

# ULVA FERRY

## HOUSING NEEDS SURVEY REPORT



Autumn 2015



ULVA FERRY HOUSING PARTNERSHIP



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## **1.0 Introduction**

The housing needs survey was carried out by Our Island Home (OIH) on behalf of the Ulva Ferry Housing Partnership (UFHP)<sup>1</sup> during August and September 2015.

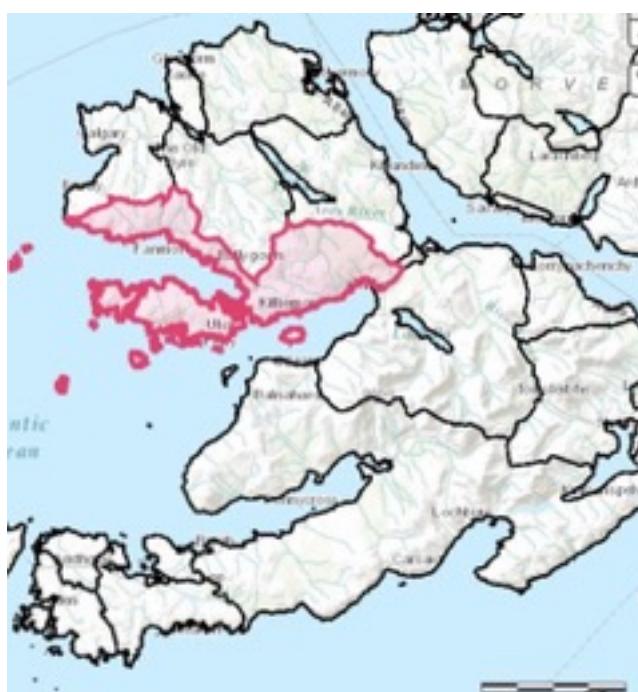
### **1.1 Purpose of Study**

As many of you will be aware, 2 x three bedroom community owned homes for rental are scheduled to be built at Ulva Ferry During 2016 by Mull and Iona Community Trust, on behalf of the Ulva School Community Association. Now that this exciting project is under way, Our Island Home has been asked to undertake a housing needs survey to gauge any future demand for additional rental housing in the area.

The report will be published prior to build of the new affordable housing and the end of the revenue funding for the housing project manager, who is overseeing the development.

### **1.2 Ulva Ferry – Area Context, Population and Facts**

<sup>^</sup>Scotland Census 2011 Output Area S00094595



The Ulva Ferry area stretches from Kellan to Torloisk on the Isle of Mull, encompassing the Isles of Ulva and Gometra. It is a National Scenic Area and has a population of 119

<sup>1</sup> UFHP is a partnership between the Mull and Iona Community Trust and Ulva School Community Association

people across some 53 households, according to the 2011 census. The main industry in the area is agriculture, forestry and fishing, which employs 28.3% of the working ages population. The other main sources of employment are accommodation and food services (13.3%) and education (11.7%). A total of 40% of people in employment travel to work by car, while only 5% travel to work on foot. A massive 48.3% of people said they worked from home compared to 10.8% of people working in Scotland.

There is a café on the island of Ulva that is open seasonally; Ulva is accessed by a small ferry from the pier, which is located half a mile from the primary school. Turus Mara, a family run business, operate boat trips from this pier throughout the tourist season.

The local primary school has 8 pupils from Primary 1 up to Primary 7. There is no pre-5 unit, however , parents of pre-school age children have the option to take their children to Salen Primary School, ten miles away, for their pre-school education.

The closest grocery shop is in Salen. Ulva Ferry has a part-time post office.

## **1.3 Associates**

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### **Growth at the Edge (GATE)**

The Growth At The Edge Project is an initiative created by Highlands and Islands Enterprise [HIE] in response to the Scottish Government's Economic Strategy. This strategy looks to find means to allow people access to employment opportunities and a quality of life, regardless of their geographical location within Scotland.

One aspect of the GATE project is Community Account Management [CAM] which sees a Local Development Officer [LDO] post created in the community areaThe LDO is then charged with drawing up a Local Development Plan following a community consultation, (the document you are currently reading) and to seek means to allow the priorities of the community plan to be implemented.<sup>2</sup>

### **Mull and Iona Community Trust (MICT)**

MICT is a registered charity and development trust. It exists to improve the quality of life for people on Mull and Iona. MICT acts was the anchor organisation for the GATE project, employing the Local Development Officers. The trust purchased the land for the affordable

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<sup>2</sup> Ulva Ferry Community Plan 2013 (extract)

housing project on behalf of the community, employs the housing project manager and manages the steering group for the project.

