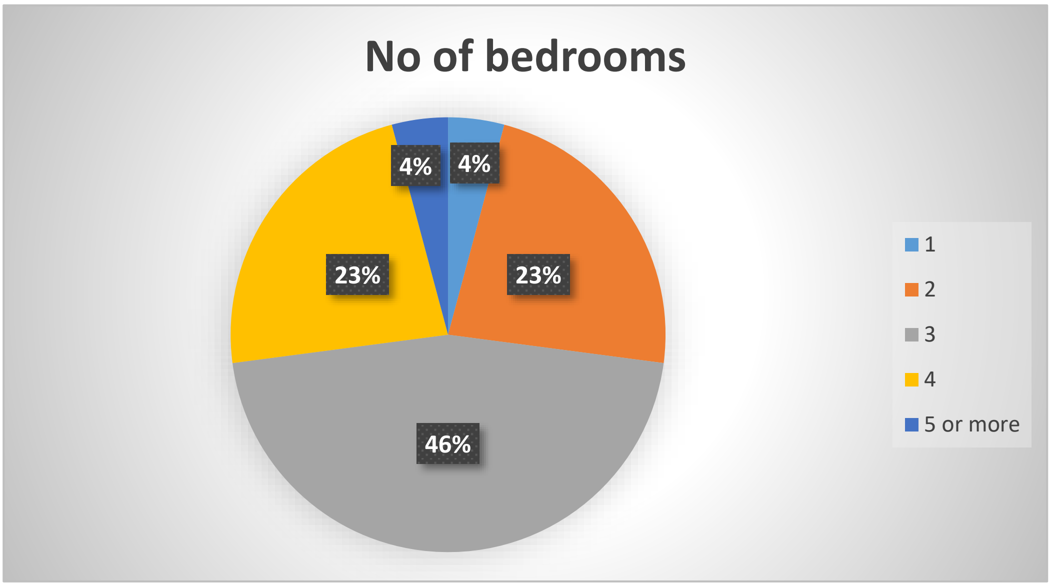
- These results differ from the 2011 Gigha census where the most common household composition was a one person household, under 65 years of age (23%) compared to 4% for the same category in the survey. With the second most common category being a one person household, aged over 65 years (14.9%), compared to 8% for the similar category in the survey.

Table 4. Household Composition



- When asked "how many bedrooms are in your home?" 22 out of 48 (48%) answered 3 bedrooms, 11 (23%) answered 2 bedrooms and 11 (23%) answered 4 bedrooms. A full breakdown of the property sizes can be seen in the table below.

Table 5. Property Size



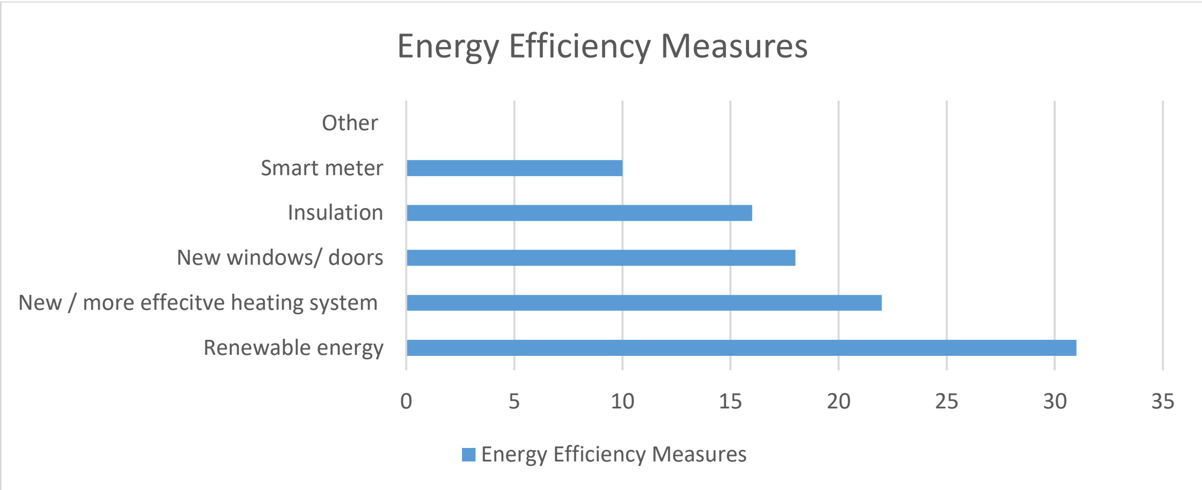
- There are 10 households that have two or more spare bedrooms. 6 of these properties are owned with 2 rented from IGHT and 2 social rented- other.
- Of these 10 properties identified, 6 are occupied by at least one household member aged 60 plus. None of the 10 said that they would like to move home.
- Of the 6 homes owned, 1 has 5 or more bedrooms; 2 have four bedrooms, and 3 have three bedrooms. If these respondents were to downsize this would free up a home in the area for a larger household that are looking to buy.

