

# Cross-Party Group on Islands

11 December 2024 – 13:00 – Online via Teams

## Meeting Minute

### Present

#### MSPs

Beatrice Wishart MSP  
Liam McArthur MSP  
Arianne Burgess MSP  
Paul McLennan MSP

#### Non-MSP Group Members

Alastair Dobson, Arran Island Plan Steering Group  
Amy Esslemont, Highlands and Islands Enterprise  
Ana Vuin, SRUC  
Andrew Prendergast, Isle of Canna Community Development Trust  
Anna Sellars  
Artemis Pana, Scottish Rural Action  
Augustijn van Gaalen, Tiree Community Development Trust  
Becky Hothersall, The Poverty Alliance  
Caitlin McNeil, Argyll TSI  
Cathy Houston  
Christina Morrison, CnES  
Colin Buchanan, Isle of Luing Development Trust  
Craig Stevenson, Scottish Government More Homes  
Chrissie Gillies, Raasay Development Trust  
Dannie Onn, Colonsay Community Development Company  
David Cameron  
David Campbell, Shapinsay Development Trust  
David Herriot, Fyne Futures  
David Wake, North Harris Trust  
Dean Wigglesworth, Home Energy Scotland  
Diane Forsyth  
Donna Smith, Tighean Innse Gall  
Donnie MacDonald  
Elizabeth Taggart, Raasay Development Trust  
Emily Foster  
Euan Scott, Coimhearsnachd Bharraidh agus Bhatarsaidh Ltd  
Eva Krelleder, Harris Forum  
Felix Richardson, DTAS  
Francesco Bertoldi, Scottish Government Islands Team  
Finlay MacLennan, Community Land Outer Hebrides

Gemma Corbett  
Gillian Tolmie, North Ayrshire Council  
Helen MacDonald, Mull & Iona Community Trust  
Innes MacQueen, Luing Community Council  
Irina Protasova, SRA  
Islay Farley  
Jean Mary Knowles, Islay  
Jennifer Foley, Papay Development Trust  
Jody Walker, Eday Partnership  
John Clarkson, Home Energy Scotland  
John Forbes, Communities Housing Trust  
John Maughan, Mull and Iona Community Trust  
Julia Rolim  
Kate Payton, Mull and Iona Community Trust  
Katie Bell, North Ayrshire Council - Housing & Public Protection  
Kaydence Drayak, Young Islanders Network  
Kieron Brogan, Sanday Development Trust  
Kirsten Gow, University of Aberdeen / James Hutton Institute  
Kirsty MacFarlane, Coll  
Kirsty MacColl, SIF  
Laurence Lasselle, St Andrews Uni  
Lindsey Gaunt, We Are With You, Islay  
Lisa-Marie Muir, Shapinsay Development Trust  
Lucy Conway, Isle of Eigg Heritage Trust  
Lucy Sumsion, NFU Scotland  
Luke Fraser, North Ronaldsay Trust  
Mark Stanley, Coll & Tiree Vets  
Mia Lalanne, Rural Youth Action Network  
Mira Byrne, Outer Hebrides CLLD  
Morven Fancey, HIE  
Naomi Macdonald, Young Islanders Network  
Neil MacKinnon  
Paula MacLean  
Rachel Creaney, James Hutton Institute  
Rebecca Munro, Pragmatix Advisory  
Ruth Wilson, James Hutton Institute  
Sandy Brunton, Mull & Iona Community Trust  
Sarah Baird, North Ayrshire Council  
Sarah Robinson Frod, South West Mull and Iona Development  
Sheena Borthwick-Toomey, Arran Development Trust  
Sheila Gilmore, Visit Arran  
Shona Flanagan  
Steve Robertson, Isle of Rum Community Trust  
Stewart Wilson, Muirneag Consulting / Point & Sandwick Trust  
Susan McKellar, The Scottish Women's Convention  
Terry Hegarty, Mull  
Theona Morrison, SRA and CoDeL  
Thomas Fisher, CoDeL  
Vicki Holland, Stronsay Development Trust  
Wesley Lyster, University of the West of Scotland

# Apologies

Jamie Halcro Johnston MSP  
Mark Hull, Community Energy Scotland  
Jane Metcalf, Coll Community Council  
Tania MacLeod

## 1. Welcome & apologies

**Beatrice Wishart MSP** welcomed attendees to the 8<sup>th</sup> CPG Islands meeting, giving apologies from Jamie Halcro Johnston MSP, and noting that 110 people had registered, covering 39 islands - up from 30 islands at the last meeting - and encouraging members to continue spreading the word.