Having charitable status, MICT acts as the grant recipient for the housing project, as well as for many other projects, making the trust responsible for the large amount of investment in the Ulva Ferry area through the housing project, pontoon development and the community minibus, which provides a scheduled bus service for the community for the first time ever.

### **Ulva School Community Association (USCA)**

USCA was formed in 2011 in response to the school closure threat when they ran a successful campaign to keep it open. The group run community engagement events and organise fundraising activities for the housing project. The work of USCA followed by community consultation identified affordable housing as a top priority for the area. USCA have worked with MICT and other stakeholders to deliver a number of new projects.

### **Rural Housing Scotland (RHS)**

RHS have been involved and supporting the housing project since its infancy. RHS recommended the Scottish Land Fund as a potential route for acquiring land for housing. Our Island Home, a project from RHS, were appointed to carry out this piece of work.

## **1.4 Research Methodology**

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In order to carry out the survey, we posted out paper copies of the survey along with a covering letter. The survey was advertised in the island news magazine, 'Round & About', online through social media and our website [www.ruralhousingscotland.org](http://www.ruralhousingscotland.org) and in the Mull and Iona Community Trust newsletter. We also sent out a survey monkey link to allow households to complete the survey online, and stated that paper copies were available at the LDO office at Torloisk crossroads or from the MICT building in Craignure. The survey monkey link was available for 3 weeks, with the end date coinciding with a deadline for paper copies which was indicated on the covering letter.

In terms of survey design, there were two sections for respondents to fill in. The first section was to extract general information from the respondent and the second section was filled in by those who indicated housing need in section one.

## **2.0 Housing in Ulva Ferry**

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There are 53 permanent households with residents.<sup>3</sup> The Community Development Plan, which was written and researched by the Local Development Officers in 2013, found that there were 30 holiday homes in the area and 19 commercial let properties.<sup>4</sup> This information slightly contradict the census statistics, as local information found 41 permanent households.

The 2011 census demonstrated the statistical differences in housing tenure between Ulva Ferry and Scotland as a whole, which highlights the very different picture rural housing presents.

50% of Ulva Ferry properties are owner occupied **compared to** 62% of homes in Scotland.

Only 3.8% of household are social or council rent **compared to** 24.3% of Scotland.

In the Ulva Ferry area, 37.7% of households rent privately **compared to** just 12.4% in Scotland

3.8% of households live in a caravan or temporary structure **compared to** 0.2% in Scotland

Fuel poverty is understandably more prevalent in rural and remote rural Scotland, due to location most of rural Scotland are not on main. The 2013 report published by Highlands and Island's Enterprise, A Minimum Income Standard for Remote Rural Scotland, found that, "For households living in the most remote island locations, too far from towns to make regular shopping trips and those relying on heating oil in older homes, additional costs can be even greater than 40%." This is in comparison to urban England. A huge 43.4% of households in the Ulva Ferry rely on oil heating, while 11.3% of households have no central heating whatsoever.<sup>5</sup>

## **2.1 Community Housing Project**

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As previously mentioned in this report, the community housing project at Ulva Ferry came about after USCA ran a successful campaign to prevent the local primary school from

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<sup>3</sup> [www.scotlandcensus.gov.uk](http://www.scotlandcensus.gov.uk)

<sup>4</sup> Ulva Ferry Community Development Plan 2013

<sup>5</sup> [www.scotlandcensus.gov.uk](http://www.scotlandcensus.gov.uk)

closure in 2011. Extensive community consultation following this found that affordable housing was a top priority for local residents and USCA, together with MICT, progressed with the project to deliver 2 x three bedroom affordable rental houses. Local architects were invited to tender for the design, and Thorne Wyness, based in Tobermory, won the vote at a community consultation evening hosted by USCA in Ulva Primary School. Interestingly, the design by Thorne Wyness is the same that was shortlisted in Our Island Home design competition in 2014, a competition which sought architects nationwide to design an affordable island starter home, something which tackled the great challenge of high island build costs and fuel poverty. The development has planning consent, a building warrant and a contractor has been appointed for the build which is due to start in 2016. The land for the housing was purchased through a successful application to the Scottish Land Fund, which was bought from a supportive local farming family, the Leitch's. The Leitch family also gifted another plot to the project, in order to sell on at an affordable rate to a self-builder so that more money could be raised for the rental housing.