4. Current Household Needs

4.1. Energy Efficiency Measures

- Survey respondents were asked if they spend more than 10% of their income on energy bills. 49 respondents chose to answer this question with 25 (51%) answering "yes" and 24 (49%) answering "no".
- The Scottish Government defines fuel poverty as "A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use." (http://www.gov.scot/Publications/2002/08/15258/9955).
- The follow on question asked "would your home benefit from energy efficiency measures?" and 42 (88%) respondents answered "yes" to this question. Respondents were then asked to identify what energy efficient measures they require and the top three identified were renewable energy i.e. solar panels, air source heat pumps 31% new or more efficient heating system 22% and new windows / doors, 18%. A full list of measures is contained in the table below:

Table 6. Energy Efficiency Measures

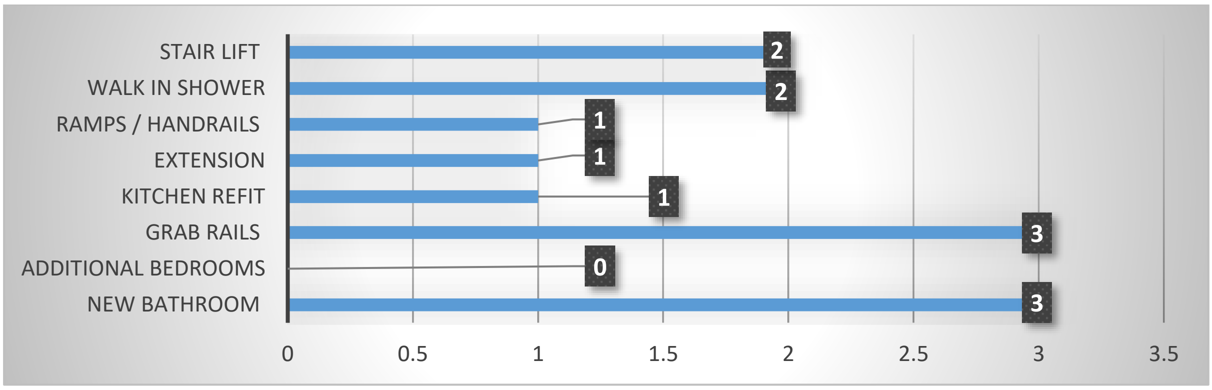


Note: The energy savings trust can provide information and support on all energy matters and the measures and assistance available: http://energysavingtrust.org.uk/domestic-0. Home Energy Scotland provides free, impartial energy efficiency advice to householders, community groups and businesses and can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

4.2. Adaptations or Improvements to Current Home

- Respondents were asked “does anyone in your household have difficulty living in your home because of their age, a disability or long term illness?” and 9 respondents answered “yes” to this question with six of those households containing at least one adult aged 60 or over.
- Furthermore, 2 out of the 9 have said that they are considering moving home, both listing health/ disability issues as the reason for wishing to move.
- 6 out of the 9 also answered yes to improvements or adaptations being required to allow them to continue living in their current home. In addition to this, a further 3 survey respondents answered yes to requiring improvements / adaptations bringing the total of respondents requiring adaptations, to 9.
- Of the 9 respondents, 6 are owner occupiers. The remaining respondents rent from IGHT (2) and other social rent tenure (1)

Table 7. Household Improvements / Adaptations



- Most respondents selected that improvements were required to their bathroom or they grab rails. Most respondents selected several options.
- Out of the 9 respondents who answered yes to requiring improvements or adaptions, 2 are considering moving home and their housing need is considered in Section 5. This suggests that the other 7 may consider the required improvement / adaptations to their home in due course to allow them to continue living in their current home.
- Argyll & Bute Council offers home improvement grants to eligible owner occupiers and assistance to Argyll & Bute tenants for improvements / adaptions to their homes. For more information please see https://www.argyll-bute.gov.uk/housing/adaptations-existing-houses#grants

- A number of respondents answered “no” to their current home not meeting the needs of all household members now, (4). Of these, 3 stated their home would not meet all household members’ needs in five years’ time All three are considering moving home.

