

Applecross Housing Surgery

Final Report

Prepared by:
The Highlands Small Communities
Housing Trust
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Applecross Surgery Results 27th November 2012

The following report provides the results of the housing “surgery” held by HSCHT staff, Morven Taylor in Applecross Community Hall on at the request of the Applecross Community Council and the Local Development Officer (LDO).

1. Pre-publicity

Posters advertising the surgery were put out in advance of the “surgery” by the LDO on various notice boards and in prominent village locations. Word of mouth was spread amongst the community to advertise the surgery and to encourage local people and business representatives to attend.

2. Attendance

- 12 households attended the surgery.
- 2 households sent forms after the event.
- 1 household got in touch after the surgery to explain their housing difficulties over the phone.
- Therefore, 15 households in total expressed their views.
- 4 Local Businesses also expressed their views on housing in Applecross.

Of the households who responded, some have an immediate housing need, some have experienced significant housing need in the recent past. Others came along to express difficulties the lack of affordable housing options has on their local business. Some attendees were trying to find ways of enabling self building on a site they currently own, and others were interested in getting land in the area to self build in the future.

3. Overview of the general area

2001 CENSUS PROFILE FOR:

APPLECROSS

POPULATION	Profile Area	Highland	Scotland
Total Population (number)	183	208,914	5,062,011
Male	97	102,297	2,432,296
Female	86	106,617	2,629,715
1991 Population	222	203,803	4,998,567
Percentage of the population who:			
are aged 0-4	3.8	5.4	5.5
are aged 5-14	9.0	12.9	12.4
are aged 15-24	9.1	10.6	12.5
are aged 25-44	23.5	27.4	29.2
are aged 45-64	36.2	27.1	24.5
are aged 65-74	9.8	9.3	8.8
are aged 75 and over	8.6	7.3	7.1
can speak, read or write Gaelic	31.2	7.5	1.4
were not born in Scotland	28.6	17.8	12.9
are economically active (% 16-74 pop)	72.8	68.1	65.0
are self employed (% 16-74 pop)	24.8	10.2	6.6
have a limiting long-term illness	14.8	18.4	20.3
state their general health as being:			
- Good	76.1	70.8	67.9
- Fairly good	18.3	21.3	21.9
- Poor	5.6	7.9	10.2
HOUSEHOLDS	Profile Area	Highland	Scotland
Total number of households	89	89,533	2,192,246
Percentage of households that:			
are owner occupied	65.1	65.7	62.6
are rented from the Council/Scottish Homes	11.3	18.0	21.6
are rented from a housing association	0.5	3.6	5.6
are private rented	14.3	8.5	6.7
living rent free	8.8	4.2	3.5
have no car	16.6	25.1	34.2
have 1 car	55.0	49.2	43.4
have 2 or more cars	28.4	25.7	22.4

Percentage of housing stock that: is second/holiday homes	36.6	6.2	1.3
is vacant	4.3	4.0	3.8
EMPLOYMENT	Profile Area	Highland	Scotland
Percentage of the employed working in:			
Agriculture/hunting/forestry	3.6	3.7	2.1
Fishing/fishfarming	11.7	1.4	0.3
Mining/quarrying	1.0	1.3	1.2
Manufacturing	5.6	9.1	13.2
Electricity/gas/water supply	0.0	1.0	1.0
Construction	17.2	9.2	7.5
Wholesale/retail/motor vehicle repair	2.5	14.7	14.4
Hotels/catering	15.0	9.3	5.7
Transport/storage/communication	4.0	7.1	6.7
Financial	1.0	2.0	4.6
Real estate/renting/business	1.5	9.9	11.2
Public administration/defence	7.2	6.8	7.0
Education	7.6	6.6	7.3
Health/social work	13.6	12.4	12.4
Other	8.6	5.3	5.3