## **2.2 Local Housing Market Analysis**

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To get a clear picture of the housing situation in an area, we study the local housing market, looking at rent prices and houses and plot sales in the area.

Since January 2013, there have been just two private property sales.

PRIVATE PROPERTY SALES JANUARY 2013 - NOVEMBER 2015		
<b>HOUSE SALE</b>	October 2013	£295,000
<b>HOUSE SALE</b>	May 2015	£200,000
	<b>Average property price</b>	£247,500

The low number of sales shows how hard property is to come by, while the high average price demonstrates unaffordable prices. If the typical mortgage is calculated at 3 x the household income, these prices would be out of reach to most households on the Isle of Mull where the median household income is £24,186.<sup>6</sup>

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<sup>6</sup> Argyll & Bute Council - Mull and Iona Housing Need and Demand Assessment 2013

Presently, there are no properties for sale in the vicinity, according to [www.zoopla.co.uk](http://www.zoopla.co.uk). however, there is one plot of land for sale. The plot of land is sizeable at 3.5 acres and is looking for offers in the regions of £150,000. It is located within a National Scenic Area.<sup>7</sup>

## 3.0 Housing Needs Survey

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There were 25 respondents to the survey, using the number of households with residents (53), this gives us a response rate of 47%.

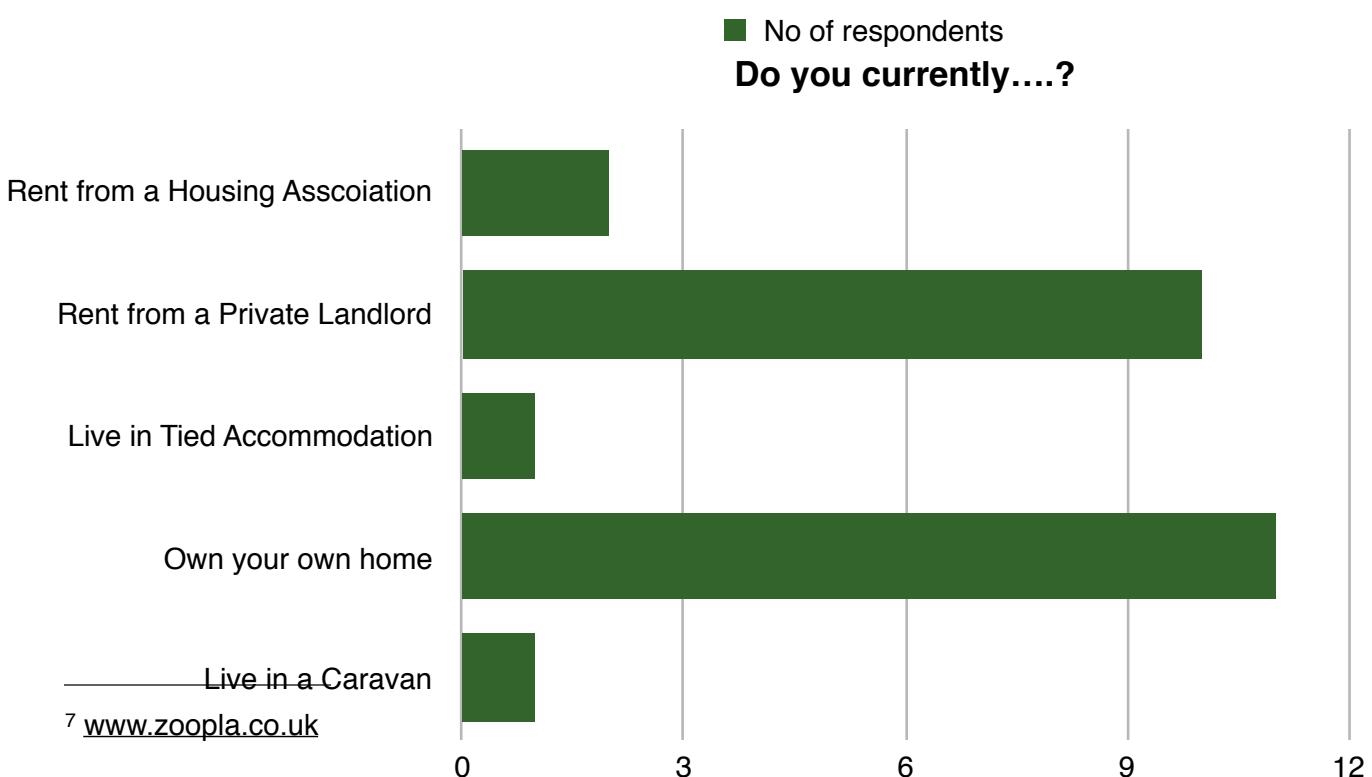
### 3.1 General Findings - Household Composition & Tenure

