

### Overview from Ronnie MacRae, Chief Executive Officer

The Highlands Small Communities Housing Trust (HSCHT) is Scotland's leading Rural Housing Enabler, as demonstrated by our outstanding track record since our inception in 1998.

HSCHT works in partnership with communities across the Highlands and beyond to deliver affordable, secure and cost-effective housing in rural areas. We do this by developing innovative models that protect the affordability and availability of homes we facilitate, thereby permanently protecting the investment and value to local people.

HSCHT's dedicated staff team has grown in recent years from three to eleven full time members, demonstrating the demand for housing that meets the needs of remote rural communities.

We believe the An Camas Mòr development will provide significant benefits and high quality homes for the people of Badenoch & Strathspey to live and work. On these pages you will find examples of HSCHT's work, explaining how devices like the Rural Housing Burden provide affordable homes in perpetuity. Some of these could be used at An Camas Mòr to ensure homes are not lost to holiday or second homes, and are always available to locals to raise their families in the area.

### What is a Rural Housing Burden?

- A Rural Housing Burden is a Title Condition, created by an Act of Parliament in 2003, which can be applied to a home
- Rural Housing Burdens are applied by a Rural Housing Body; HSCHT is a Rural Housing Body
- Rural Housing Burdens consist of two elements: a pre-emption right, and an equity share
- The pre-emption right means in the event of a sale, the Rural Housing Body has the first right to buy back the property with the aim of selling to another local purchaser
- The equity share suppresses the purchase price for buyers, making the home more affordable for the initial and subsequent purchasers
- The equity share is calculated using the discount provided

### What is Rent to Buy?

Rent to Buy is our flagship low-cost home ownership model that provides solutions to affordable home ownership obstacles. We use the Rural Housing Burden to protect affordability and availability of the homes in perpetuity.

- Sale priced and equity share fixed at start of five year tenancy with affordable rent
- If tenant buys property, they receive cash-back sum to help with mortgage deposit

### Helmsdale



### Auldearn



### Invergarry



## **Gairloch - [www.hscht.co.uk/gairloch](http://www.hscht.co.uk/gairloch)**

HSCHT chaired the Achterchairn Development Group, which led a major project on a brownfield site. The community provided the guidance for the development, which to date has resulted in inward investment of around £7million. The project was a fantastic example of multi-agency and partnership working to deliver community benefits.

The project has provided twenty affordable homes (sixteen social rent and four LIFT units), a new shop unit, a purpose-built Air Training Corps centre, a community centre and University of the Highlands and Islands facilities. Opportunities were created for future development, including five more affordable homes coming in 2018.



## **Ardgeal - [www.hscht.co.uk/ardgeal](http://www.hscht.co.uk/ardgeal)**

Due to a lack of local affordable home ownership opportunities, Alvie Primary School was at risk of closure. Kincaig & Vicinity Community Council partnered with HSCHT to help find a solution. We worked with Forestry Commission Scotland to acquire land for a development that utilised local timber, solar panels and high-quality insulation.

Ten sustainable homes were built, all with Rural Housing Burdens and equity shares of between 65% and 70%. Multiple training opportunities were created, including for young people in forestry and construction, and adults in timber milling, shed building and fence building.



## **Strontian - [www.hscht.co.uk/strontian](http://www.hscht.co.uk/strontian)**

HSCHT worked with the community and an architect to create a community masterplan. This was subsumed into the Local Development Plan.

In 2017 six homes and a self-build plot were finished, comprising of three housing association social rent and three Rent to Buy homes. The homes utilised timber cladding and off-site manufacture techniques.

We are now working with Strontian Community School Building Ltd on Scotland's first community-owned primary school.



## **Acharacle - [www.hscht.co.uk/acharacle](http://www.hscht.co.uk/acharacle)**

HSCHT has developed an excellent relationship with local Community Council and Community Company over a number of years, where we have worked in partnership with the local authority and housing association to deliver a Shared Equity home, four Key Worker houses, a Rent to Buy home and a renovated community-owned property.

The Rent to Buy home was built on a plot owned by HSCHT by a local contractor to a highly efficient specification, reducing the risk of fuel poverty for the residents.



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**See films about our work at: <http://www.hscht.co.uk/what-we-do.html>**