<http://wwwold.highland.gov.uk/plintra/iandr/cen/sz/applecross.htm>

- The census data 2001 shows percentage of second homes and vacant homes is substantially larger (40.9%) than the Highland average (10.2%) and the Scottish average (5.1%).
- Only 11.8% of households in Applecross live in social rented housing (rented from the Highland Council or a housing association) compared with 21.6% in Highland and 27.2% in Scotland.
- The percentage of private rented homes is greater (14.3%) than the Highland (8.5%) and Scottish averages (6.7%).
- Almost a third of the population are Gaelic speakers
- Almost a third of the population were not born in Scotland
- The main employment sectors are fishing/fishfarming, construction and hotels/catering. All of which are greater than the Highland and Scottish averages.
- The population is generally more economically active, with a larger percentage of self employed people than the rest of the Highlands and Scotland
- The general health of the population is better than the Highland and Scottish averages

4. Local connection

All of the people surveyed live in the area or have a local connection with the local area through currently living there, employment or family.

5. Household ages

Age 16 – 44 single	2
Age 16 - 44 with family	3
Age 16 – 44 couple	3
Age 45 – 59 single	1
Age 45 – 59 with family	2
Age 45 – 59 with family	2
Age 60+ with family	0
Age 60+	2

6. Household size and composition

Out of the 15 households there are 5 children under 16 years old, 2 of which are pre-school. The age group 60+ are under represented, where according to Scottish Neighbourhood statistics, around 30% of the population in the datazone area is over 60.

7. Current accommodation

Homeowner	3
H.A./Council house	4
Private rented	2
Living with parents	0
Tied house	3
Other	2
Unknown	1
Total	15

Comments from attendees regarding the standard of their current accommodation:

- One home has leaking windows, leaking roof, little insulation, expensive heating system – generally the home very damp and very cold.
- Another has poor wall insulation, poor windows and is draughty and cold.

- One person is temporarily accommodated in a caravan and is trying to find an affordable place to rent.
- One family explained that while their home is adequate, it is small and the tenure is insecure.
- Another family explained that their home was too small for their needs and it was cold and draughty.
- One household in a secure tenure, wanted to move as the home was too small and it was not suited to home working.
- Another family are renting a small, poor condition house which is “freezing”, draughty, has a poor heating system and an inadequate bathroom.
- A further household is in shared accommodation with shared kitchen and bathroom facilities.
- One family needed better insulation in their home.
- One person is elderly and disabled and would like to move nearer to family in Applecross.

8. Employment

Full time employed	16
Part time employed	1
Self employed	5
Unemployed/retired	1
Part time + Self employed	1

The above reflects the number of individuals of working age in the households, and therefore totals - 24

9. Average incomes

2 out of 14 households are earning an income of under £12,000, 0 earn between £12,000 and £20,000, 2 earn between £20,000 and £30,000 and 11 have an income of £30,000+.

The majority of the household income levels are reasonable. Despite this, many are still having difficulty in finding a suitable long term housing solution in Applecross.

10. Realistically preferred housing options

Households could select as many housing options as they would consider.

Housing Option	Number of responses
Room in shared home	1
Social rented housing	7
Shared equity housing	5
Discounted self-build plot (with Rural Housing Burden & equity share)	3
	-
Open Market self build plot	3
Shell house for completion (shared equity)	3
House Swap	2
Community Owned Housing	5
Other (crofts)	4
Business opportunities/light commercial units	1

We asked how many people were on the common Highland Housing Register (HHR), which records the number of people in the area looking for social rented housing. 6 households had already registered on the HHR.

From www.highland.gov.uk the following housing demand is registered on the HHR:

	1st Choice for Applecross		Lochcarron and surrounding area		Supply and Turnover for Lochcarron and surrounding area	
	Housing List	Transfer List	Housing List	Transfer List	Total Supply	Re-lets 2011/12
1 bed	2	-	19	-	2	-
2 bed	1	1	2	2	6	1
3 bed	4	-	7	-	7	2
4+ bed	2	-	4	-	2	1
Total	9	1	32	2	17	4

11. Community Connections:

We asked the attendees what connections they had to the community.