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The first question asked for ages groups within the respondent household, there were 12 children aged 0-15 within these households and the biggest age group was the 45-59 age range (!5).

In terms of household composition, 12 respondents were family households, 8 stated that they were couple households and 4 respondents said they were single person households. There was one household that comprised 2 couples living together.

Most of the respondents owned their own home (11), however, almost as many respondents said they rented from a private landlord (10) - this is 40% of total



respondents. This figure is actually a higher figure for private renters than the census date for the Ulva Ferry area provides; which is 37.7%. The chart below demonstrates the tenure of the respondents to our survey;

All but one respondent lived in a property with more than one bedroom, 7 respondents live in a two bedroom property, 9 respondents said they had 9 bedrooms and a further 7 said they had four + bedrooms. Given that just over 15% of households in the area are couples with dependant children<sup>8</sup>, it seems there is a large number under-occupied properties.

Only 1 respondent said that they were registered on the HOME Argyll housing register, however, 2 respondents said that they were and would like help updating their registration and 1 said that they would like to register. Twenty respondents answered no to this question.

### **3.1.2 General Findings - Attitudes to Housing Demand**

Respondents were asked “Do you know of anyone who has had to leave the Ulva Ferry Area that might want to return?...” and 3 respondents said that they did - this gives us an indication of future demand. It is often the case that young adults wish to return following further education or after they start a family, and it is important remote rural communities are able to cater for this demographic.

The survey also asked respondents if they thought that there was a need for additional housing to be developed in the community and only 2 people respondents said that they believed there was no demand, while the majority overwhelmingly felt there was need for housing for sale at low, community-owned affordable rental housing and affordable self-build plots. See the table below for detailed figures on what respondents believe is required in Ulva Ferry.

DO YOU THINK THERE IS A NEED FOR ADDITIONAL HOUSING TO BE DEVELOPED IN THE COMMUNITY?	
Yes, housing for sale at low cost	16
Yes, social rented housing association housing	9
Yes, community-owned affordable rental housing	17

<sup>8</sup> [www.scotlandcensus.gov.uk](http://www.scotlandcensus.gov.uk)

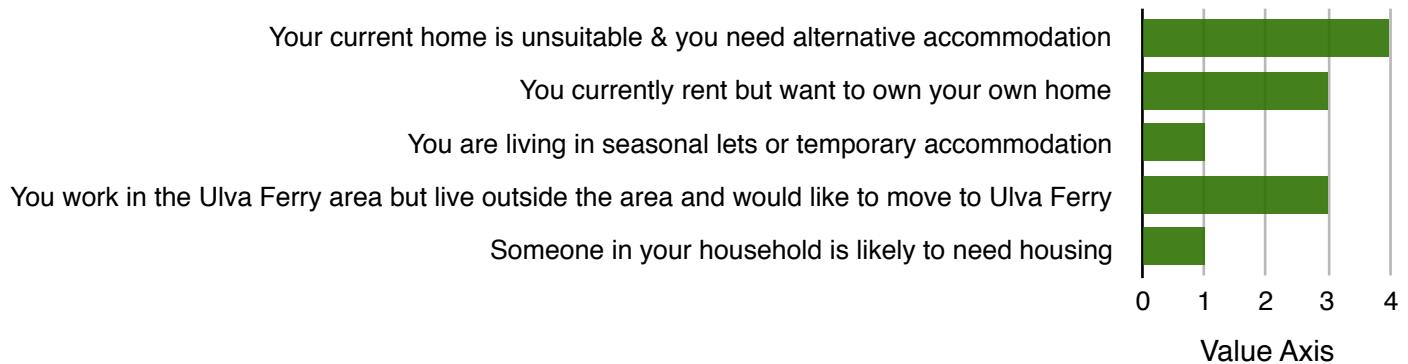
DO YOU THINK THERE IS A NEED FOR ADDITIONAL HOUSING TO BE DEVELOPED IN THE COMMUNITY?	
Yes, quality private rented housing	7
Yes, housing for older people	7
Yes, housing for young people	15
Affordable self-build plots	18
No already enough low cost houses	0
No, already enough social housing	0
No demand	2

