



# **ANNUAL REPORT 2022-2023**

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[www.chtrust.co.uk](http://www.chtrust.co.uk)

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IMAGE CREDIT: CHT

COVER IMAGE: PHASE 2 SITE AT KILBEG, ISLE OF SKYE  
CURRENTLY UNDER CONSTRUCTION



Bettyhill





## Our year 2022-23

This past year has been another challenging year as so many third sector organisations have experienced. In addition to the ongoing impact of Brexit, we have seen an **unprecedented increase in inflation** making development even more challenging.

Like many organisations, CHT's team have adapted to hybrid working and Zoom and Teams meetings have continued as an **efficient use of time and resources** in our work in supporting communities and developing projects and, importantly, reducing our environmental impact. **Recognition is due to the team and board** for the accomplishments of this year.

We continue to work with **fragile communities** and people vulnerable to issues such as increasing house prices, homelessness, lack of tenancy security, fuel poverty, special needs and age-related challenges. We also continue to work with **key stakeholders** to ensure the best outcomes for communities and to support community-led organisations to address the unique needs of their area.

There is a growing **demand for our expertise** and we are confident in our ability to provide the support required.

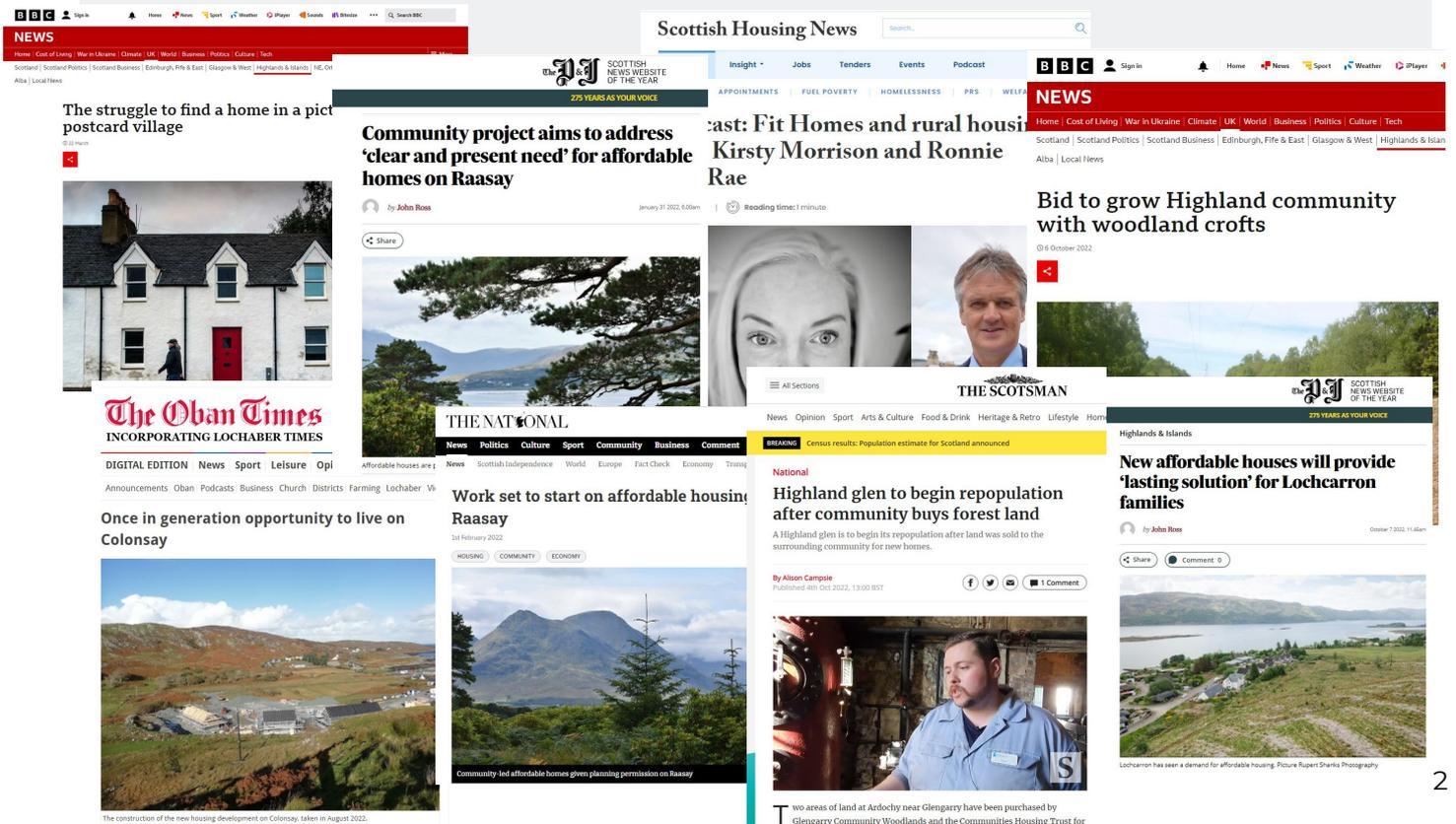


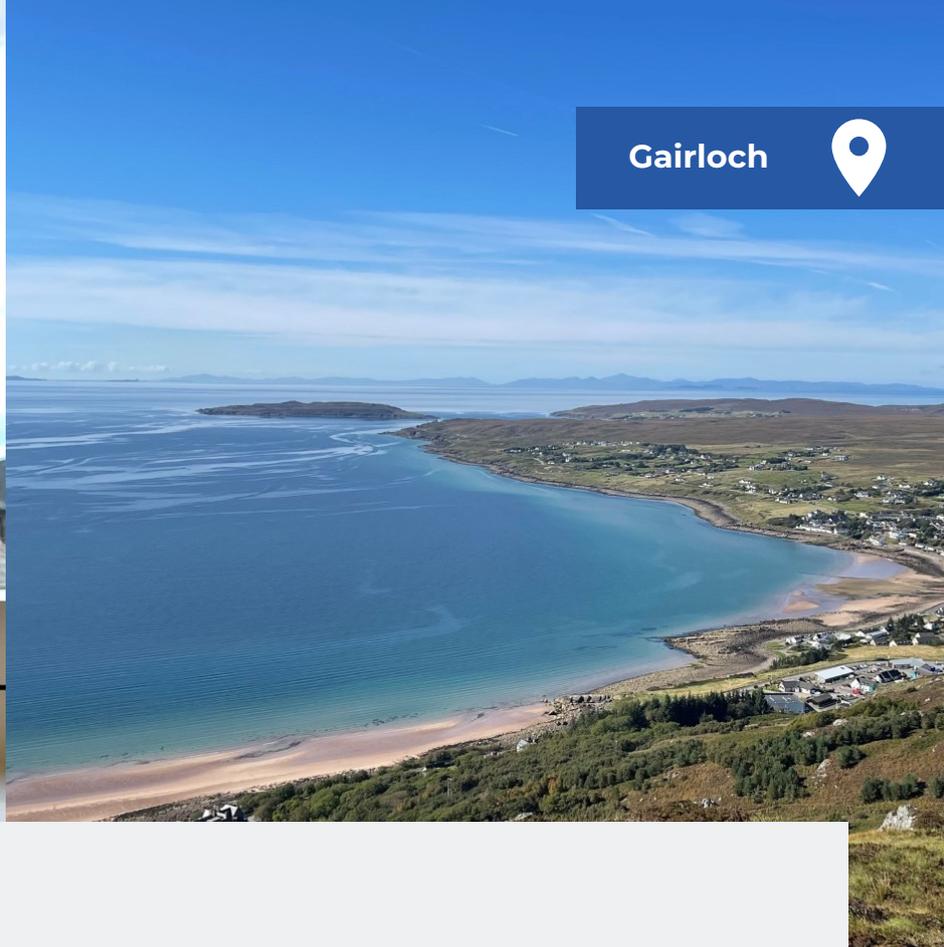
**Social media engagement and interaction** up 18% in 2023

**Reach of posts** up 10% in 2023

## Social engagement

The **interest and confidence in community-led housing** is growing as more community developments have completed. Our social media presence remains strong with increased followers and interaction year on year. This audience has grown to 10,907 (up 18% on last year) and our posts have been viewed 771,000 times this year (up 10% on last year). Engagement remains very high at 12% on Facebook (where 2% is considered good) and 4% on Twitter/X (where 1% is considered good). As well as social media platforms to **inform and raise awareness**, staff have attended or presented at various regional and national events and conferences, such as CIH Scotland’s Regeneration Nation workshop, DTAS conference and the Scottish Empty Homes Conference. We have received **significant regional and national news coverage** (over 80 pieces), regularly featuring in the national press such as the BBC online and radio, The National, The Herald and others.