Beatrice noted that the apologies had been added to the chat, and that the last meeting which was on the 9<sup>th</sup> October had been the seventh CPG and the first of two meetings to focus on island homes. Housing had been highlighted as a priority topic in the CPG member survey and during the meeting we heard from Rhoda and Luke, both members of the Island Housing Working Group, and from Diarmaid of the Scottish Futures Trust.

Looking ahead to next year, Beatrice advised that Islands' Economy and Enterprise will be the focus for the next meeting which is planned for early in the New Year and will also include the CPG's AGM. Following on this theme, the CPG will host an in-person Island Enterprise Showcase event in the Scottish Parliament on 02 April 2025 and further details will follow in due course.

## 2. Minutes of previous meeting

The minutes of the meeting on 9 October were agreed with two corrections requested: correction to the number of new homes proposed in Mull, and removal of Kirsty MacFarlane, Isle of Coll, from the attendee list. Minutes were proposed by Terry Hegarty and seconded by Colin Buchanan.

## 3. Scene setting from presenters

Beatrice Wishart MSP introduced the main agenda, noting that in the last meeting, Rhoda and Luke gave insightful and informative accounts of the housing situation in island communities, how difficult it is but also how transformative it can be, and its direct and vital link to community sustainability and prosperity. Diarmaid had outlined some of the key pieces of work that SFT is taking forward around housing and how the partnerships and outcomes developed could contribute solutions to some of the hurdles identified by island communities.

A number of key themes had emerged from the discussion and Beatrice invited Helen MacDonald of Mull & Iona Community Trust, to open the meeting today with a short overview of some of these key messages.

Beatrice also invited Naomi MacDonald of the Young Islanders Network (YIN) to share some insights from its recently launched Housing Challenge Report, and welcomed the Minister for Housing, Paul McLennan MSP, to the CPG to share updates from the Scottish Government and to discuss some of the ideas and solutions that had been raised.

## Introduction from Helen MacDonald, Mull & Iona Community Trust

Helen had worked for Mull and Iona Community Trust (MICT) for over 10 years, and felt it was just as difficult now to deliver affordable housing as it was then, before the creation of the Rural and Islands Housing Fund (RIHF), and highlighted the Young Islanders Network Housing Challenge Report, published last week, as the latest of many reports that confirms how challenging it is to live successfully in our islands, and for our communities to remain sustainable.

One quote from a young Muileach stood out to Helen: “I have now accepted that I will never be able to buy property in the island my family has lived on since the 1700s and I plan to move off once my elderly grandparents pass away”. 72% of respondents agreed they would need to leave their island due to a lack of housing.

Helen went on to explain that even just building a few houses in rural and island communities can and does have a significant impact on the sustainability of those communities. The two houses MICT built at Ulva Ferry in 2017 led to the local primary school roll doubling: from 4 to 8 pupils, and the further 4 houses built in 2021, led to that school roll doubling again, to 16 pupils.

However, delivering such projects is immensely challenging and frustrating. MICT has recently had an Expression of Interest to the RIHF turned down, because it cannot guarantee the project will be completed by the closure date of that Fund in March 2026. Another potential project – which has received significant feasibility funding – is currently in jeopardy for the same reason. Between them, these projects would deliver 10 new long-term affordable rental homes in Mull, more than doubling the current portfolio

Helen is currently working with MICTs Finance Manager to prepare budgets for the financial year ahead, and doesn't know if projects might go ahead, or where they might find the 'gap' funding for architects, QSs and planning (between feasibility and construction). MICT also has staff employed now to deliver the projects and with revenue funding virtually impossible to secure, it feels like being at a hiatus. It is impossible to plan budgets and apply for continuation of staffing costs when the future of the main funder of affordable housing delivery is unknown.

Helen went on to say that MICT has carried out a lot of research into the need for worker accommodation, an essential piece in the complex puzzle of ensuring the

sustainability of our islands. This has given evidence of an accommodation need for 260 existing and incoming workers for Mull & Iona, and should that need be met in full, it would add £20 Million to the islands' GVA and nearly 400 jobs. MICT is currently working with Argyll & Bute Council to deliver an exciting worker accommodation project in Tobermory, as part of the Council's Rural Growth Deal. Work has started on site and funding has been secured to build 4 of the 12 units. This is a significant project yet neither the local authority, nor MICT, is eligible to apply to the Key Worker Accommodation Fund. Instead, it has been directed to the RIHF, which presents these challenges that Helen has outlined, plus does not give the flexibility of tenancies that MICT has evidenced as being required by small local businesses.

