



# AN CAMAS MÒR MASTERPLAN REPORT



# An Camas Mòr

- Planning Permission in Principle -  
agreed by CNPA 11th June 2010
- Conditions require further agreements before  
house building can begin

# Road Access

- Coylum by pass not approved
- Construction road to be formed for all construction traffic
- Existing B970 to be upgraded for first 200 houses. New distributor road to serve further development

# Financial Contributions

- Agreement required for contributions to community facilities etc. before the planning permission is issued
- Agreement required for provision of affordable housing

# Masterplans

- Landscape and ecology master plan
- Site master plan with design guides and codes
- Management procedures and method statements
- Community consultation



# Drew McFarlane Slack

Affordable Housing in the Highlands

# Highland Housing Alliance



- What is the Alliance ?
- Company Limited by Guarantee - owned by the Highland Council, 5 Housing Associations and 2 Trusts. Operational since 2005
- Set up to Land Bank - £ 10 million revolving fund
- Acquired 11 sites – 857units under active development – another 8 sites in the pipeline
- Building Houses – Urban and Rural - Plots
- Research and innovation objectives

# Highland Housing Alliance



- Affordable Housing
- Means different things to different people.
- PAN 74 definition, public perception
- The cost of buying and renting even with the credit crunch means a quality home is still beyond the means of many people – housing shortages in UK
- Highlands are no different, but with some special issues of our own.

# Highland Housing Alliance



## Who provides Affordable Housing ?

- Highland Council – Rented housing, but a lot less available since the Right to Buy ( now suspended ). Some new limited building and may increase
- Housing Associations – Albyn, Cairn, Lochaber, Lochalsh & Skye and Pentland.
- Rented Housing – in the main, no Right to Buy and newer stock. Old Scottish Special Housing owned by HA's
- Low Cost Home Ownership – a number of schemes, but idea is to provide a route into home ownership at an affordable cost. Shared Equity, Shared Ownership.
- Private/Community Landowners – Rural Homes for Rent – initial tranche of £5m The scheme itself aims to deliver around 100 new affordable homes by 2011 – and, if successful, could be extended

# Highland Housing Alliance



- How do people get an affordable house ?
- Application Form – Highland Housing Register
- Can specify your choice of where you want to live and whether you need rented or low cost home ownership
- BUT – allocations based on housing need for rented housing – political hot potato
- Also, new rented houses and re-lets in chosen area may take a long time to become available – 10 years in many instances.

# Highland Housing Alliance



- Affordable Housing Projects by a Housing Association
- Will be a mixture of tenures – rent, LCHO and private
- S75 Planning requirement – 25% - Debate on scale
- House designs will be to Housing for Varying Needs standards – larger than private sector houses, barrier free and able to be visited by wheelchair users.
- Sites should be chosen such that they are level, close to amenities and public transport, and able to be barrier free.
- Not always the case !

# Highland Housing Alliance



- Why are there housing shortages ?
- Smaller households – people single for longer at beginning and end of lives.
- Lots of family and executive housing built by the private sector, but not small units for first time buyers. Land costs primary reason
- Right to Buy has reduced public housing options.
- Land supply system has, arguably, produced a shortage of good housing development land at reasonable cost however debt free land exists in both public and private ownership

# Highland Housing Alliance



- Rural Development Issues
- No people in many parts of the Highlands, no houses for new people who want to come here.
- Expensive services and infrastructure
- Lots and lots of the wrong kind of land
- Wildlife Park – Europe’s Last Wilderness
- Conflict between real locals, new locals and prospective locals
- Design requirements – expensive
- Low wages, high cost of living

# Highland Housing Alliance



- Firm Foundations – Government aspiration to build 35,000 new homes in Scotland. Published pre Credit Crunch and downturn
- Substantial number planned as affordable
- Dependent on s 75's - now not being built, so how will the target be met ?
- Revision of Housing Association grant assumptions
- More private finance, less HAG, but less houses!

# Highland Housing Alliance



- World has changed dramatically in the last two years
- Downturn in house sales – frozen sites, redundancies, values dropping
- Many opportunities dependent on a buoyant private sector
- May provide different opportunities for affordable housing sector to pick up sites and houses.
- Shortage of mortgages and money biggest issue

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Up until Code for Sustainable Homes, little incentive for private sector to invest in moves to carbon neutral homes.

- 30 year old house designs in some instances – sold all that was built
- Now at crossroads – know they have to do something, but worst time to invest in R & D

# Highland Housing Alliance



- New Energy Homes - Can be built anywhere in the Highlands. Modular Construction
- Advantages of volume contract, but able to be erected in rural areas at same price as urban.
- Externals as inventive as you like
- Another option is to part build houses and allow people to finish themselves - do difficult bits
- Serviced plots
- Need to convince people that their cash is going into the fabric of their homes when they buy

# Highland Housing Alliance



- Affordable Housing is at a crossroads
- Market adjustment may be a good thing in terms of making housing for sale more affordable
- Short term issues for rented housing provision, site availability and financing of infrastructure.
- Standardisation and reducing costs flies in the face of more tailored solutions for specific sites and communities
- Also flies in the face of more energy efficient and sustainable housing at present. Particularly in the light of new incentives eg Feed in Tariffs

# Highland Housing Alliance



- End with word about good things happening in the Highlands
- Estates like Rothiemurchus are investing
- Housing Associations are investing – projects in every small village and community – just not enough
- Highland Housing Alliance is using Land Bank funds to buy sites and input infrastructure – but being choosier !
- Affordable housing could be stabilising influence on development industry

# Highland Housing Alliance



- BUT – once a turkey, always a turkey
- Sites which were marginal in the good times, now will not proceed.
- Revival of mid market rent – lot of energy into new housing models and ideas
- But Banks using every excuse not to fund – development finance and mortgages to individuals
- Need significant new resources from the public sector, but announcing new money not enough – need people and projects to deliver.