Do you have family living in the community?	8 (57%)
Are you involved in the running of any community groups?	9 (64%)
Do you provide support to anyone in your community?	4 (28%)

It is evident that Applecross has a lot of volunteering and community participation to help deliver local services.

12. Local Business Feedback:

Feedback paraphrased from an Applecross Community Company representative:

The local housing situation changes regularly with people moving mostly between the private rented homes. Having more affordable housing options is vital to sustaining our population and for increasing it in the long term. For example, some new jobs have been created locally (which are likely to suit external, technical recruits), and this puts immediate pressure on the need for suitable housing.

As well as the current housing needs the community should consider future housing needs in order to provide more choices to local people and to people who wish to relocate to Applecross. Having a variety of housing options helps to retain and attract people. This has the knock on effect of keeping the school roll high enough to have a vibrant primary school and it is essential to the community's long term future.

Feedback from the Local Development Officer:

"An independent postal community survey of Applecross was carried out by Ewan Snedden Associates in May 2011 at the request of HIE. It was sent to all households and the response rate was a healthy 45%. Respondents were asked to outline the most important developments or changes they would like to see over the coming years in Applecross. Of the top four priorities identified, three were housing related; a need for more affordable/social housing, local planning with regard to new housing and better availability of housing plots.

Until about 2000, houses which came on to the market in Applecross were at prices that were within reach of some residents. Since then prices have risen hugely and local people have very little chance of buying anything that comes up for sale. We bought our house in 2000 for £64,000. A house a few hundred metres away of comparable size and condition is currently on the market for £220,000. Unemployment in Applecross is very low, but many work in low paid, part-time or seasonal work and they find it impossible to save much for a deposit and would not be considered for a mortgage. I can think of only one house which has come on to the market over the last eight years or so which was bought by a local person already living in Applecross. It was a small former council house. Any other houses on the market are bought as holiday houses or by older people who have sold property elsewhere and retire here. Just a few houses have been sold to people who have moved here and found jobs or created work for themselves. The school roll is now at its lowest ever at 9 (and projected to go down to 7 after the summer holidays) as a result of this.

Lack of affordable housing affects individuals, families and businesses. Two families with young children spent years in caravans until suitable housing

became available. It is not difficult to get employment in Applecross; all four adults in these families were employed during the time they lived in caravans, but they showed considerable resilience in tolerating the lack of space and weather conditions that at times meant they had to camp out in friends' houses.

Businesses struggle to house the staff they need, especially over the tourist season. Employees live in shared staff houses or caravans, and while this is tolerable for a season or two, they are never able to settle permanently in Applecross, as some would like to. This means that experienced, skilled staff are regularly lost and new staff have to be recruited and trained to replace them, making the businesses less profitable. The Venture Trust has ambitions to expand activities in Applecross, running their centre as a hostel while not hosting courses there. To do this they will need more staff but it will be very difficult to recruit locally; they will struggle to find accommodation for anyone wishing to move here to work for them.

Recruiting and retaining GPs in Applecross has become increasingly difficult in the last few years and lack of suitable housing plays a major role in this. We are currently without any permanent medical staff at all, with all cover provided by locums. In the past medical cover had been provided by one resident doctor who received limited support to allow for holidays, training from locums. Housing was affordable and doctors settled and stayed for many years. However doctors are no longer willing to be on call 24 hours a day seven days a week for up to nine or ten months of the year and so there have to be two GPs to man the practice and both need housing. There is one house owned by the NHS, but it is not attractive as a permanent home. I was on the interview panel at the last attempt to recruit GP cover in August 2012. Four candidates were to be interviewed, but two pulled out before interview; both citing expected problems with housing, there was little to choose from and what there was, was too expensive. The successful candidate was also concerned about housing. Although he accepted the job offer he has since pulled out. One factor was the lack of suitable accommodation. It is likely that an attractive house site (ideally one that afforded some privacy) would be of interest to a doctor and would encourage and enable them to remain for a longer period. They tend not to be interested in renting long term. Nursing staff also meet with accommodation problems and the Headteacher who has been here now for two years and is settled in a rented house had first to spend a year in a holiday house which she and her family had to move in and out of to allow for holiday rents. Even Applecross Trust employees find it difficult to find suitable housing. Two members of staff and their partners, taken on in 2010, have only recently moved into satisfactory rented accommodation.