5. Housing Needs and Demands

5.1. Householders that are Considering Moving Home

- When asked if considering moving home, a total of 9 respondents answered yes, with 5 stating they would like to stay on Gigha and 4 would like to move away.
- Current tenures of the 4 wishing to leave the area are 2 owner occupied; one rented from IGHT and one other social rent.2 households have 1 bedroom, 1 has 2 bedrooms and 1 has 3 bedrooms. All are 2 person households.
- Of the 5 households wishing to move and stay in the area, 2 answered “no” to their home currently meeting all their household members’ needs. When asked if their home would meet all their household needs in five years’ time, 3 respondents answered “no”.
- The preferred first tenures of those wishing to move home and stay on the island include renting from IGHT, building a home, buying a property, renting a smaller more accessible home and ‘other’ demonstrating a demand for mixed tenures in any development if possible.
- The tenures of those considering moving home, but wishing to stay on Gigha, is: owned (3) and other social rent (2)
- Of the 5 respondents who wish to move, and stay on Gigha, 2 selected multiple tenure options and 1 selected no preference for tenures. The remaining two respondents selected renting a smaller accessible home, and building a home, as preferred tenures.
- Building a home was the most popular first tenure type chosen by three respondents (it should be noted that two of these respondents selected multiple 1st choice preferences). It may therefore be worth considering affordable plots in any development to make self-build a possible option for those with limited resources.
- The Self Build Loan Fund, a Scottish Government fund that is being administered by HSCHT, could be used to help fund construction costs and be repaid with a traditional mortgage on completion. This would only be possible if applicants met certain criteria. More information on the fund can be found on HSCHT’s website: https://www.hscht.co.uk/scotland-self-build-loan-fund.
- Renting a smaller accessible home was selected by one respondent and a budget of £276-£400 per month was given.
- The respondent who would like to buy a smaller home stated that they currently own their home, this could potentially free up a larger home for those looking to upsize.
- The reasons selected for moving included- desire to own their own home/ security of tenure; to form a new household; health & disability issues; current property too small.

Table 8: Householders Considering Moving and staying on Gigha

Tenure of current home and bedrooms	Composition of home	Does current home meet household needs?	Will home meet household needs in 5 years' time?	Reason for wishing to move	Timescale for moving and bedrooms required	Preferred 1st choice tenure	Preferred 2nd choice tenure	Preferred 3rd choice tenure	Monthly rental budget	Budget for purchasing a home
Other social rent 3 bedrooms	1 x 5-15 yrs; 1 x 16-29 yrs 2 x 30-44 yrs	**No**	**yes**	Current housing costs too expensive, To become a home owner, To get greater security of tenure	Immediately 3 bedrooms	Building a home or Renting from IGHT	Buying a property or buying a low cost shared ownership	Renting from Council or housing Association	£501 - £600	£175,000 to £200,000
Owned 2 bedroom	1 x 45-59 yrs 1 x 60-74 yrs	**yes**	**No**	Access to the property is down a farm track so if we have the need of disabled aids access would not be possible	Within 3 years 2 Bed	Building a home	Buying a property on the open market			£100,000 to £150,000
Owned 3 bedroom	1 x 16-29 yrs 2 x 45-59 yrs	**yes**	**yes**	To form a new household with another, To become a home owner	Within 3 years 1 bedroom	Buying a property on the open market Building a home Buying a smaller accessible home	Renting from Council or Housing Association Or Renting from IGHT Or Renting small accessible home	Renting from a private landlord Or Buying a low cost shared equity home	£401- £500	Up to £100,000
Owned 2 bedroom	2 x 60-74 years	**No**	**No**	Access is an issue and we could do with another room porch. Current home too small, To be nearer work	Within 5 years 3 bedrooms	Other - Will need to improve access and extend			No response	No response
Other social rented	1 x60-74 yrs	**yes**	**no**	Solid fuel heating is only option at present. struggle getting it gathered due to "arthritic hands" Health or Disability, To give or receive family support	Within 3 years 1 bedroom	Renting a small accessible home	Renting from IGHT	Renting from Council or housing Association	£276 - £400	