We asked whether respondents thought that it was necessary to attract more families and working people to the area to support the primary school and the local economy. A total of 23 said 'yes' while 2 did not respond to the question.

## 3.2 Housing Need

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While the first section of the housing needs survey indicated that there was a housing need; that there were people who had left the area and may wish to return and that almost all respondents support the idea of additional housing options; the second part of the survey specified on actual housing need.



The chart above shows that there are 10 households in need of new accommodation for various reasons, 4 have said their current home is unsuitable, 3 said they are renting but wish to buy, 1 household is living in temporary accommodation and 3 households work in the area and would like to move to it. There was 1 household with someone in it who is likely to need new housing.

**TEN** households with housing need.

**FOUR** households need housing **NOW**.

**THREE** households needs new housing in the next 1 - 3 years.

**THREE** households will need new housing in the next 3 - 5 years.

**FIVE** households in housing need said their main place of **work** was **Ulva Ferry**

### **3.2.1 Family Households**

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Half of the family households respondents to the housing needs survey indicated some sort of housing need;

- 1 said their current home is unsuitable
- 3 currently rent but would like to buy
- 1 said someone in their household is likely to need housing
- 2 worked in the Ulva Ferry area but live outside of it and would like to move

**TWO** of these respondents said that they need housing now.

In terms of the type of housing family households indicating housing need feel is required in the area; 2 said rented accommodation and 3 said affordable self-build plots.

There were 3 family households who indicated that they would be interested in home ownership, backing up the 3 that stated they were renting but currently wanted to buy. Out of these 3 families, 2 said that they could afford a mortgage for them would be £90,000 while 1 said they could afford a mortgage of £100,000+.

Five family households indicated an interest in rental, the monthly rental amounts affordable to each of them are stated below;

- 1 x £250 - 350
- 2 x £350 - 450
- 1 x £450 - 550
- 1 x £550+

Four of the family households in housing need said they needed a house with 3 bedrooms., while 1 said they needed a home with 4+ bedrooms and 1 respondent chose not to answer.

As the survey was open online to all people who wish to live in the Ulva Ferry area, some of the respondents live outside the area. Of the family households referred to in this part of the report; 2 already lived in Ulva Ferry, 1 family lived in Dervaig, 1 family lived in Wales, 1 lived in Lochaline and another said they were ‘out of the country’ currently.

**Three** family households who are in need of new housing said their main place of work was Ulva Ferry.

### **3.2.2 Single Person Households**

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**One** respondent in a single person household said they had housing need, lived in a caravan and cited “current home is unsuitable and needs alternative housing” as reason for needing new accommodation.

This respondent needs new housing **now**.

This respondent thought affordable self-build plots were required in Ulva Ferry and would be willing to pay £25-35,000.

A home with 3 bedrooms and wheelchair access would be required.

### **3.3.3 Couple Households**

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Three couple households out of the 8 that responded to the survey said they had some sort of housing need. Of the 3; 2 were renting from a private landlord and 1 said they owned their own home.

Answering the question which asks, “What is your housing need?”, 2 couples said their current home is unsuitable and they need alternative housing, and one 1 couple said they work in the Ulva Ferry area but live outside of it and would like to move.

**One** couple said that they needed housing now. However, one said they will have housing need in the next 1 - 3 years and the other said they are likely to have housing need in 3 - 5 years,

In regard to the type of tenure the couple households were interested in, one was interested in owner occupation and the other 2 stated that they were more interested in rental housing. The household interested in owner occupation noted that less than £40,000 would be the size of mortgage they could afford, while the monthly rentals affordable to the two households interested in renting were £350 - 450 and £450 - 550.

