

Affordable housing is in short supply.

Scotland is experiencing a chronic shortage of affordable homes. Rural and island settings are not immune, and as 'Scotland in miniature', Arran is typical.

A survey on Arran in 2007¹ identified a need for 150 new units of affordable housing in the period 2008-13. Local people find it hard to compete on the open market for housing, particularly due to Arran's accessibility to the Central Belt.



Behind these facts lie human stories of frustration and a community being broken up. Young people find it hard to return after study or work, so their skills and energy are lost; growing families are forced to move away; older people can't find the right home when their needs change. Some people want to buy, but cannot compete within the local housing market; others are looking for housing for rent, but find that waiting lists are too long.

The property market is currently slack, and housing stock is readily available at comparatively low prices. Even so, local people, particularly those on low or insecure wages, are unable to secure mortgages to buy.

A charitable company plans to address these problems by purchasing houses on the open market, and make them available for rent or sale to local people in need. This is a national initiative, to be piloted on Arran.

The proposal

A fund has been established, to be administered by a charitable trust set up for the purpose — Whitebeam Homes. The company is a wholly-owned subsidiary of Scottish Churches Housing Action, with representation from other stakeholders on the Board. This fund will be used to purchase properties available on the open market.

The United Reformed Church, which has a long-standing commitment to securing affordable homes on the island, has made an initial contribution to the fund of £100,000 and has recently sold a property at Sannox (for details, see back page).

The company will use charitable funds to buy homes available on the

open market, taking professional advice from surveyors and lawyers to ensure management of risk. Published policies will make clear key issues: whether property is available for sale or for rent; how decisions about allocation will be made. The basic intent is that they should be for local people or people moving to Arran to take up work, who cannot afford to buy or rent through other routes.

The trust will be responsible for management of the properties and relationships with residents, though this may be devolved to others.

This proposal will supplement plans

for new building of affordable homes on the island by Isle of Arran Homes, the local social housing provider. This means that homes will be available sooner; there will be more choice on location; affordable homes will be no different to others; there will be no competition for already scarce funding.

WHITEBEAM HOMES



Opportunities

A number of factors make this the right time to initiate this project:

- There are significant numbers of **houses for sale** on Arran, at prices lower than they were three years ago
- This approach fits with **key national outcomes** promoted by the Scottish Government — resilient communities; sustainable places; tackling inequalities; offering employment opportunities and a good start in life for our children
- It provides a **good, practical way to use money** to help local people, and at the same time to build and sustain the community
- It is an opportunity to provide **homes in the communities where applicants already live**
- If it makes a difference in Arran, we believe the model **can be used in other parts of Scotland**, island and mainland, rural and urban
- It **supplements scarce resources for building new, affordable homes**, injecting cash and short-cutting the often tortuous planning and building processes.



the Highland Clearances had a devastating effect on the local community—let's not let it happen again

above: Clearances Memorial, Lamlash (© Joanna Paterson)

Making it happen

This is a great idea, but it needs help to become a reality—from a lot of different people.

First, we need a **fund**. The URC has committed £100,000 towards the trust—a great start. We believe we will need **£500,000** to become viable. We believe there are people who will contribute, because this issue is such

a crucial one for Arran, and across Scotland. Local employers have an interest in a housing system that works for all, including people on low wages. Government, both central and local, needs new solutions to a long-standing problem. High net worth individuals recognise that this is a productive way to make their money work for good.

How can I help?

Funds may be directed to the project either as **gifts or loans**. Gifts will attract tax relief under the Gift Aid scheme for individuals or companies as appropriate. Loans will attract low or limited interest—this is not an investment scheme, but a charitable venture. As well as cash, we need the support of the **community**. The problem of affordable housing is one that has been a live issue on Arran for many years. HIFAR—Housing Initiative for Arran Residents—has been pushing hard to secure new

solutions. Their website (www.hifar.co.uk) has vivid stories of people in housing need, and makes a strong case for new approaches. We will set up a local group to ensure this national initiative stays close to its local roots.

We also need **skills** to help us. If you support our objectives and have skills we will need, we want to hear from you. We particularly recognise the need for expertise in financial matters, conveyancing and surveying, and housing management.

Why 'Whitebeam'?

The Arran Whitebeam (*Sorbus arranensis*) is a rare tree endemic to the Isle of Arran. For us, it is a symbol of the scarcity of affordable homes, but at the same time, of the possibility of growth.

If you would like to help either by becoming a benefactor, or offering your time and skills, please contact us:

Alastair Cameron
Whitebeam Homes

c/o Scottish Churches Housing Action,
44 Hanover Street Edinburgh EH2 2DR
0131 477 4500 or whitebeam@churches-housing.org.uk

1. Craigforth report, June 2007, <http://www.north-ayrshire.gov.uk/Documents/PropertyServices/HousingBuilding/LHSAarranresearch.pdf>

The Sannox story

Sannox Congregational Church fell into disuse as a place of worship in 1976, though the manse remained occupied until the mid-1990s, and the neighbouring building continued to be used as an outdoor centre.

By 2006, the United Reformed Church (URC), owners of the property, realised that a radical approach needed to be taken. Strongly supporting Scottish Churches Housing Action and the view that churches have a responsibility to the communities in which they are set, the URC Synod made a decision to pursue affordable housing as a use for the site.

