



**RURAL
HOUSING
SCOTLAND**



**OUR
ISLAND
HOME**

Sponsors:



THE PRINCE'S
COUNTRYSIDE
FUND



Our Island Home

- Help young people remain in Scottish island communities
- Provide advice, support and information to 140 young households
- Develop a web-based housing guide
- Build or renovate at least 20 houses over 5 islands
- Work with islanders, architects, planners and builders to develop a product that can be affordably shipped and built (or self-built)

OIH Design Competition

- 2 bed island starter home for <£100k
- Beat high costs associated with island building
- Help overcome fuel poverty
- Make good use of community-owned land
- Received 50 entries



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Our Island Home

Design Competition Winner
Tom Morton, Arc Architects



How the winning design might look on site at North West Mull Community Woodland

www.nwmullwoodland.co.uk

lease: a contract by which one party conveys land, property, services, etc. to another for a specified time, usually in return for a periodic payment.



LEAVING HOME

To go to college or university
and live in halls
To train elsewhere

To rent ...
Privately?
From a housing association?

To buy...
On the open-market?
On a shared equity or
Ownership basis?
To build your own

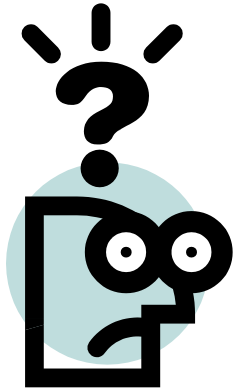
PROS

- Independence
- Parties!!
- Own space
- Choose where you want to live
- Cook and eat what and when you want
- Decorating your home to your taste

CONS

- Responsibilities i.e. bills £££ !!!
- Angry neighbours/ landlords – potential ASBOs
- Isolation
- May not be housed in ideal location
- Must buy your own food
- Cost of furniture and maintenance

Homelessness



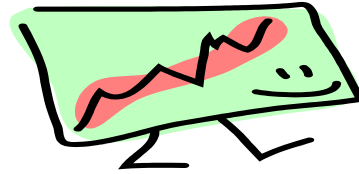
What does it mean?

What is hidden homelessness?

“Homelessness can happen to anyone”

How true is this statement? Do you agree?

The Stats...



ARGYLL & BUTE COUNCIL FIGURES	2010	2012	2013
Total No of Homeless Applications	923	604	464
Main reasons: Asked to leave	28.4%	22.7%	28%
Dispute with household (violent)	7.5%	6.5%	8%
Dispute/relationship breakdown (non-violent)	14.7%	23.7%	16%
Termination of tenancy (financial)	8.6%	3.6%	6%
Termination of tenancy (other)	8.5%	8.6%	8.8%
Overcrowding	4.3%	5.0%	4.3%
Main household category: Single person	55.1%	55.6%	59%
Couple with children	6.5%	6.6%	7%
Couple without children	6.7%	5.5%	5%
Single Parent	23%	25.7%	25%
Aged 16-24	34.5%	35.1%	34%
Aged 25-54	57.1%	57.1%	58%
Aged 55-64	5.6%	5.5%	6.7%
Aged 65+	2.8%	2.8%	1.6%

What do I do if I become homeless???

- Contact the council Homeless Services by visiting in person, phoning, emailing or texting
- Talk about it with family, friends or both
- Call Shelter Scotland or the Citizens Advice Bureau
- Make a formal homeless application for housing

THE FACTS

- The single biggest cause of youth homelessness in Scotland is a relationship breakdown
- Last year, there were under 4 homeless applications made on Tیره

Shelter Scotland: 0808 8004444

**Argyll & Bute
Council OUT OF
HOURS: 0800 587
7285**

HOME Argyll – Online Social Housing
Application Form

www.homeargyll.co.uk

Rental Options...

- Social renting – what's a housing association?
- Putting your name on the waiting list and points system
- Finding something private
- Caravans and winter lets



ULVA FERRY HOUSING PARTNERSHIP



Buying a House

- Affordability – Mortgage... Deposit
- Shared Equity & Shared Ownership Options
- Initiatives for first-time buyers



Self-build

- Finding and buying a plot
- Planning permission & building warrant
- Self-build mortgages
- Who's going to build it?
- Timescales



Support Local Housing Initiatives

IONA HOUSING PARTNERSHIP

<https://www.justgiving.com/IonaHousingPartnership/>

What the new units will look like →



Could my community build affordable rental housing?

Although community organisations have managed to develop rental housing in the recent past, most housing grant funding from the Scottish Government is channelled through Housing Associations.



www.ruralhousingscotland.org

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Debate (from Shelter Classroom Kit)

- **Homelessness** can happen to **anyone**
- **Homeless people** would be fine if they would **get a job**
- **Youth homelessness** is the result of **young people looking for fun and adventure** in cities
- The **best place** for young people is **back at home** with their families
- If you are **homeless and under 18 or pregnant**, the **council have to give you a flat**
- **Everyone deserves a home**