

Rural Housing Scotland Community Led Housing Guide



A first step on the path towards your community delivering the housing you need.

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Introduction

Rural Housing Scotland supports communities to take action themselves to build housing for rent or ownership; enable others to build; and lobby for the development of housing and infrastructure to sustain and regenerate communities.

Lack of affordable housing consistently tops polls regarding the concerns of rural communities in Scotland. Many recognise that suitable housing is crucial to sustain local services and to enable young people to remain and return to rural communities; that the local school and village shop depend on families being able to make their lives in their home communities and that local services depend on key workers being able to access housing.

Yet communities have found it difficult to take direct action to solve this issue. While communities have developed their own answers to other social and economic problems through community ownership of land, shops, even abattoirs, housing has for most been something that has been impossible to solve through community ownership.

However, communities can have a vital role in the development of affordable rural housing.

If you have concerns about housing need in your community, it's a good idea to make contact with your local council and local housing association to find out whether they know about the housing problems and have any plans to develop affordable housing in your community. It is also a good idea to let them know you are concerned about housing in your community and would like their help to take action to solve housing problems.



Community Engagement

Developing a community housing project will involve deciding on the appropriate way to drive the project forward. This could be a housing association or a community body such as the Community Council or Community Development Trust (if one exists) or there may be a need for a new community organisation to progress the housing development. Whichever organisation develops the project, good communication with local people, the local authority and other community bodies is essential.

CHECKLIST

- **Local Councillors.** It is important to consult with and involve Local Councillors at an early stage. They will be the natural link and champion with the services you will need to engage with, including Housing, Planning and Transport.
- **Local Residents.** It is essential that all local residents (even those who may not appear to be interested!) have the opportunity to be involved. Communication should reach everyone, including “hard to reach” groups such as young people, who may not even have thought about their future housing needs and whether they will want to stay in the community.
- **Landowners.** Many local landowners are keen to provide land for the community to build housing and have been a key stakeholder in successful projects.
- **People who would like to return.** These people can be difficult to find but might be reached by word of mouth and by using posters as well as social media and using local press.
- **Schools & Businesses.** Essential services will only remain as long as they are able to maintain ratios of families with children or working age people. In addition, key workers (say teachers and nurses) are essential to keep local service provision open.
- **Communication.** Keep it simple and keep everyone informed. Be available to answer questions and comments. Think of creative ways to get people involved.

Rural Housing Scotland can help undertake research into local housing needs and works through the different ways affordable housing could be developed

Development Trusts Association (Scotland) can advise on how to establish a development trust to take forward a community led housing project

IN PRACTICE

Discuss all possible ways of community engagement with the DTAS, Rural Housing Scotland and other partners involved.

Assessing Housing Need

The extent of housing need in rural communities can go unrecognised by the local authority – who have the statutory responsibility for housing and make decisions about the locations where public investment in affordable housing is made. This is sometimes due to the use of social housing waiting lists to measure demand for affordable housing. These can underestimate rural housing need because people with housing needs may believe there is no point joining the waiting list if there is little or no social housing in their community. Council wide surveys of housing need also underestimate rural need as they do not analyse data at a small enough scale to identify pockets within otherwise affluent areas.

There is often substantial anecdotal evidence locally of housing needs but it is essential to undertake some local research to measure housing need to help develop the most appropriate response, to influence the allocation of housing investment and building by a housing association or council, or to demonstrate the viability of a community housing project to potential funders.

A Housing Needs Survey provides an assessment of what kind of housing is required in the community; whether it is rented or low-cost ownership housing, whether this is needed by families, older people, single people or disabled people and what size of housing is required. A survey can also measure what rent or mortgages are affordable to local people, the condition of housing in the area and whether there are people who have left the community who might wish to return.

CHECKLIST

- ❖ What kind of affordable housing is needed?
- ❖ Is there local evidence about people in need of affordable housing?
- ❖ Is there a current housing needs survey with up to date information?
- ❖ Is there other information available about housing need, such as, waiting lists from council or housing associations, your Council's Housing Needs & Demand Assessment (HNDA) or Local Housing Strategy?
- ❖ What is the demographic situation? Are there many 15-20 year olds who might want to live independently or are there a lot of 60+ who might need smaller or adapted housing in the near future?
- ❖ Is a housing needs survey necessary or is there enough evidence of housing need? Rural Housing Scotland (RHS) can carry out a survey with support from the local community.
- ❖ Is a drop-in event/ surgery to provide information on housing required?
- ❖ If you have conducted a Housing Needs Survey, you should consider holding an open meeting for the Housing Needs Survey report to be presented back to the community.

