



How to build, fund, allocate and manage housing.....

Angela Williams, Development Manager, Knoydart Foundation



- Knoydart Foundation took ownership of old estate in 1999
- Included 5 residential properties in sub standard condition – we immediately became a landlord
- Housing a key issue for community
- Housing needs highlighted hidden housing issues
- Housing policy
- Affordability and local economics

Context

existing properties....landlord.....housing need.....land.....community support.....



- Make do and improvise
- Make use of local skills
- Use local contractors
- Use of local resources – power, water etc
- Be clear on needs
- Know what will work

How to build (1)

using our own resources.....



- Lease land to like minded organisations on long term basis
- Allow access to land for fixed term at no charge (in return for building)
- Sell land at market value
- Sell land on shared equity basis

How to build (2)

allow other people to do it.....



- Own reserves
- Local input
- Mortgages (x 4)
- Grants - housing (empty properties, rural homes for rent, age related)
- Grants - infrastructure (water, sewage, solar panels, woodsheds)
- Design and build
- Not mains connected so low servicing costs

How to fund (1)
in the past.....



- Sell land
- Shares/local loans
- Mortgages
- Grants
- Local fundraisers
- Own reserves
- Manage professional fees
- Partnerships
- Keep services affordable

How to Fund (2)
for the future.....



- What are you trying to achieve?
- Transparent process
- Independent witness
- Be prepared to defend unpopular decisions
- Keep records
- Confidentiality
- Review

How to allocate

(remember that whatever decision you take , it will be the wrong one for someone)



How to manage

(might be easier to get an agent to do it?)

Paperwork

- Tenancies.....
- Tenants pack.....
- Landlord registration.....

Lots to keep on top of
(recommend Landlord
Accreditation Scotland
courses)

Practical

- Maintenance