5.2. Reasons that have Prevented People from Moving

- Of the 5 households considering moving and staying within the area, 3 have already tried to find alternative housing. The most popular reason for not moving was no suitable housing being available (2) and not being able to sell current house (1).
- When asked what they would do if they could not find suitable housing to move to that meets the needs of their household, two stated they would look out with the area, while one stated they were unsure.

5.3. Future Households

- In order to try and determine demand for future housing in the area, the survey asked if respondents had any members of their household that are planning to move out their home within the next five years. 17 answered "yes".
- When asked if they would intend to stay in the area, 7 respondents answered "yes". Some households had more than one member of their household planning to leave within the next five years and in total, there are 8 individuals that may require independent accommodation. This section will examine the potential housing need for these new independent households on Gigha, within the next five years.
- Respondents were asked to give the preferred first choice tenures of household leavers. Of the 8 leavers represented, 7 selected one tenure option, the remaining 1 selected multiple options. The most common preferred first tenure choice was building a home (2) and renting from the council (2); renting from IGHT (1); Buying a low cost ownership property (1) and renting a smaller accessible home(1).
- None of the 8 household leavers are looking to move immediately or within one year, all would like to move in 3 – 5 years. The majority of respondents stated their household leavers would require a 1 bedroom property (5)

Table 9. Household Leavers, Wishing to stay on Gigha, Preferred Tenure Types

Within 3 years	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Build a Home	1	1	0	
Rent a small accessible home	1	0	0	
Renting from IGHT	1	0	0	
No tenure selected		1		
Within 5 Years	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Rent from council	1	0	0	
Rent a Smaller Accessible Home	0	0	0	
No tenure selected				1
Multiple tenures selected		1		
TOTAL	**4**	**3**	**0**	**1**

- The survey tried to establish what would encourage more families with young children to remain in, or come to live in the area. The most common answers were jobs & employment (72%) and more suitable housing (42%).
- 12 respondents (24%) stated that they had family or friends that have moved away from the area. The main reasons stated for leaving the area were no suitable work on the island (8 people -22%) job opportunities on the mainland (7 people- 19%) and no suitable housing on Gigha (7 people -19%)
- Respondents were asked if any of the leavers from the area were planning to return to Gigha to live within the next five years. A total of 4 respondents answered "yes".
- Of the 4 potential returners, 1 would like to return immediately; 1 would like to return within 1 year and 2 within 3 years.
- 3 returners indicated their choice of tenure 2 selected renting from IGHT as their first choice and 1 chose buying a smaller accessible home.

Table 10. Returners Preferred Tenure Types

Immediately	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Renting from IGHT	0	1	0	
Within 1 year	1 bed	2 bed	3 bed	
No tenure selected				1
Within 3 Years	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Rent from IGHT	0	1	0	
Buy a Smaller Accessible Home	0	1	0	
TOTAL	**0**	**3**	**0**	**1**

6. Other Supporting Data

6.1. Argyll & Bute Housing Register

- In Argyll & Bute there is a common housing register administered by Registered Social Landlords operating in the area and operating under the Home Argyll banner which gathers information on all applicants wishing to rent for social housing in the region.
- Current data from Home Argyll shows that there are currently 20 socially rented homes on Gigha. There are 58 applicants on the Argyll Homes waiting list wishing to relocate to Gigha, 8 of which selected Gigha as their first choice. Only 1 of these applicants currently lives on Gigha.
- During 2018/2019 there have been 5 re-lets of the social housing on Gigha; In 2017/18 there were 6 re lets; 5 re-lets in 2016/17 and 3 in 2015/16.
- There is no provision for large scale renovations of these properties and no plans to build additional houses on Gigha at present. There is reasonable provision of social housing on Gigha but with quite high turnover and a high waiting list.