## Recognition

Our community partnered projects received 5 national and international awards this year:

**Winner of More Than A Roof** category at the European Responsible Housing Awards, part of the International Social Housing Festival in Helsinki, Finland organised by Housing Europe

**Excellence in Regeneration & Sustainability**, at the Chartered Institute for Housing Scotland's awards

**Housing & Regeneration winner** at the SURF Awards (Scotland's Regeneration Forum)

**Community Contribution winner** at the Scottish Home Awards

**Best Project Overall** at the Highlands & Islands Architectural Association Awards

We also received a further 3 short-listings at the **SURF Awards**, **Scottish Land & Estates Awards**, and the **Scottish Civic Trust Awards**, receiving a commendation.

## Recognition

In recognition of the European Responsible Housing Award for the regeneration of Achtercairn in Gairloch, **Ariane Burgess MSP** raised a **Parliamentary motion** in June 2022 which was supported by a further 15 MSPs.

We were delighted to meet the new **Housing Minister, Paul McLennan MSP** in Gairloch in August and look forward to working with him in the future.

Ronnie MacRae - CHT, Paul McLennan - Scottish Government, Janet Miles - GALE Centre



IMAGE CREDIT: CHT



ARIANE BURGESS MSP (GREEN)

Communities **know** what they **need**, they have a **proven track record**, and **tremendous network** for peer-to-peer learning.

Community-led housing enables rural communities to **thrive** and is an **investment in people and place**. Let's support communities to get on with it and **follow their lead**...

Let's **start rolling out** community-led housing at the **scale needed** to help meet our ambitious commitment to 2032.



EVELYN TWEED MSP (SNP)

In Balmaha, a rural village in my own constituency, a 20-unit project supported by the Communities Housing Trust and the Scottish Government cannot get on-site because there are **no contractors** willing to work in this area.

This is something I hope the minister will **urgently consider** in his delivery plan.



GRAHAM SIMPSON MSP (CONSERVATIVE)

It's fair to say that **community-led housing** is a **success story** where it exists in Scotland, and for good reason:

it provides an **additional supply of homes**, it helps the **local economy and local industry**, it encourages **investment into communities**, and it helps **younger people** realise their housing ambitions.



LIAM MCARTHUR MSP (LIB DEM)

I cannot recall a time where **demand for housing** was **so out of kilter with supply**, where the need for investment but also **new thinking and new approaches** has been obvious and indeed urgent...

Community-led housing in particular is **crucial to sustaining and building resilience in our rural and island communities** and I very much hope the government will embrace that and **take on board** some of the ideas that have been referred to in this debate.



MARK GRIFFIN MSP (LABOUR)

One size fits all policy or decisions **rarely work** for all of Scotland...

I think we can all agree that **more can and should be done to facilitate community-led housing** and remove barriers to locally-based projects, project which rely on **local knowledge** and local input about what people's needs are and **what they think are the solutions** for their own towns and villages.

