

# Acharacle

## Acharacle, Lochaber, Highland

May 2023



- > 1 Shared Equity sale
- > 1 Key Worker house leased by CHT
- > 1 home converted for Housing Association lease
- > 2 key worker houses, converted for lease by the Highland Council
- > 3 businesses and 2 schools assisted by provision of Key Worker houses
- > 1 Rent to Buy unit
- > 1 community-owned empty home renovated
- > Training opportunity created for local young person, which led to an apprenticeship
- > Excellent example of multi-partner working
- > Long-lasting benefits in a very rural area

Acharacle is a remote rural village on the Ardnamurchan peninsula in Lochaber. For over 20 years, the Communities Housing Trust (CHT) has been involved in various housing and community-driven projects which have brought significant benefits to the village.

**Queen's Cottage:** CHT initially let the home for local staff housing, then let as single occupancy to a local teacher, and then agreed a shared equity sale with a Rural Housing Burden.

**Rent to Buy:** The sale of Queen's Cottage enabled the building of a new Rent to Buy home in the grounds.

**Old School and Schoolhouse:** These buildings were converted to provide three units. Two of these are owned by CHT and made available at social rent level to Key Workers. The third is owned by Lochaber Housing Association at social rent level.

**Empty Homes Initiative:** Druim Garbh, bought by the Community Company and renovated with help from CHT and The Nationwide Foundation. Managed on an innovative Long Lease model.

**MacNaughton Crescent:** Former Council-owned home being rented to a local business Key Worker and their family.

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## Community involvement

The local community groups in Acharacle are active and forward-thinking organisations. The Community Company owned an empty home, Druim Garbh, but they didn't have the finance or capacity to carry out the necessary renovation. They approached CHT, who worked with the Community Company and The Nationwide Foundation to access loan and grant funding, alongside an innovative long lease model, which allowed the home to be refurbished to a high standard and CHT to manage the property on their behalf and meet locally identified needs.



## Successes

Over 20 years, CHT offered a variety of services to Acharacle in order to realise the varied projects. Using a multi-partner approach, working with the community, local businesses and a housing authority, we were able to address specific needs.

The Acharacle projects really emphasise the flexibility that underpins CHT's approach. Queen's Cottage saw a change of tenancy type from a House of Multiple Occupancy to a single tenant, then an affordable shared equity sale (protected with the Rural Housing Burden) with the garden being divided into a new plot to provide a Rent to Buy home.

MacNaughton Crescent was previously let on a long lease to a local business, but due to changing needs the current tenant is a Key Worker for the same business but with the home for the worker and their family. The Old School and Schoolhouse demonstrated how CHT can work with local authorities and housing associations on a refurbishment project to deliver three Social Rent level units.



## Challenges

Renovations of older housing presents particular problems in making the units cost-effective for tenants in terms of utility costs. Therefore an individual approach was needed for each home in order to realise the full potential. Securing funding is a regular challenge we face, and because there have been multiple projects a variety of different finance mechanisms had to be identified.

## Future

CHT has enjoyed an excellent working relationship with the community and Community Company. Early stage discussions are taking place to identify and meet the community's next needs for more affordable, secure and cost-effective housing.