Table 11. Number of relets of Social Housing on Gigha

Social Housing on Gigha					
No of properies	1bed	2 bed	3 bed	4 bed	total
	2	6	8	2	18
re lets	1bed	2 bed	3 bed	4 bed	total
2018/19	1	1	2	1	5
2017/18	1	3	2	0	6
2016/17	0	1	4	0	5
2015/16	0	0	2	1	3
2014/15	2	2	2	1	7
Total relets	**4**	**7**	**12**	**3**	

- Anecdotal evidence from CHS's work in other communities suggests that many people looking for housing do not register with Home Argyll as they do not think that they will be successful in finding a house through this route and they put up with other temporary housing solutions, move somewhere else or privately rent instead.
- It should be noted of course that the Home Argyll policy is one that must always fundamentally reflect housing need through a points system and, as such, applicants from other communities cannot be excluded who have expressed demand for the area in their applications.
- The "Right to Buy" ended in Scotland on 31st July 2016. This measure aims to preserve the levels of existing homes for social rent for future generations and to stem

the affordable housing shortage in the housing sector in Scotland. (www.scotland.gov.uk).

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

6.2. House Sales in the Area

- There are 2 property and house sales recorded on the Register of Scotland (www.ros.gov.uk) in the last 12 months. The sale prices were, £223,000 and £256,000. In addition the Liem Farm sale had just completed at £725,000.
- A further three properties were sold, in 2019, by the IGHT for £140,000; £150,000 and £225,000 respectively.
- The average price for property, on Gigha, in the last five years stood at £222,333 according to Zoopla. https://www.zoopla.co.uk/house-prices/achiltibuie/street/
- The yearly average price for a property in Argyll & Bute fell in June 2019 by 1.3% to £138,627.(https://www.gov.uk/government/publications/uk-house-price-index-scotland-june-2019/uk-house-price-index-scotland-june-2019)

  The yearly average for Scotland during the same period increased of 1.3% to an average house price of £151,891. Therefore, Gigha can be considered as an above average priced housing market area.

- There were only 2 properties for sale at the time of writing this report, as seen in Table 12. The 14 bedroom Achamore House, is unique and in no way indicative of island housing. The 5 bedroom church manse at Ardminish was not registered as sold but under offer.

Property Address	Description	Asking Price (Offers Over)
Achamore House	14 bedroom	£750,000
Ardminish Church Manse	5 bedrooms	£265,000

Table 12. Properties for sale on Gigha,

- Only 1 of the 5 respondents hoping to move home and remain on Gigha had a household income of £40,000 or more. Achamore House cannot be used as indicative but given that banks typically lend around 3 times a household's salary as a mortgage, the prices of the more recent house sales, excluding Liem Farm, (average £222,333) are outwith the budget of the majority of local households unless they have substantial cash deposits.

7. Self Build and Employment / Business Opportunities

7.1. Self Build Option

- In the survey, a total of 3 respondents, including potential future households, selected the first choice preference of building a home. An additional 2 respondents selected this preference, along with other options. Budgets from these respondents included; ‘up to £100k’, ‘£100-£150k’ and ‘£175-£200k’. This would suggest affordble self build plots would be desirable.
- At the time of writing this report there were 4 plots for sale on Gigha. These have an average price of £63,750. Some are within the village, and some in rural locations.
- In Scotland, there is the Self Build Loan Fund (SBLF) that can assist self builders by providing short term funds that help them to complete their build. HSCHT are the agents for the SBLF, more information can be found on the HSCHT website: https://www.hscht.co.uk/scotland-self-build-loan-fund.

7.2. Employment / Business Opportunities

- When asked the employment status of all members in the household aged over 16, the survey showed that a total of 72 (62%) household members out of 116 are currently working. Of the 72 household members, 32 (44%) are working full time 26 (22.4%) are working part time and 14 (12%) are self employed.
- The 2011 census figures showed that 76.5% of the local population were in employment. This is slightly higher than the survey results. The survey results were slightly lower than the Argyll & Bute average (68.9%) and the Scotland average (69.0%).
- The respondents classed as self employed in this survey (12%) is lower than that of the Gigha census (18.3%). The survey result is in line with the Argyll & Bure census figure of (12.1%) and higher than the Scottish average of (7.5%)
- Retired people accounted for 18 of the survey respondents (15.5%). This is higher than the census results of 13.9% and lower than the Argyll & Bute average (19.6%) but higher than the Scotland average (14.9%).
- Survey respondents who are economically inactive (unemployed; in full time education; looking after family; disabled & other) accounted for 22.4% of respondents, very similar to the 23.5% in the Gigha 2011 census. This is lower than Argyll & Bute (31.4%) and Scotland (31%) averages.

