



# THE HIGHLANDS SMALL COMMUNITIES HOUSING TRUST

## Making Affordable Rural Homes a Reality

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# COMMUNITY NEWSLETTER - SEPTEMBER 2013

It has been a very busy year and we have a number of exciting projects underway that will see the provision of 45 affordable housing units in rural communities by HSCHT in this year alone. Our newsletter contains information on all these projects so please have a read through and get in touch if you wish to discuss anything in more detail or if you have a project you wish to discuss with us. Make sure you come along to our Open Day on 27th September (details below) and our staff team will be on hand to talk to you.

### COMMUNITY ELECTED DIRECTORS

Are you interested in becoming a Community Elected Director on our Board? You can help inform decisions and shape the future of HSCHT and affordable housing in the Highlands.

All directors are appointed for a duration of 1 year and we pay travel expenses to all meetings and provide lunch. The board meets five times a year and sub committees meet on a regular basis between board meetings - email [info@hscht.co.uk](mailto:info@hscht.co.uk) for further details.

**Be proactive in finding housing solutions for our rural communities.**

### HSCHT OPEN DAY & AGM—27th SEPTEMBER

We are holding a free information day and our AGM on Friday 27th September in The Thistle Hotel, Inverness and would like to invite members from all community groups to attend. The morning session will focus on community housing options and some of our partner organisations will also be exhibiting and available throughout the day for you to chat to, so come along and find out what we can do together for your community!

The afternoon session will feature our Keynote Speaker Danny Alexander MP and our AGM.

Full details about the event are available on our website. A buffet lunch will be provided - to book your place, email [eileen.irvine@hscht.co.uk](mailto:eileen.irvine@hscht.co.uk). We very much hope to see you there.



**HSCHT AGM & OPEN DAY**  
FRIDAY 27 SEPTEMBER  
THISTLE HOTEL, INVERNESS

EVENT SPONSORED BY

**Panasonic**

Come along and find out what we can do for your community

For further details and booking information, visit our website

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

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[www.panasonic.co.uk/aircon](http://www.panasonic.co.uk/aircon)

### ACHABEAG , MORVERN OPENING (LONG LEASE PIONEERED)

The Achabeag Partnership were delighted to mark the completion of two new affordable rented houses with an open day on 5th September. The partnership is a unique collaboration between HSCHT and Ardtornish Estate with assistance from Roderick James Architects , The Scottish Government and Highland Council.



The houses were built following a successful bid to the Scottish Governments Innovation and Investment Fund. The change in legislation by Scottish Government allows HSCHT to enter into a 21 year long lease with Ardtornish Estate, after which the houses revert to the Estate - long leases are a great new opportunity for businesses and estates to partner on affordable housing.

HSCHT have secured a further 5 affordable sites within the development under a Section 75 agreement. Through the partnership collaboration, HSCHT has increased the number of affordable homes from 6 to 7.

## CAIRNGORMS SKILLS PROJECT

Trainee recruitment is being finalised with up to 14 new young people starting our 4th year of the project. Using a model of education (at Inverness College), personal mentoring and work placements the project is maturing and growing in profile within the community. The project historically focused on construction but has been extended this year to feature a wider range of courses including rural skills, adventure tourism and forestry as well as construction.

Young people in the Cairngorms National Park Area (CNPA) between the ages of 16-24 years who are not currently in meaningful employment, education or training continue to be the target group for the project.

The work experience placements are a vital part of the project and we would like to thank all the work experience providers for supporting the project and providing invaluable experience to all our trainees. The placements have led to apprenticeship opportunities and jobs. 8 out of the 9 trainees who completed last year's project are now in employment, apprenticeships or further education.



### ARDGEAL, PHASE 2



We were delighted to have secured a funding package from The Scottish Governments Shovel Ready Fund and LEADER to allow Phase 2 of the development at Ardgeal, Kincaig to commence.

Phase 2 will see the construction of 6 houses—2 detached and four semi-detached—and work on the houses is well under way. The first three houses are expected to be completed by the end of this year and the next three in Spring next year. The houses are in the process of being allocated to eligible people with a local connection to the area.

The project is also providing apprenticeships for three people from the CNPA area during a 10 month training placement. The apprentices have been on site for a few months now and under the guidance of the main contractors AW Laing, are receiving training and gaining new skills that will hopefully assist them in finding employment at the end of the placement.



## GRADUATE PROJECT OFFICER

We would like to welcome Chris Holmes to our staff team. Chris was recruited under the Talent Scotland programme to the post of Graduate Project Officer on a one year contract. He has recently graduated from the University of Aberdeen and is working on the Rent to Buy and Greener Homes projects. A key part of his role will be improving the efficiency and effectiveness of the projects and creating a programme for the long term monitoring of the houses. Chris will also be looking at ways to try and integrate employment and training opportunities into HSCHT's other activities through the Cairngorms Skills Project and working with building contractors to find suitable solutions.