There is also a need for housing suitable for the elderly and disabled, which would enable them to stay safely and comfortably in the community once they have become less able. Although those in more modern houses can manage well, others in typical croft houses with bedrooms and bathrooms upstairs are less fortunate. These homes are also more difficult and expensive to keep warm which badly affects those relying on pensions and who are not well enough to be physically active. Older people living on the Applecross coast would benefit from the chance to move nearer facilities at the south end of the peninsula if they are no longer able to drive."

Feedback paraphrased from a local company:

"Housing is the main issue that we have to overcome when advertising for new staff and this area always causes the most problems." As some of our employees are on minimum wages and there are no affordable housing options locally, several of them are in temporary accommodation, including caravans.

Feedback from the Applecross Inn:

"As the major employer in Applecross it is a worry every year about sufficient housing for employees, and also in retaining current staff that are not in suitable accommodation.

Staff at the Inn is 25 full time & 10 part time for at least 8 months of the year, I have live in rooms for only 6 staff and 4 others rely on spare rooms in local houses, all these staff would of course prefer another option.

If housing was available I would be able to offer at least a further 3 full time jobs, some employees at the Inn currently work long hours to assist fill this need".

Feedback from Visit Applecross Ltd:

"We are Visit Applecross Ltd (formally Applecross Campsite) we run Applecross Campsite, the Visitor Centre as well as the Flower Tunnel Restaurant at the campsite.

We have 4 full time employees and 10 seasonal employees. The four full time employees and one part time employee are housed locally.

9 seasonal employees have to be accommodated at Applecross Campsite at great cost to the business. I will try to quantify it. We need to supply at least 4 static caravans at approx £5000 every 5 years equaling £20,000 every 5 years. we could do with 2 more vans so we can employ more people and employees wouldn't have to work such long hours, saving the business PAYE and holiday pay.

Because we use these caravan plots for employees we are unable to let them to visitors this means that on average letting 4 vans could earn the business approximately £30,000 per year.

We have tried to source some land locally that we could either buy or long term lease to erect our own staff accommodation but have been unsuccessful so far."

13. Other findings

Many of the attendees came along to support the future provision of new housing options in Applecross. Even if their own immediate housing need had been solved, they had often experienced real and significant difficulties in the past, demonstrating real perseverance, which many would not consider; or they knew someone who is having problems at present. Staying with friends or relatives, moving several times, living in poor conditions, living in caravans or shared accommodation is not uncommon and continues to be a problem for the community as a whole. The Scottish Government wants to help tackle difficulties such as these and quotes:

Homes fit for the 21st Century: The Scottish Government's strategy and action plan for housing in the next decade 2011 – 2020:

"Housing is a key part of our physical, economic, and social fabric. Getting housing "right" would contribute to our Purpose of sustainable economic growth to enable all of Scotland to flourish. It would also help us achieve the country's full potential through better educational and employment opportunities, healthier lives and a more prosperous and equal society. ¹ Accessible, affordable housing and attractive local environments can contribute significantly to our wider aims to tackle poverty and health inequalities and to build confidence and capacity in communities. High quality housing and its surrounding environment helps to give our children the best start in life - for example through play areas where they can develop social skills and improve physical health".
(<http://www.scotland.gov.uk/Publications/2011/02/03132933/2>)