- Survey respondents were asked if they work in the area to which 63% said they did. A further 14% said they work at home.
- When asked what employment sector they work in the majority of respondents stated that they work in the tourism sector 17% Other popular sectors included: public sector (15%) fishing & agriculture (14%) and education (14%). 17% of respondents selected the option ‘other’ with some of the other employment including maintenance staff; transport; heating engineer; and retail
- 33% of respondents (17) stated that they currently run a business in the area. 14 of the respondents who stated they run a business in the area specified the sector their business operates in. The most selected option, chosen by 5 respondents 36% was the other option, followed by 29% who selected agriculture/ fishing / forestry.
- 9 respondents answered the question asking if they experienced any problems when setting up their business. Some of the reasons being that problems with lack of workshop space; Trust interfering in how the business runs; staff accommodation; lack of business support; council support drowns in admin & red tape; shortage of housing for staff; internet & broadband services; lack of trades people to do work; Trust is slow and frustrating to work with.
- 15 respondents stated that they would consider setting up a business in the area. Some business ideas included distillery/ brewery; food production inc cheese, honey, fruit & veg; campsite and tourist accommodation.
- The top three measures identified for helping to establish a new business were; funding/ grants (26%); improved broadband (18%) and community support (15%)
- When asked what respondents thought would keep young people in the area, the most popular answers were jobs & employment (72%) and more suitable housing (42%)

8. Community Attitudes and Priorities

8.1. Community Priorities

- 23% of respondents (11people) answered ‘yes’ to providing unpaid care or practical support to someone living on Gigha. Of these, 9 (82%) people stated that they provide 0-10 hours unpaid care or practical support 1 respondent provides 11-20 hours and 1 provides 21hrs plus.
- Most of the care / support is provided to friends / neighbours (6) and parents (3)
- When asked to select what category best describes the activity they are involved in, 9 respondents selected volunteering for IGHT; 7 volunteer with community groups; 5 through church activities and 10 selected other.

8.2. Community Attitudes

- Respondents were asked to express their views on a series of statements related to the provision of affordable housing in the community. The survey demonstrates that local opinion is supportive of the need for additional affordable housing (both for renting and homes to buy) and is strongly in favour of priority being given to local people for any new affordable housing allocations, as seen in Table 13.

Table 13. Community Views on Affordable Housing

	Strongly Agree	Generally Agree	Don’t know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable homes for rent	23	8	5	5	5
Our community needs more affordable housing options to buy	21	10	4	1	7
Local people have had to leave the area because they could not find suitable housing	10	9	12	7	6
Most people who live in our area want to stay permanently	14	17	13	0	1
People who live and work in the immediate surrounding area should get priority for new affordable homes	25	12	6	2	1
People who have a family connection should get priority for new affordable homes	8	19	7	8	3
Local people with children of school age or younger should get priority for any new affordable housing in our community	22	13	3	5	3
People from outside our community area with children of school age or younger should get priority for any new affordable housing	8	14	10	8	5
The people of our community welcome newcomers from other communities to live here permanently	12	17	9	5	3
Our community needs more smaller accessible homes to meet changing needs	15	12	10	4	5

- There is strong support for the proposal that more affordable housing for rent is needed on Gigha with 31 respondents agreed / strongly agreed with 10 people disagreeing / strongly disagreeing. Similar support was expressed for more affordable housing for sale, with 31 respondents agreed/ strongly agreed, while only 8 disagreed / strongly disagreed.
- A large number of respondents (37) agree / strongly agree that local people who live and work in the area should get priority for affordable housing and that local people with children or school age or younger should get priority for any new affordable homes (35).
- In the survey, householders were also asked about the local facilities that they deemed to be important to their community. They were asked to rate the importance of each facility ranging an excellent to poor provision, which can be seen in Table 14.
- Provisions that stood out as being rated excellent were the local primary school, the local post office, the local shop and local places of worship with medical services being rated well.
- Seven provisions were rated as poor including local footpath / cycle network; childcare services; clubs and activities; practical support for older people; employment opportunities and public transport.
- Respondents were asked to leave general comments relating to the provision of services in the area and they are contained in Appendix 1.