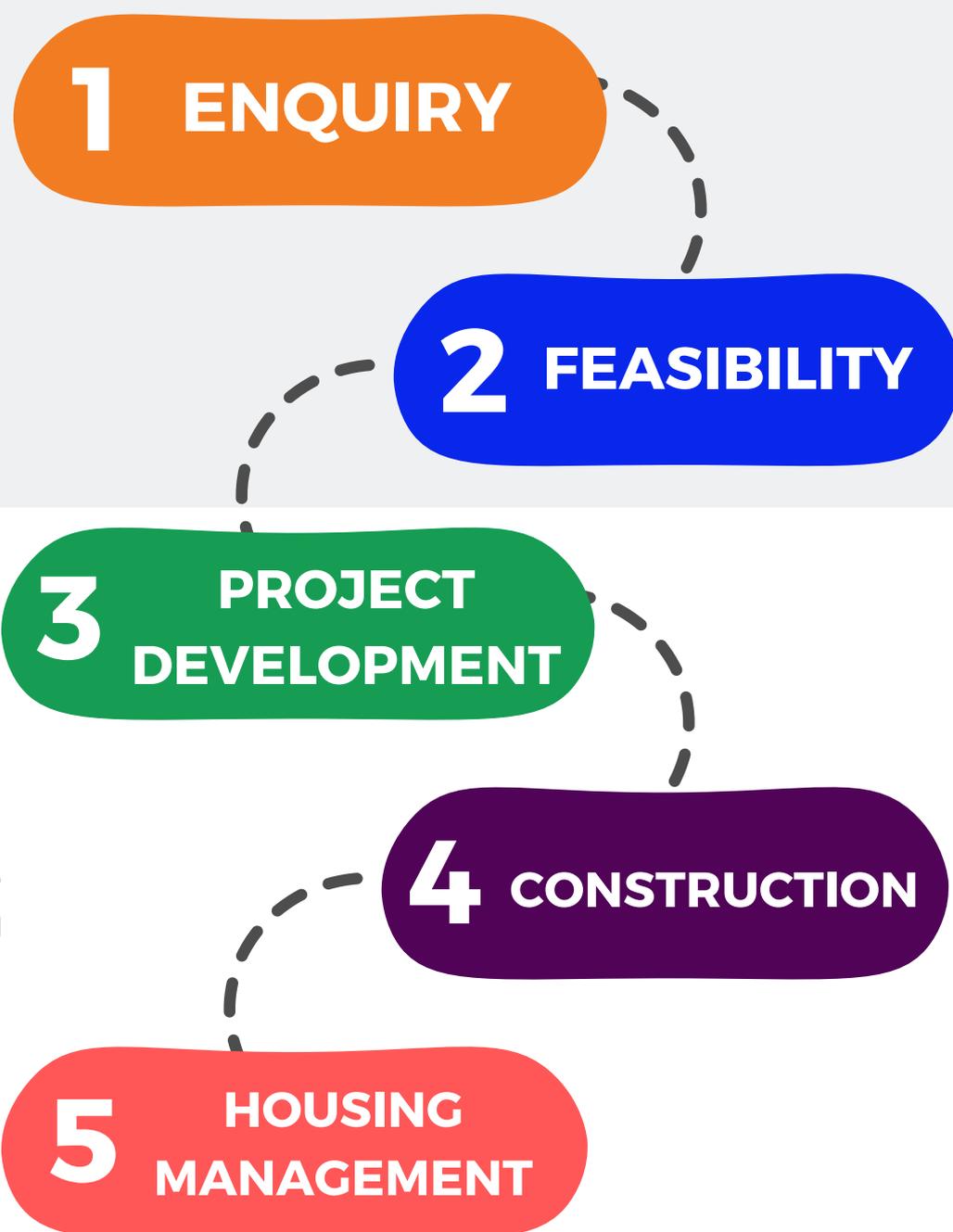
[Communities] know best and we should give them the **tools** to do that.

## Routemap

In September 2022 we launched a **free online resource** for communities, a Routemap to Community Led Housing funded by the Nationwide Foundation, comprising written guidance plus case study films for each main stage of the process. The films were made in partnership with and by the communities concerned. The resources can be viewed and downloaded on our website and have received **300 views** since the launch.

We have seen interest in the community-led housing online information almost double since the launch of the Routemap, with interest not dropping off over time – in fact, **still rising** slowly.

Scan to visit  
the Routemap  
web page



with thanks to



## Progress to self-sustainability

As reported last year, we continue to work towards being **as self-sustaining as possible**. Our work providing general advice, initial engagement with communities and developing solutions to address the inherent challenges in remote and rural development is resource intensive. These activities are a vital function which allows us to guide and support communities assess their ambitions and to find ways to develop financially **viable projects**.

This service makes a significant contribution to Scottish Government's and Local Authorities' targets for affordable housing and ensures that smaller communities **housing needs are met**, especially where there is a high proportion of holiday lets and second homes. Since 2019-2020, we have been supported by the Nationwide Foundation but have not received core revenue funding from public agencies to provide this service. Discussions with Scottish Government have progressed with a three year partnership funding package with Nationwide Foundation to provide grant funding for both CHT and SOSCH finalised in June 2023.

We would like to thank both The Scottish Government and The Nationwide Foundation for their financial support and for their **flexible and proactive approach** to supporting CHT.



IMAGE CREDIT: SCT



Staffin



## Supporting communities : grant funding success



nearly  
**£1.8million**  
grant  
funding

28  
community  
organisations

This year CHT **successfully supported 28** community organisations to secure almost £1.8 million grant funding from the Scottish Land Fund (SLF), the Rural & Islands Housing Fund (RIHF) and other grant making bodies to take forward their housing and community developments. These grants will contribute to the provision of both **affordable homes and other community assets** and CHT is likely to provide development support through to completion.