14. HSCHT conclusions:

- The type of affordable housing required is varied, and a range of different options would best suit the housing need. For example, several households would prefer social housing. As funding to provide new social housing just now is limited (as is the availability of local land) if there was an option for those no longer requiring social housing, to move to low cost home ownership options, such as self build plots or discounted homes to purchase, then some of the existing properties would become available to help satisfy this social housing need.
- One of the main messages from those living in or who have lived in private rented housing, was that often the condition of the homes was poor and the homes were expensive to rent and to heat. The only reason that people stayed in these homes, were that there were no available alternatives.
- All householders with housing need want affordable housing in Applecross.
- The turnout at the surgery was good with 15 households expressing difficulties in achieving their housing preference or supporting the need for more options locally. Approximately 41% of the housing in Applecross is holiday home accommodation, which has resulted in increased house prices, which in turn means that the local people are priced out of the housing market. For example, on www.ros.gov.uk one home was sold in 2011 for £280,000 which is beyond the means of most local working families. No other house sales were recorded, so the options to buy (even if they are more affordable) are restricted by lack of availability.
- At the time of writing the report, on the Highlands Solicitors Property Centre (HSPC) website, there are 2 properties for sale. One is advertised at offers over £105,000. This property is a very small 1 bedroom detached

house on a small plot. The internal size of the house is around 26 square metres and the plot is around 100 square meters. The second house is located 14 miles from Applecross and is a small detached home with 2 bedrooms and is around 68 square metres. The asking price is offers over £170,000.

- As Applecross is an attractive place to live, many people from out with the area have purchased homes there. Some have settled and others use their homes as holiday homes. Generally people who purchase a second home have greater levels of disposable income available to them. This has had a significant effect on the price of homes locally, driving them beyond the means of many local people.
- There was a strong sense of community shown from the individuals who attended the surgery, a high level of volunteering, and a desire for them to remain in their community and to keep it thriving. The Gaelic culture is strong with around a third of people being able to read, write or speak the language.
- Several people came along for advice; some on trying to enable self builds to progress on land which they already own. Information was provided on HSCHT's Self Build Initiative Fund, however this is not a grant. It provides short term finance to help with build costs as there is poor provision from High Street lenders at present. Some households thought they may not be able to achieve their new home in the short term due to the constraints. This means that these families who may move out of social housing or rented housing are remaining in these homes for longer than they wish to.
- In addition to the people who attended the surgery, there are more individuals in Applecross, who have a potential need for affordable housing. The elderly population was under represented and it is possible that there are people who may be in unsuitable homes or who would prefer alternatives. They are often the most difficult group to reach and "make do" with what they have. From discussions with local people there are perceptions that there are some issues surrounding the lack of suitable elderly housing provision.
- Local businesses struggle to recruit and retain staff. The local community company and other key local businesses endorsed this, and explained that while people often could find a job or become self employed, housing was a much larger barrier to settling or staying in the area long term. Several of the businesses also explained that lack of suitable housing was making their business less economic and was a distinct barrier to growth and expansion.

15. HSCHT Recommendations:

- This report is widely circulated to all with an interest in the Applecross community to raise awareness of the issues and to encourage discussion.
- It is essential to identify local land which may be suitable for small scale mixed tenure housing development. Recommend that all landowners with any potentially developable land should be formally contacted by HSCHT.
- Owners of private rented homes should be encouraged to obtain grants or loans to refurbish existing properties in order to improve the standard of these properties. For example, loans could be repaid from an increase to rental payments over a period of years.
- Based on some local perceptions, there may be scope to provide a model of housing for elderly people where they move from their existing home to a more suitable home for their current needs. HSCHT would be available to do some home visits with potential candidates to establish the viability of such a scheme for the individuals.
- The community should look at becoming a community landowner which has the ability to develop housing with assistance from other partners. For example the community could own and rent out housing, with any financial surpluses being used within the community, which would help to provide long-term sustainability.

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