Once again, self-build plots seemed popular as 2 of the couple households with housing need said they would be interested in a self-build plots. One household said that they would be willing to pay £15 - 25,000 for a plot, on the contrary, the other couple said they would be willing to pay £55,000+.

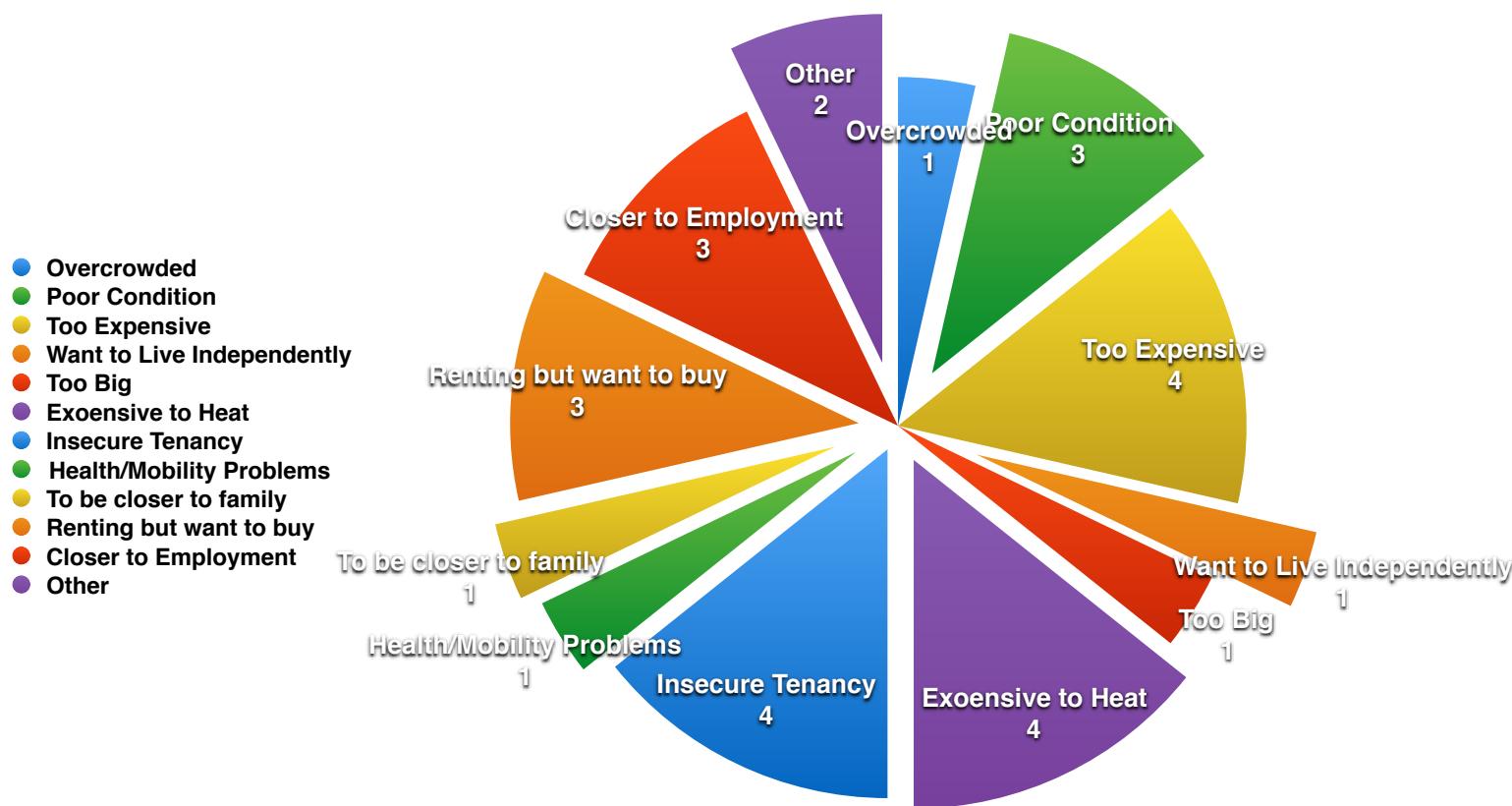
Touching upon the size of property required, 2 couples said they need a two bedroom house and 1 couple said they needed a three bedroom house. In addition, 1 couple said they would need accommodation on one level.