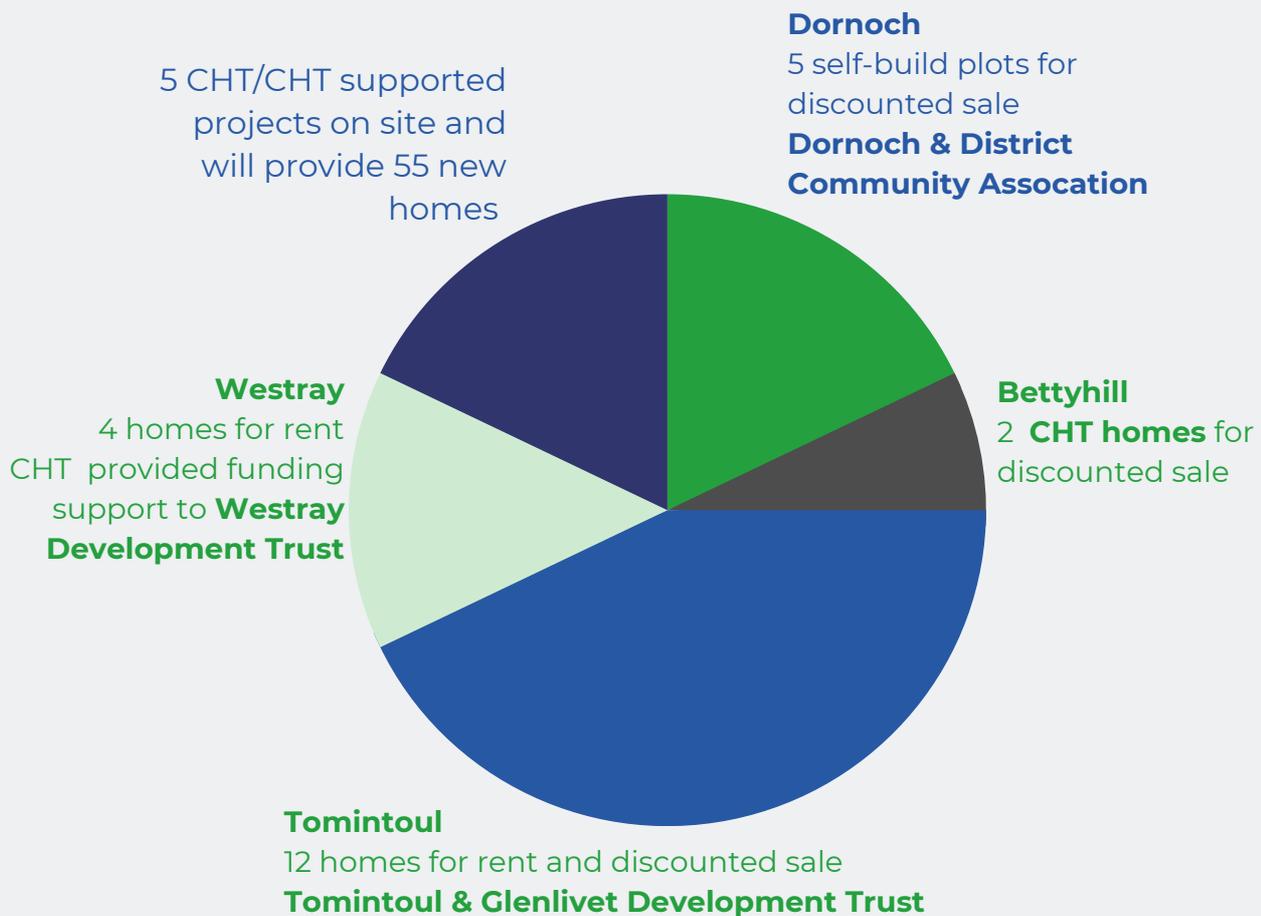
One example is a **joint development** with the Glengarry Community Woodlands (GCW) in Invergarry where CHT and GCW purchased land from Forestry & Land Scotland to address the **housing need and local demand** demonstrated through housing and community needs surveys alongside community consultations. CHT will develop the first phase providing four homes for social rent and two woodland crofts with croft houses of different tenures, i.e., rent and discounted sale. The proposal is for the croft and croft house to be sold at a discount will be **protected in perpetuity with a Rural Housing Burden** ensuring it remains in community control. The second phase will see Glengarry Community Woodlands deliver four further woodland crofts with planning for croft houses or self-build plots also protected with a Rural Housing Burden.

IMAGE CREDIT: WOODLAND CROFTS

[woodlandcrofts.org](http://woodlandcrofts.org)



## Supporting communities : scale



The challenges in development through labour supply and inflation has continued to delay construction but 4 developments of 23 homes completed this year.

