



## **2 SELF BUILD PROJECTS IN SHEILDAIG**

Communities Housing Trust (CHT) helped drive two self-build projects in Shieldaig, Scottish Highlands.

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### **Background**

In Shieldaig, the Scottish Highlands, two self-build projects were undertaken with the help of CHT. The original demand for new affordable housing came from the local community council. CHT then identified suitable sites for housing on behalf of the community council. A site was found on the edge of the village from the local estate and crofters common grazing area, who were happy to sell the land for affordable housing.

CHT then worked with housing partners, Albyn Housing Society to establish a suitable layout and what house types would be best. Once decided, the two organisations presented these results back to the local community to get approval. The plans were approved. Albyn Housing Society then bought part of the land to build six houses on and put in and serviced the road.

CHT owned the remaining land. They were able to sell two as self-build plots, three were made into Rent to Buy home and the remaining land was sold to Albyn who built a further four affordable houses. All the homes were assigned to people with a local connection to the community.

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## **Delivery**

The self-build plots were marketed to find suitable people with local connections to the community. The two projects required contractors for their build. One out of two of the projects applied for a Rural Homeownership Grant, which was a mechanism to help fund the abnormal costs of self-build in rural areas. The Rural Homeownership Grant came to an end in 2011.

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## **Finance**

The two self-build projects were able to secure self-build bridging finance from high street lenders. Self-build bridging finance released in stages as the build project progresses and is based on stage inspections by a qualified architect or surveyor.

The self-builders purchased the plots from CHT at a discounted price and with a Rural Housing Burden on them. A Rural Housing Burden means that if the owners of the properties want to sell them, CHT has a right of pre-emption. This means they have the right to buy back a property with a Rural Housing using the discount agreed to resell it at an affordable price. View our Rural Housing Burden factsheets for more information on it.

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## **Learning Points**

Be sure to have your finance secured first as the self-build route can be expensive and personal circumstances can change, which can result in added costs.