This post is part of the Talent Scotland Graduate Placement Programme and part funded by Highlands and Islands Enterprise and European Regional Development Fund. Highland Council also help part fund this post.



## RENT TO BUY

Working with the Scottish Government and the Highland Council, HSCHT have devised a new rent to buy scheme to provide a new home ownership option for people in the Highlands. The Rent to Buy Scheme (RTBS) aims to help people who wish to become home owners by allowing them to rent a new home for 5 years whilst saving up for a deposit. The scheme will assist people who are on modest incomes to become home owners by returning a cash-back "loyalty" sum (currently £13,500 to £11,500) to the tenant at the end of their 5 year rental period if they purchase the property. This sum is used for the deposit required to secure a traditional mortgage. The tenant then becomes the owner!

The homes are brand new and are constructed to the latest building standards which focus on sustainability and thermal efficiency and will therefore have low fuel costs. The sale prices for the houses are fixed now to allow clients to benefit for any potential uplift in the market and are typically 20% below today's market value.

The first RTB house in Beaulieu has now been completed and a further 13 new units are being developed in the following locations ; Auldearn (3 units), Dornoch (2 units), Fodderty (2 units), Gairloch (2 units), Lochcarron (2 units) and Shieldaig (2 units).

Work is now underway in Auldearn and Fodderty and it is anticipated that work will commence on the other sites soon.

A Phase 2 RTB scheme is now being considered and it is hoped that Phase 2 will see the development of a similar number of units in different locations. Full details to be confirmed soon.



RTB house, Simpsons Park Beaulieu

## GREENER HOMES

Following a successful joint bid from HSCHT and Highland Council the Scottish Government's Greener Homes funding has been secured for 18 units (9 for HSCHT and 9 for Highland Council).

The HSCHT units are being developed in Fodderty, Lochcarron, Arisaig and Daviot. The houses will all be affordable, sustainable and efficient properties and will be designed and built by award winning Makar Construction Ltd. The houses will be constructed using sustainable Scottish timber and built to meet the Scottish Building Standards Silver Active Level of sustainability.



Photomontage Showing South Elevation of Unit 4

Makar photomontage Fodderty

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Highland Council plan to construct units in Alness, Dornoch, Glenborrodale and Connon Bridge and have recently approached HSCHT to project manage the Alness and Dornoch developments on their behalf. Following this approach, HSCHT have now negotiated a change to the proposed 2 LIFT units for Alness and will now be providing 4 units with the Rural Housing Burden attached—the additional 2 units will not require additional finance from the Scottish Government.

A full information brochure on the scheme will be available soon. Please contact [chris.holmes@hscht.co.uk](mailto:chris.holmes@hscht.co.uk) for further information.

## WOODLAND CROFTS

The Scottish Crofting Federation, the Community Woodlands Association and HSCHT have been working together over recent months to promote and develop Woodland Crofts.

A number of knowledge share events have been held to raise awareness and a Woodland Crofts Register of Interest has now also been established. The aim of the register is to match up those who wish to obtain a woodland croft with those who have them to offer – or plan to develop them. The expectation is that the evidence provided by the register will help stimulate the creation of new woodland crofts. The registration of interest form can be downloaded from [www.woodlandcrofts.org](http://www.woodlandcrofts.org) or from the HSCHT website.

Follow woodland crofts on Twitter Woodland Crofts (@WoodlandCrofts)



## GAIRLOCH

Congratulations to Highland Council who have recently completed construction of 8 flats at the Achtercairn site in Gairloch for social rent. HSCHT sold the land to the Highland Council for the development and are the lead facilitator and landowner at Achtercairn site.

HSCHT previously sold land to Albyn Housing Society for their 12 unit development that was completed in 2010 and provides homes to rent and low cost homes to buy.



Recently completed Highland Council Flats

The new all purpose GALE building (opened last year) is also located on the Achtercairn site and houses the tourist information service and a range of community owned and managed projects.

## Self Build Initiative Fund (SBIF)

Supported by the Scottish Government and administered by HSCHT, our SBIF fund provides financial assistance to self builders to help them reach wind and watertight stage when a mortgage funds can then be accessed.

The fund was officially launched at our Open Day & AGM last year and typically;

- £20,000 is available from the fund per build
- Short term funding for 3—6 months
- NO interest
- Reasonable fees

**Apply today, we are accepting applications!**

The Self Build Initiative Fund information factsheet is available to view on our website and outlines the main terms and conditions of the fund or you can contact [morven.taylor@hscht.co.uk](mailto:morven.taylor@hscht.co.uk) for further information

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