**Two** of these couples cited their main place of work as Ulva Ferry.

## 4.0 Reasons for Housing Need

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Section 2 of the survey asked respondents to give reasons for needing alternative housing.



As you can see from the pie chart above, the main reasons for needing alternative accommodation were; **too expensive, expensive to heat, insecure tenancy, poor condition, renting but want to buy** and **closer to employment**. Reasons given under 'other (please specify)' were; **want to live in rural area again** and **too small**.

This report touched upon fuel poverty in section 2.0 where it was noted that most households (43.4%) had oil central heating. A massive 41% of the Argyll and Bute population are off the gas grid, while 63% of the population are in fuel poverty.<sup>9</sup> The estimated monthly heating costs of those who said that their current homes are ‘expensive to heat’ were;

- £100
- £99 (heating and hot water)
- £200 winter £80 summer
- £85

Of the respondents that said ‘insecure tenancy’ was one their reasons for needing alternative accommodation, 3 were renting from a private landlord and 1 was living in a caravan.

## **5.0 Affordability**

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To get an idea affordable housing rates for the people who wish to live in Ulva Ferry, respondents who were interested in owner occupation what size of mortgage would be affordable for them. Also, we asked those interested in rental accommodation how much per calendar month they could afford to spend on rent.

### **Mortgage**

The size of mortgage that most people said they could afford (based on 3 x annual/joint annual income) was **£90,000**. The mean income for Mull and Iona households is £31,029.<sup>10</sup>

### **Rental**

Most respondents (4) selected **£450 - 550** as the monthly rental they could afford, while 3 selected **£350 - 450**.

### **Plots**

Respondents were asked how much they’d be willing to pay for a self-build plot, this response was varied, as you can see from the table below.

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<sup>9</sup> Argyll and Bute Council Local Housing Strategy Annual Update 2015

<sup>10</sup> Argyll and Bute Mull and Iona Housing Needs and Demand Assessment 2013

**If you are most interested in a self-build plot, how much would you be willing to pay?**

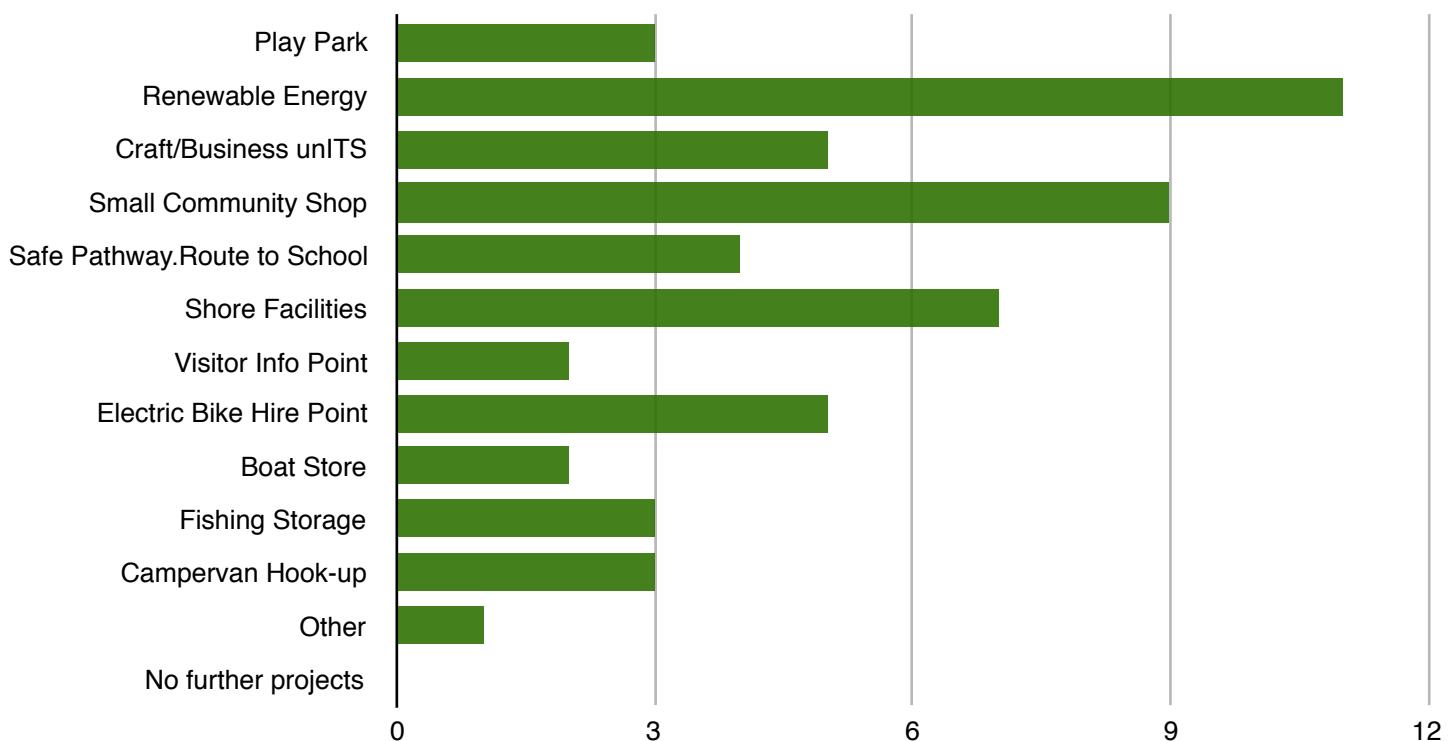
£15 - 25,000	2
£25 - 35,000	3
£35 - 45,000	1
£45 - 55,000	2
£55,000+	1