There are also 5 CHT (and CHT supported) community-led housing developments **on site** which will provide 55 properties and 39 projects comprising over 300 homes at various stages in the development process. CHT also has a further 76 early-stage community enquiries which **will be taken forward** as resources permit and provide a significant number of homes and other community assets.

A further 62 homes were completed in 5 communities under CHT's **development agency services** for Lochaber Housing Association and Highland Council.



Arisaig



## Supporting communities : funding schemes updates

The availability of the SLF and RIHF continues to be the main driver in **communities taking forward** their own developments, both funds have been extended and RIHF grant levels increased. These grants are key to giving communities the **confidence to actively engage** in community-led housing developments which will improve their future sustainability.

The RIHF is also **vital** to CHT's ability to develop further homes for rent or discounted sale and serviced self-build plots especially in those communities where RSL's and Local Authorities are not building and communities do not have the capacity to **take on housing development**.

IMAGE CREDIT: ARTHUR CAMPBELL

## Discounted property sales

The sales of Rent to Buy properties are progressing, however we may expect a potential slowdown due to the **increases in interest rates over the past year**. In this financial year, **sales were concluded** of 12 properties, 6 under the Rent to Buy / Greener Homes Scheme and 6 Rural Housing Burden Buy Backs / Discounted Sales



## Rural Housing Burden

To date, 134 discounted **properties have been sold** with a Rural Housing Burden (RHB). Spread over 40+ remote and rural communities from Bettyhill to Ballachulish, these are **important community assets**. CHT has exercised its right of pre-emption on 15 properties offered for sale, with two in this year. These properties were re-allocated to people with strong local connections to their community and shows the strength of the RHB as a means of retaining these properties' affordability and control for the benefit of the community. The Scottish Government continues to **support CHT** with a Buy Back loan facility of £500,000 to ensure the funds are available to exercise our right of pre-emption.



## Housing People

2022-23 saw tenants move in to 10 new homes for **affordable rent** in Tomintoul and Bettyhill as well as two re-lets. Currently, we have 42 homes **providing secure tenancies** for households in over 26 communities. Overall, in Highland we are seeing **3-4 times the demand** for the properties we have available, based on number of relevant applications.



## Other Updates

As reported last year we continue to provide **Development Agency services** for Lochaber Housing Association and the Highland Council as well as community organisations mentioned previously.

The Scotland-wide, Self-Build Loan fund, which CHT administers on behalf of The Scottish Government, was wound down in 2022 with the remaining loans being due for repayment within the next 12 months.

The administration of a new fund of £6 million for 3 years with two, one year extensions was put out to tender in 2022. **CHT's tender was successful**, and we have been appointed as agent for the duration.

The transition has seen a fall in the number of loans to 5 with a value of £827,967. This takes the total number of loans issued to 44 loans with a combined value of £6,371,600 and the **demand remains significant**.

CHT remains a **leading member** in the Woodland Croft Partnership spearheading the promotion of the forest croft agenda from Forestry and Land Scotland. The partnership with Glengarry Community Woodlands to develop a **pilot scheme** to provide woodland crofts of different tenures including a Rural Housing Burden took some steps forward GCW and CHT completing the purchase of their respective sites.

Community regeneration grant funding was awarded to CHT to carry out design and planning stages.

We **continue to operate** the Woodland Trust's bridging finance facility for woodland creation and/or management schemes to qualifying crofters and land managers. The loan fund will continue into 2025.

IMAGE CREDIT: MORAG & JOHNNY



Borders

## Partners

CHT would not be as effective as it is without the **positive working relationships** we have with the Scottish Government's More Homes Division, Local Authorities, Highlands & Islands Enterprise, landowners, RSLs and all the community groups with whom we work. We have also been working closely with South of Scotland Community Housing to formulate **a joined-up approach** to promoting community led-housing throughout Scotland and lobbying Ministers on related issues.

With the encouragement and support of the Nationwide Foundation, we began a joint monthly blog with South of Scotland Community Housing in January 2022, to share pertinent points on community-led housing with policymakers, communities, and to generally **raise the profile** of community-led development.