Following intensive investigations, it was recognised that this was not possible due to planning considerations and the nature of the location. The URC agreed to sell for development of a retreat centre, the Sannox Christian Centre.

Both the Synod and the Sannox Christian Centre retain a strong commitment to affordable housing for the island, and the idea was born of realising the original vision in a new way.



Key partners

This proposal comes from three partners:

Scottish Churches
Housing Action



no room for homelessness!

Scottish Churches Housing Action (Churches Housing), a national charity with the slogan *No Room for Homelessness!* Churches Housing encourages churches to make redundant or under-used property available for affordable housing, and worked closely with the URC in their plans for the Sannox site.

www.churches-housing.org



Sannox Christian Centre (SCC), a new charity which recently acquired the Sannox site. Over the coming years, it will develop a Christian house of prayer and worship at Sannox founded on principles of personal devotion to God, hospitality and service to the community and mission to the wider world.

www.sannox.org

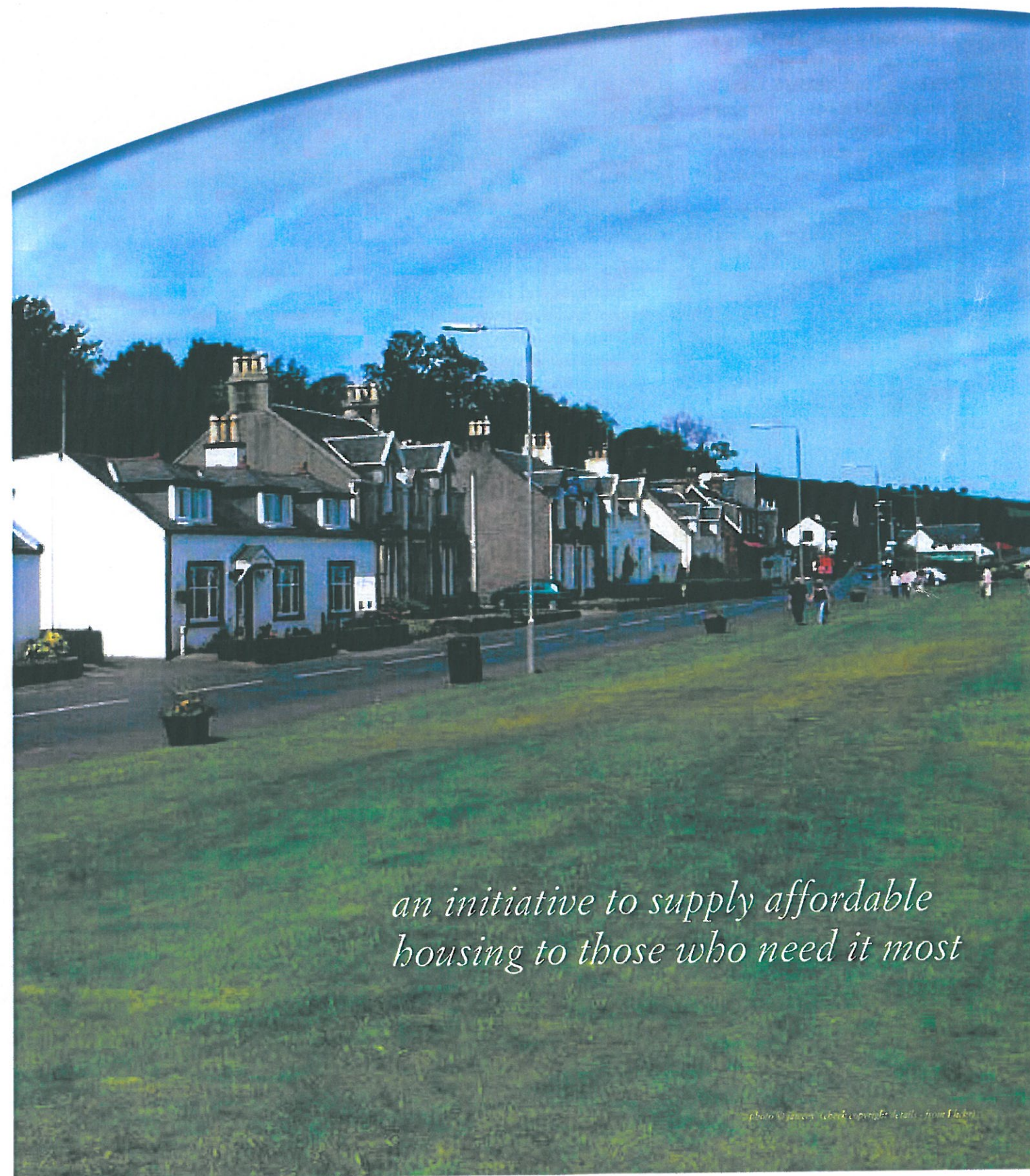


The Synod of Scotland of the United Reformed Church (URC), former owners of the Sannox church. The URC has a long-standing commitment to delivering more affordable homes for Scotland. They have contributed a significant sum from the receipt for the site to get this initiative underway.

www.scotland.urc.org.uk

Registered Scottish Charity No. XXXXXX Registered in Scotland No. SCXXXXXX

WHITEBEAM  HOMES



*an initiative to supply affordable
housing to those who need it most*

Photo © James (work) copyright (all rights reserved)