## **6.0 Other Community Priorities**

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The LDO office pursue a range of other projects and activities aside from housing, to sustain and develop the area. At the end of the survey, we asked respondents to select all projects they felt should be prioritised next.

The chart above shows that **Renewable Energy** (to generate income for the



**community)**, a **Small Community Shop** and **Shore Facilities** were the top priorities for the community. This question was answered by 68% of respondents (17).

Comments written under 'other' were as follows;

- “Getting an electrical vehicle fast charger point in the area”
- “Hair dressing salon much needed”

- “*Composting toilets or chemical toilet disposal for camper vans before RET*”
- “*to create living infrastructure and real sense of community employment locally must be available*”
- “*Emergency shelter for archipelago residents stormbound on Mull*”

## 7.0 Conclusion

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Housing need in the Ulva Ferry area has become apparent through this survey and report, we have seen that there could be 10 potential new households looking for accommodation in the area over the next five years.

In terms of the current housing project, this work has demonstrated that there is a demand for the type of housing being built; 4 respondents said they were most interested in rental housing and almost all respondents said that they their new home would need 3 bedrooms.

With 16 respondents recommending housing for sale at low cost is needed, and 3 respondents with housing need saying they are currently renting but want to buy, suggest a mix of tenure is required to meet local need. A clear demand for self-build plots is coming through, and it would be useful for the housing partnership, MICT and USCA, to look at the Scottish Land Fund again, when it begins streaming in it's new form, from March 2016.

## 8.0 Comments

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- “*It is creative employment ideas that are needed, thus giving people reason to live here not the cart before the horse*”
- “*more long term rents required, and land more accessible to affordable housing self build or other and small businesses*”
- “*I have never sensed any great need for more housing here. Probably because young people want to be near other young people and that means places like Tobermory*”
- “*This area has already lost too many younger people and has also, recently, lost a number of older people as well. This community will effectively die without affordable housing*”

- “*Getting tradesmen in this area is almost impossible, which deters people from wanting to live here.*”
- “*Absolutely vital - already numbers of young people have or are about to make the move out of the area solely because of the lack of housing.*”
- “*but there has to be the jobs in the area otherwise wages are spent commuting*”
- “*Providing there is work for them*”
- “*More people would live here generally if we had employment opportunities other than fish farms, embraced tourism ideas and were frankly 'UP' for going forward, which we are not.*”
- “*In the longer term it is likely we will have to leave our current home as the cost of rent and heating will become too great.*”
- “*We would dearly like to move to Mull. I'm a care worker (elderly/dementia) and a housekeeper (hotel trained)-my husband is a writer/historian and has written books on Scottish history, including Mull and Iona-so feel we could contribute positively to island life. We are down in Worcestershire at the moment but feel Mull is our home (my mum was a Mac---) We are frequent visitors to Mull and Iona and stayed at Ballygown a couple of weeks ago. We were impressed particularly with Jeanette and her restaurant and as always, The Boathouse on Ulva :) The very best of luck with building the new homes and other continuing projects. We hope to be part of the community one day.*”