**The Scottish Government**  
Riaghaltas na h-Alba



woodland  
crofts



**CAIRNGORMS**  
NATIONAL PARK AUTHORITY  
ÙGH DARRAS PÀIRC NÀISEANTA A'  
MHONÀIDH RUAIDH





## Summary

Despite the challenges, CHT has continued to provide an excellent **service to communities** and support for the increase in community-led housing projects. The Board recognises the stresses caused by the current social and economic challenges and our **thanks to the staff** should be noted. It is credit to the staff that they have managed to keep projects moving forward and build relationships with new communities looking for solutions to their housing and sustainability needs.

We do, however, need to identify additional grant funding to support the early **community engagement work** and this will be a priority along with monitoring the challenges presented by the on-going Covid pandemic and Brexit.

## Annual Outputs

<p><b>1. Community feasibility work and support</b></p>	<ul style="list-style-type: none"> <li>• During this year, we have carried out ten Housing &amp; Community Needs surveys including Scourie, Aviemore, Pitlochry, Glen Orchy, Strathdon and Stratherrick and Foyers.</li> <li>• 76 early-stage enquiries on community-led developments</li> <li>• Carried out 20 feasibility studies and 16 site investigations</li> </ul>
<p><b>2. Community Development Support</b></p>	<ul style="list-style-type: none"> <li>• Supported 51 communities to take forward developments</li> <li>• 31 projects in the pre-development stage</li> <li>• 6 projects in the construction phase</li> </ul>
<p><b>3. Financial Support for communities</b></p>	<ul style="list-style-type: none"> <li>• Helped 28 communities secure grant funding totaling £1,789,094</li> <li>• 6 of which were through the Scottish Land Fund with a value of £371,532</li> <li>• 11 through the Rural Housing Fund with a value of £1,214,199</li> <li>• 11 through other grant funders with a value of £203,363</li> </ul>
<p><b>4. Housing Stock and Management</b></p>	<ul style="list-style-type: none"> <li>• Housing stock of 42 rental properties at year end in 26 different communities</li> <li>• 18 of the properties through the Rent to Buy Scheme</li> <li>• 24 of the properties with Private Rented Tenancy Agreements (plus 17 lets managed on behalf of other organisations)</li> <li>• 10 new homes provided in 2 different communities during the period</li> <li>• 3 relets throughout the year</li> <li>• 22 applications were received for the above 13 lets.</li> </ul>
<p><b>5. Houses on site</b></p>	<ul style="list-style-type: none"> <li>• CHT and community-led projects, 55 homes on site in 5 different communities</li> <li>• Development Agency work projects, 62 homes on site in 5 different communities</li> </ul>
<p><b>6. House and plot sales</b></p>	<ul style="list-style-type: none"> <li>• 6 Rent to Buy and Greener homes properties sold</li> <li>• 6 RHB Buybacks/Discounted Sales</li> </ul>

## Annual Outputs

<p><b>7. Self- Build</b></p>	<ul style="list-style-type: none"> <li>• 3 discounted, serviced self-build plots available in Achabeag</li> <li>• Acting as Rural Housing Body on behalf of Sleat Community Trust, Arisaig Community Trust, Raasay Development Trust, Dornoch &amp; District Development Assoc. and the Knoydart Foundation to sell their discounted plots, 15 plots in total.</li> <li>• As agents for The Scottish Governments Self-Build Loan fund 5 new loans worth £827,967 bringing the totals to 44 loans totalling £6,371,600. These bridge the first phase of the SBLF and the second 5 year phase for which CHT successfully tendered in 2022.</li> </ul>
<p><b>8. Development Agency Work</b></p>	<ul style="list-style-type: none"> <li>• Development agent on all LHA projects through 3-year services agreement renewed to 2026</li> <li>• Development Agent for 2 Highland Council Projects</li> <li>• 10 Development Agency Agreements in place to provide services for community groups</li> </ul>
<p><b>9. Partnership Working &amp; Policy</b></p>	<ul style="list-style-type: none"> <li>• Attend regular meetings held by The Highland Council and Scottish Government to discuss delivery of the Strategic Housing Investment Plan and enabling more rural and island housing</li> <li>• Liaising with Local Authorities, e.g., Perth &amp; Kinross, Argyll &amp; Bute, Aberdeenshire, Angus, Fife and Moray</li> <li>• Working with South of Scotland Community Housing on strategic approach for lobbying ministers on Community-Led Housing support and surrounding issues</li> <li>• Lobbying to retain both Scottish Land Fund and Rural and Islands Housing Fund</li> <li>• Provided feedback and attended meetings with the Scottish Land Commission on Land for Rural Housing report</li> <li>• Responding to Scottish Government consultations including NPF4</li> </ul>