Table 14. Local Amenities Rating

	Excellent Provision	Good Provision	Adequate Provision	Poor Provision	Not sure
A local primary school	20	12	7	1	5
A local post office	16	11	9	7	0
Local medical facilities	15	16	8	5	1
Locally available childcare services	1	0	7	27	10
Practical support at home for older residents	2	4	7	24	7
Locally based employment opportunities	2	3	15	22	3
Local clubs and activities	1	4	4	27	9
Attractive tourist accommodation / facilities	6	10	15	13	1
A local footpath / cycle network	2	5	3	32	2
An active community council	5	13	5	17	5
Local places of worship	14	14	11	1	5
Good public transport	3	3	8	26	4
Local shop	16	12	12	4	1

- When asked “what do you believe are the best things about living in your community?” The top six answers were:
    - Community Spirit / Friendly people
    - Scenery/ beaches and landscape
    - Clean air & peace & quiet
    - Feeling of safety and lack of crime
    - Good Primary School
    - Good Ferry Service

- Popular suggestions on what could make the area better included:
    - Improved public transport especially later ferries to mainland, particularly in summer (13)
    - Affordable housing for elderly and younger members of community (9)
    - Employment opportunities (6)
    - Improved cycle ways and pathways (5)
    - More activities for young people/ sports facilities.(5)

Further comments are at appendix 1

8.2.10 A building for community activities is being considered. The survey asked what this should include. Respondents gave a wide range of answers

- A meeting place / café / lounge area for members of the community to meet up/ hang out.(9)
- Sports facilities inc. astro pitch (9)
- Information point/ youth club (5)
- Respite care/ supported living facilities (5)
- Study space (5)
- Computer learning area/ IT facilities (5)
- Gym (5)
- Games room (4)
- Pool/ snooker (4)
- Library (4)
- Table tennis (3)
- Badminton (3)
- Showers/ kitchen and storage facilities (4)
- New space for medical practise (2)
- Craft space e.g. woodwork (2)

- Community Hall/ conference facilities capable of holding whole community (2)
- Hairdressing salon (1)
- Swimming pool (1)
- Theatre/ cinema (1)
- Music workshop space (1)

9 respondents said a new village hall was not required as the current one was underused and perfectly adequate.

8.3. General Comments

Respondents were asked to leave general comments at the end of the survey. A few comments are below and further comments at Appendix 1.

- From my view as manager of SSC Salmon the island could do with more affordable housing to rent or buy, also childcare facilities as we have members of staff with young children who regularly struggle in this area.
- Community definitely needs more affordable housing to buy
- Gigha could be promoted as a haven for vulnerable adults (as in Camphill community)
- Assisted living for all ages and abilities. These are generally self sustaining as in market garden and crafts etc made and sold in community and area. I believe this is worth considering
- Thanks for doing the survey, when results are available, please release to the community. Have to thank IGHT and yourselves for this opportunity
- Affordable housing is needed but the trust need to consider carefully how to manage current assets.
- It's an amazing place we welcome tourists and new people coming over; just need to keep it in the fine line where it's nice to come over but don't over commercialize it
- The board of directors work very hard for the community in a voluntary basis and it would be good if some residents appreciate their hard work. The people who do the most complaining are the ones who will not put their name forward to stand for the board

9. Recommendations

- Discuss the report with IGHT and create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Review current Scottish Government funding initiatives (e.g. the Rural and Island Housing Fund, HIE funding and the Infrastructure Fund) to develop new targeted options that are specific to the area e.g. smaller homes to rent or buy, self build support mechanisms, low-cost home ownership, home improvements, social rent or community-owned rented housing and empty homes initiative etc.
- Explore the options for partnership working with local service providers and businesses to meet their current and future housing needs.
- Create a strategy for direct engagement with local businesses and service providers.
- With several plots available / being considered on the island at full market value, investigations should be carried out into how self building on the island could be reinvigorated and encouraged for those on modest incomes.
- A review is required of how to enable improvements and adaptations to take place to existing households, given the need for this identified in the study. Due to limited available public funding for such measures consideration could be given to other potential measures.
- Be mindful of the changes to the private rented sector that came into effect on the 1st of December 2017 and the introduction of Universal Credit on low income households who rent homes.