Housing Needs Surveys

There are many different ways of conducting a housing needs survey; you can get advice on the best method for your community from Rural Housing Scotland, the DTAS, local housing association or local council.

Postal Questionnaire

A popular way is through a questionnaire delivered to all of the households in the area covered by your community- this could be the community council area, the boundary of your development trust or the area generally felt to belong to your community.

The questionnaire can be sent by post with households returning the form in a FREEPOST envelope or to return boxes in the local shop, pub, school or church. Alternatively, the questionnaire could be delivered by community members and either returned as above or picked up by community members two weeks later.

The method used will depend on how confidential the questions asked in the questionnaire are. Where you are asking questions about income you may want to use a postal method for the returns and get help from Rural Housing Scotland to collate and analyse the responses. This can give people surveyed confidence about the confidentiality of the survey and help generate a good response rate and genuine answers.

Going Door to Door

An alternative to a postal survey would be to conduct a face to face survey with each household in the community. This can be effective in small communities and where there are a number of volunteers to undertake the survey.

Issues regarding confidentiality, however, may mean this method is unsuitable. Where an outside organisation like Rural Housing Scotland is involved they may be able to undertake this kind of survey in a small community. RHS undertook this kind of survey on the Isle of Gigha

Pre- selection

Where there is obviously cases of housing need and homelessness, such as caravan dwellers or families living c/o, it may only be necessary to undertake a survey of people already identified- either by post or face to face.

If this type of survey is chosen it is important to ensure that the whole community knows that it is happening so households with less obvious housing needs have a chance to put themselves forward.

Housing Surgery

These are pre-publicised drop-in sessions where people with housing needs, those just looking to explore different options or people looking for grants information can meet with Rural Housing Scotland, a similar organisation and/or the Local Authority. At the meeting they will be provided with advice and the number and range of enquiries received during the surgery provides useful data to measure local housing needs and demands.

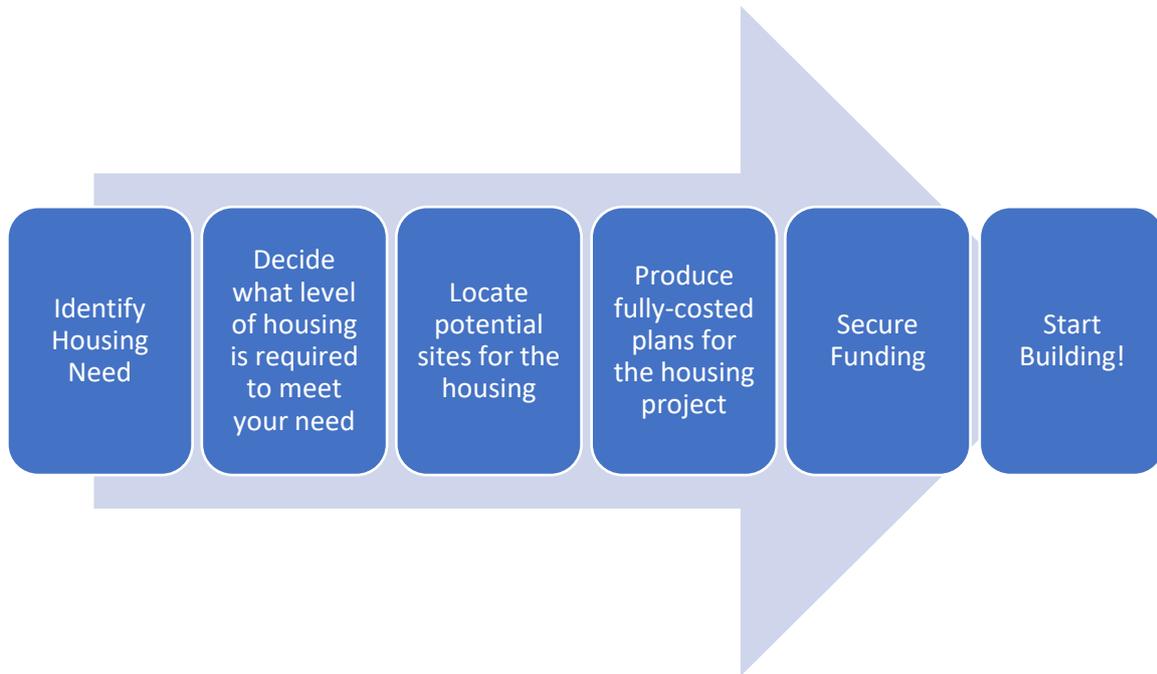
Waiting List Information

As well as undertaking research on local housing needs it is worthwhile also gathering information from local housing providers about demand for their housing. This can be the local council or housing association waiting list – if this is low find out when the last council house was let. When Rural Housing Scotland undertook a housing needs survey on Colonsay, for example, there was a small waiting list for the few council houses on the island. This was not because there was low demand but because the last council let had been 14 years before so local people didn't think it was worthwhile being on the list

Private estates can also provide information on the level of demand for their housing.