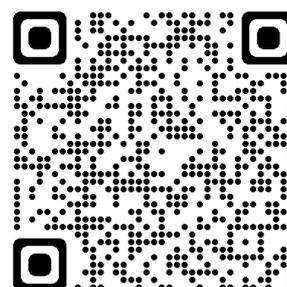
# Balance Sheet at 31 March 2023

## Communities Housing Trust Balance Sheet As at 31 March 2023

	Notes	2023		2022	
		£	£	£	£
<b>Tangible fixed assets</b>	17		2,228,515		1,591,376
<b>Current assets</b>					
Land banking and Development properties	18	4,495,545		5,897,253	
Debtors	19	92,144		91,430	
Cash in hand		487,164		354,223	
		<u>5,074,853</u>		<u>6,342,906</u>	
<b>Current liabilities</b>					
Creditors due within one year	20	<u>(1,924,285)</u>		<u>(1,016,906)</u>	
<b>Net current assets</b>			3,150,567		5,326,000
<b>Total assets less current liabilities</b>			<u>5,379,082</u>		<u>6,917,376</u>
<b>Creditors:</b>	21				
amounts falling due after more than one year			(1,235,102)		(3,216,725)
<b>Net assets excluding pension liability</b>			<u>4,143,980</u>		<u>3,700,650</u>
Defined Pension Asset/(Liability)			<u>(28,000)</u>		<u>5,000</u>
<b>Net Assets</b>			<u><u>4,115,980</u></u>		<u><u>3,705,650</u></u>
<b>Capital and reserves</b>					
<b>Restricted Reserves</b>	25				
- Properties and Development	25		3,734,091		3,123,869
- Faulds Memorial Reserve	25		132,168		132,168
- Pension Reserves	25		(28,000)		5,000
Designated reserves - land banking fund	25		80,023		80,023
Unrestricted revenue reserves	25		197,698		364,590
			<u>4,115,980</u>		<u>3,705,650</u>

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The full audited accounts can be downloaded via the QR code or by visiting [www.chtrust.co.uk/financial-information.html](http://www.chtrust.co.uk/financial-information.html)



# Statement of Financial Activities incorporating Income and Expenditure Account and Statement of Total Recognised Gains and Losses

	Unrestricted Funds		Restricted Funds			Total	
	Operational Activity	Rental Properties	Sale of Houses and Land	Pension Fund	Faults Reserve		Restricted Reserve
	£	£	£	£	£		£
<b>Income Resources</b>							
Incoming resources from charitable activities							
Revenue Grants	4	64,819			657,455	722,274	
Rental Income	5	282,863				282,863	
Sale Proceeds on Land Disposals	6		1,928,000			1,928,000	
Fee Income	7	415,560	18,617			434,177	
Investment Income	8	553				553	
<b>Total Incoming Resources</b>		<b>480,932</b>	<b>282,863</b>	<b>1,946,617</b>	<b>-</b>	<b>657,455</b>	
<b>Resources Expended</b>							
Charitable Activities							
Administration and Management	9	553,633	85,585	177,381		816,599	
Rental Expenditure	5	88,463				88,463	
Cost of sale of Land Disposals	6		1,887,469			1,887,469	
Bank and Loan Interest Payable	5/15	1,932	76,923			78,855	
Cash Backs on Rent to Buy Sales		53,151				53,151	
<b>Total Resources Expended</b>		<b>555,565</b>	<b>304,122</b>	<b>2,064,850</b>	<b>-</b>	<b>2,924,537</b>	
<b>Income/(expenditure) and net movement in funds</b>	<b>12</b>	<b>(74,633)</b>	<b>(21,259)</b>	<b>(118,233)</b>	<b>-</b>	<b>657,455</b>	
Transfer Between funds		74,633	(145,633)	118,233		(47,233)	
Net Movement in funds		(166,892)	-	-	-	610,222	
Other recognised gains/losses						443,330	
Actual gains/(losses) on defined benefit pension schemes				(33,000)		(33,000)	
Defined Pension Asset/(Liability)		(166,892)	0	(33,000)	-	610,222	
<b>Funds at 31 March 2022</b>		<b>364,590</b>	<b>80,023</b>	<b>5,000</b>	<b>132,168</b>	<b>3,123,869</b>	
<b>Funds at 31 March 2023</b>		<b>197,698</b>	<b>80,023</b>	<b>(28,000)</b>	<b>132,168</b>	<b>3,734,091</b>	

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