

A scenic landscape of a rocky coastline. In the foreground, there are large, dark rocks and some green plants with red flowers. The middle ground shows a wide, calm bay with a sandy beach on the left and a small sailboat on the water. The background features rolling green hills and mountains under a cloudy sky.

Arran Development Trust

Island Housing Crisis

A Brief Biography

- Moved to Arran 5 Years Ago with Wife and 2 Children (now 3)
- Responsible for Third of School Population!
- Background in Project/Programme Management
- Main Expertise in Construction and HA/Local Authority as well as Social Enterprise





The Isle of Arran

- “Scotland in Miniature”
- Full Time Population 4,600
- Quadrupled by Tourism Much of Year
- Less Than One Hour from Mainland
- Obviously the Most Beautiful Place in Scotland

The Problem with Arran!

- Declining Population
- Ageing Population
- Economic Growth Restrained
- House Prices
- Housing Demand
- Housing Supply
- Holiday Homes



Introduction to the Board

- Arran Benefits from Many Retired Professionals Looking for Voluntary Roles
- ADT Board Counts Large Local Employers, Community Leaders, Business Owners Including a CA Amongst its Number
- Hundreds of Voluntary Hours
- Almost Professional Level Complainers and Badgerers
- This is not to Boast but to Demonstrate what has been Needed to get to this Point!





First Steps

- Housing Study
- The ADT (formed via AEG)
- Board formation
- Membership and Public Engagement
- Applying for Feasibility Funding
- Charity Registration
- Rural Housing Body
- Finding Land
- Finding Money!

Money!

- Housing Association Grant?
- Scottish Land Fund?
- Rural and Islands Housing Fund?
- Local Authority?
- Private Funding?





Funding Applications

- A Long Arduous Soul Destroying Process Requiring Hundreds of Hours of Time
- Meetings Help
- Everyone Has a Format

Difficulties Encountered

- Finding Land
- Designs, Planning and Warrant
- Credibility
- Housing Points, Allocation System – Rural Housing Body
- Dealing with Grant Applications
- The Business Plan Evolution – Everyone Wants a Different Format!
- Funding – Grant and Private
- Professional Fees
- Time Required of Volunteers



Our Work to Date

Arran Housing Study	2017
Arran Business Study	2017 & 2018
Arran Quality of Life Study	2017 & 2019
Arran Development Trust incorporated SC553739	2017
Arran Development Trust registered as a charity with OSCR SC048480	2018
Arran Development Trust grant of £30,000 from Rural & Island Housing Fund for Feasibility work on 3 Development Sites	2018
Arran Development Trust application to Scottish Land Fund	2018
Arran Development Trust website on-line	2019
Arran Development Trust registered as a Rural Housing Body No 172	2019
Arran Development Trust Feasibility Studies on 3 Development Sites Providing 43 affordable homes - complete	2019
Arran Development Trust awarded £3.612m grant in principle by Rural & Islands Housing Fund for 2 sites	2019
Arran Development Trust offered a grant of £140k to purchase and a loan to install services for 1 site – currently on hold following advice	2019
Arran Development Trust Valuations commissioned on 3 Development Sites	2019
Arran Development Trust agree Purchase Prices with 3 Owners	2019
Arran Development Trust agreement with NAC to implement LLAP	2019
Arran Development Trust agreement with NAC to fast-track planning & building warrant applications	2019
Arran Development Trust appointment of new director (qualified Chartered Accountant with relevant essential HA experience)	2019
Arran Development Trust advised by NAC Planning to move forward with 2 Development sites initially and to hold the 3 rd for future development.	2019
Arran Development Trust re-application to Scottish Land Fund for Grant to purchase 2 Development sites	2019
Arran Development Trust Business Case Cash Flow agreed with Scotia Capital @ 4% interest rate over a 32 years term	2020
Arran Development Trust Application for VAT registration	2020

What Have we Achieved



A HUGE GRANT (WE
CANNOT YET
ACCESS)