10. Conclusion

This survey has clearly demonstrated a strong expression of need and demand for affordable housing on Gigha. There is limited housing stock available on the island, with low turnover of sales. At the time of writing the two properties for sale on Gigha had market values of £750,000; and £295,000. During the preceding twelve months there have been 5 properties sold with an average price of £199,000 making them unaffordable to the majority of the island community, and well above the Argyll and Bute average property price of £140,000.

The following table shows a summary of all survey respondents expressing housing need. This includes island residents wishing to move and stay on Gigha, household leavers wishing to stay on the island and also those who have moved away but wish to return. This accounts for a total of 17 households, and shows a bias towards small properties of 1 and 2 bedrooms.

Table15: Summary of all housing needs expressed through the survey.

Immediately	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Renting from IGHT	0	1	0	
Build a Home or Rent from IGHT	0	0	1	
Within 1 year	1 bed	2 bed	3 bed	
No tenure selected				1
Within 3 years	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Build a Home	1	2	0	
Rent a small accessible home	1	1	0	
Renting from IGHT	1	1	0	
No tenure selected	0	1	0	
Buy home on open market or Build a home	1	0	0	
Within 5 Years	**1 Bed**	**2 Bed**	**3 Bed**	**No selection**
Rent from council	1	0	0	
Rent a Smaller Accessible Home	1	0	0	
No tenure selected	0	0	1	1
Multiple tenures selected	0	1	0	
TOTAL	**6**	**7**	**2**	**2**

The survey included 24 young people between the ages of 16-29 years and it stands to reason that many of these people will want to live independently in the years to come. In support of this, respondents indicated that 17 members within their households who are planning to move out within the next five years, eight wishing to remain on Gigha, it is unlikely that any of these individuals will be able to realise their ambitions to remain on Gigha, unless affordable housing is made available, In addition to demand from leavers there are five island households looking to move for various reasons including health and access issues. Reducing loneliness and enriching the lives of the elderly within our communities is a social responsibility, which should be addressed.

Population decline and an aging population across Scotland's rural and remote communities is threatening community sustainability resulting in local services such as schools and medical facilities being withdrawn. A viable project to develop affordable housing will help secure the long term sustainability of Gigha's community and support a balanced demographic on the island.

The preferred housing options selected by respondents included renting a small accessible home (3); building a home (3) renting from IGHT (3) and renting from the council (1). It would therefore be appropriate to consider development of mixed tenure housing taking cognisance of current plots and properties on the market available on the island.

The IGHT is fortunate in that they own land suitable for housing within Ardminish, the main village on the island. Creating a housing project in the heart of the village could help bring together the elderly from the more remote areas of the island making their lives easier with greater access to companionship, local services and suitable housing. If combined with new starter housing for the younger element of the community, an exemplary intergenerational housing project could be created, allowing the young and the elderly to access affordable housing, aimed at their needs, in the heart of their community.

Several plots of land were available for sale on the open market, at the time of writing this report. Promoting the mechanisms that support self build, such as the Self Build Loan Fund, should be encouraged to enable self builders to realise their ambitions. Discounted plots could be included as part of the new housing mix being made available.

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

In summary, demand for affordable housing on Gigha is clearly evident. There is a real opportunity to utilise a community owned asset to address the local housing issues and underpin the long term sustainability of Gigha's community.

11. References

Definition of a household: www.ons.gov.uk

Scottish Census Data: https://www.scotlandscensus.gov.uk/ods-web/area.html

Second Homes Data: statisticscustomerservices@nrscotland.gov.uk

Fuel Poverty definition : http://www.gov.scot/Publications/2002/08/15258/9955.

Energy Savings Trust : http://energysavingtrust.org.uk/domestic

Argyll & Bute Council Improvement Grants: https://www.argyll-bute.gov.uk/housing/adaptations-existing-houses#grants

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

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

Register of Scotland House Sales: www.ros.gov.uk

Average House Prices: https://www.zoopla.co.uk/house-prices/achiltibuie/street/

House Price Index : (https://www.gov.uk/government/publications/uk-house-price-index-scotland-june-2019/uk-house-price-index-scotland-june-2019

This report was written by Community Housing Scotland

on behalf of Island of Gigha Heritage Trust

Community Housing Scotland

01462 233 549 | www.hscht.co.uk | info@hscht.co.uk