As well as looking at housing need it is also crucial to gather evidence on local house prices and the local housing market to demonstrate there is a lack of local affordable housing.

Developing Affordable Rural Housing



Doing it Yourself

“Housing for the community, by the community.”

Some communities are seeking to develop affordable housing themselves, to develop a community asset which they can manage for the benefit of local people. Although there are funds available to assist with Community Led Housing - primarily the Rural and Island Housing Fund and the Scottish Land Fund – it is an intensive process requiring a high level of commitment and engagement. It is for this reason that communities would be advised to seek funding for a designated Housing Project Manager. This could be someone employed directly by the community trust/organisation or someone employed in an advisory/consultancy capacity.

Working with a Housing Association or local Council

Working with a housing association has been the predominant way in which rural communities have developed new affordable housing in their community, with most government investment routed through RSLs they remain the main route for the development of rented housing at affordable rents. There are many ways communities can work together with housing associations to ensure housing built meets local need and reflects community wishes in its design and location.

Finding Finance

Local housing need is the driver of community action on affordable housing and a housing need survey will have helped identify who is in housing need in your community and what kind of need they have.

This baseline information about what kind of housing is needed – *rented or owned? family or starter homes? older peoples or general needs?* – and what local people consider to be affordable housing to rent or to buy is the starting point to determining what finance is required and whether a community project is viable.

The financial viability of the project is dependent on whether the cost of the development and ongoing management costs can be covered by grants; loans raised on the basis of projected rental income; land and/or house sales; or other funds raised.

The Rural Housing Fund opened to applications in April 2016 and seeks to increase affordable housing for rent and sale in rural Scotland. A further £5m was made available to Scottish Islands through a dedicated Island Housing Fund in 2017. The fund is open to a wide range of applicants including community groups, development trusts and private landowners as well as the more traditional housing providers i.e housing associations, the council.

Managing Rural Housing

Rural communities manage many different types of community business including shops, hotels and even lighthouses, however becoming the landlord of property rented out to tenants requires that the community trust abide by the same laws and regulations which apply to private sector landlords. As a community owned landlord, any property owning trust will want to make sure that its housing management follows best practice in housing management and allocations. If you are working with a housing association you can also ensure that the allocation policy used meets the housing needs of your community by developing a local lettings initiative.

Landlord Registration

As a landlord of rented property any community trust, like all private landlords in Scotland must be registered with their local authority. The aim of the landlord registration scheme is to ensure that all private landlords are 'fit and proper' to be letting residential property. For a community trust their Directors and Company Secretary have to pass the **"fit and proper person test"**. Registration does incur a cost per local **authority** area plus per house registered; there is a 100% discount for community trusts which are also charities.

Landlord Accreditation

A good way for community trusts to demonstrate their commitment to high standards and best practice in housing management is for the trust to become an Accredited Landlord. Backed by the Scottish Government, **Landlord Accreditation Scotland** operates a national voluntary scheme for landlords with accreditation being given to landlords who operate within the **Scottish Core Standards for Accredited Landlords**.

The aims of Landlord Accreditation Scotland are to:

- Promote best practice in the private rented sector
- Assist landlords to achieve accreditation standards
- Assist landlords and tenants to undertake their respective responsibilities to each other
- Provide general tenancy advice
- Provide information on changes in legislation

There are a number of benefits to accreditation including access to advice, guidance and training as well as other discounted landlord services.

The following rural local authorities run local schemes that are affiliated to the national scheme: Aberdeenshire, Argyll & Bute, East Ayrshire, East Dunbartonshire, East Lothian, Orkney Islands & Scottish Borders

Managing Agents

Because of possible conflicts within the community, some community trusts who own housing prefer to contract with the local council or housing association to allocate and manage their properties on their behalf. They may charge a fee for this service but you should discuss with the council or housing association whether they would waive the fee given your houses will contribute to helping meet housing need in the area. If you do decide to use a managing agent they would allocate and manage the properties according to your policies, or agree any changes with you.

DIY Management

Whilst using a managing agent may help to eliminate possible conflict, a community trust managing its own properties will create employment in the area. The Knoydart Foundation, for example, undertake the allocation and management of their rented properties themselves, undertaking training by **Landlord Accreditation Scotland to ensure that they use best practice in the management of their houses. Some community trusts also ask the local council housing department or housing association to monitor their allocations procedure to provide further reassurance to local people that the process is transparent and unbiased.**

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