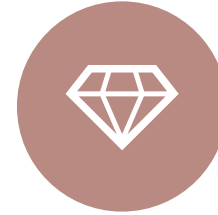
A LARGE LAND BANK



DESIGNS EVERYONE
LOVES



A CAST IRON
BUSINESS CASE



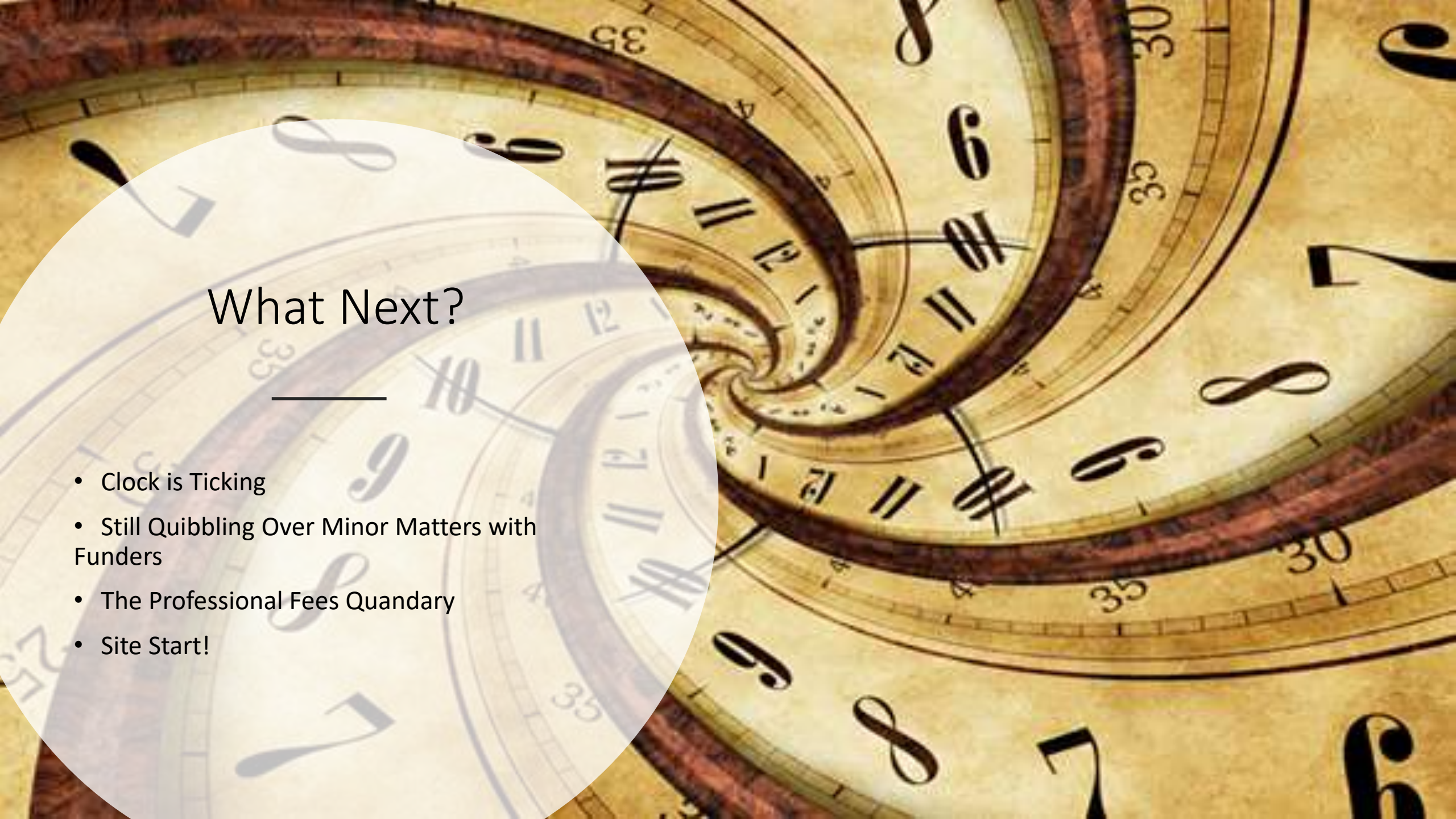
A WEALTH OF
KNOWLEDGE



CONTACTS



A SHOVEL READY
SOLUTION



What Next?

- Clock is Ticking
- Still Quibbling Over Minor Matters with Funders
- The Professional Fees Quandary
- Site Start!

In Conclusion

- Can't Stress Enough How Needlessly Difficult This Is
- Many Aspects of the Process Not Fit For Purpose
- All This Has to Be Achieved by Volunteers
- Lots of Nice Words and Not Enough Real Assistance
- Continual Chicken and Egg Problems



Questions

I'VE JUST
INVENTED THE
QUESTION MARK

WHY



CARTOONSTOCK
Search ID: cman760