Helen outlined issues with current tenancy options as a further theme, noting that island housing and accommodation issues pose unique challenges which require unique solutions. The SIF Island Housing Group member organisations believe creating a new type of tenancy would be transformational. Helen explained that currently Development Trusts must offer Private Residential Tenancies, however these don't work for the economic needs of very small businesses, worker accommodation generally, seasonal, time-limited leasing or winter lets which used to be the norm and worked well for all parties. While tenant rights are obviously important, the unintended consequences of recent legislation is actually a decrease in rental properties available in our islands.

Underlining frustration at the lack of change around any of the key issues, Helen added that local MSP, Jenni Minto, had organised a meeting with the Housing Minister in Oban in April. At that meeting, RSLs and Development Trusts alike explained the challenges they were facing, particularly around the inflexibility of existing funding. The Minister indicated that "if the system isn't working, we need to look at changing the system" but Helen has had no further update despite repeated requests to More Homes.

Helen indicated that Development Trusts are increasingly having to step in and fill the gaps of other agencies and outlined a number of key asks that would make a difference:

- Work with councils to establish island community housing funds to support community groups deliver housing. These funds could utilise council tax on second homes, similar to models developed by Orkney Islands Council and Argyll & Bute Council and could also access local underspend of the Resource Planning Assumption budget if devolved to councils to administer, to meet identified needs – if RSLs cannot use the budget, then let the Councils use it themselves and give them powers to designate grants to Development Trusts.
- Enable more flexibility within More Homes funding: giving Development Trusts access to the Infrastructure Fund, Keyworker Fund and the Net Zero Heat Fund, for example.
- Commit to long-term funding for the RIHF, support early stage costs, and offer revenue funding towards the project officer costs needed to successfully deliver the capital projects.
- Consider a new tenancy type that meets the unique needs of island communities.

Concluding, Helen stressed that those working in community development know what the issues are, and how to deliver the solutions, and just need the funding support to do so. Further, in the midst of a national housing emergency, communities want to play their part in those solutions and to prevent more islanders feeling the need to leave the communities their families have been part of for centuries.

## Insights from Naomi MacDonald, Young Islanders Network (YIN)

Naomi indicated that over 2021, a key piece of work taken forward by YIN to establish the most pressing issues for young people, had highlighted transport and housing. Following this, young islanders, aged between 12 and 25 had taken part in an online questionnaire challenge as well as discussing housing at their networking meetings. 223 young people took part in the challenge with 59 participants giving the additional, more in depth, comments that are included within the appendix.

Naomi highlighted the main “gut buster” statistic that stands out in the report - 72% of the young people that responded think they will need to leave their island due to housing – and outlined further findings, stressing that the questions were designed by young people themselves, and not led by the support workers:

- 168 out of 223 think there are too many holiday or second homes (a similar result was found across the islands)
- many highlighted moving into adulthood feeling ill-prepared for the processes and paperwork involved in renting or buying a property
- the cost of buying or renting are far too high with 149 feeling there are no options available to them to move into housing
- 116 felt social housing allocations should take into account how long someone had lived in the community
- 125 were feeling worried about housing at the moment and 72% thought they would need to leave their island

In concluding the report, Naomi emphasised the level of concern about the housing situation among young people in the islands. The report forms the beginning of a much wider conversation and actions to enable young people to become more informed and more able to inform the processes and decisions around housing provision in the islands.

Naomi stressed the importance of young people having an understanding of how to apply for housing, whether social housing or accessing a mortgage, emphasising the need to speak with young people, from an early age, about housing. If we don't want young people to dismiss island-based career choices, they need to know they can live there, and at the moment, many don't, and therefore, discussion around education and employment also needs to include housing.

Naomi finished by encouraging everyone to read the report and to get in touch with any questions - <https://yin.scot/you-had-your-say-read-the-yin-housing-challenge-report-here/>

## Minister for Housing, Paul MacLennan MSP

The Minister thanked the CPG for the opportunity to join the meeting and noted that he would be happy to take part in further discussions when needed. Picking up on the points raised by Helen and Naomi, the Minister outlined the following:

**Funding flexibility:** the Minister has had several discussions with the Deputy First Minister regarding the need for flexibility within existing funds.

**Funding gaps:** the Minister acknowledged the gap in revenue funding and for the stage between feasibility and build, and is currently looking at some options.

**Local Authorities:** noting that some Local Authorities are better than others at working with communities, the Minister felt more could be done to encourage engagement with Development Trusts. For example, Local Authorities have the strategic lead for key worker housing and should be engaging with Development Trusts to access funding and deliver local solutions.

**Tenancies:** the Minister agreed with the tenancy issues highlighted and the need to find solutions, noting a recent meeting of the Convention of the Highlands and Islands (CoHI) where tenure neutrality models were discussed and details shared of Shetland's first mid-market rental (MMR) properties being built for key workers. He felt there may be an opportunity to look further at MMR.

**Island economy:** the Minister underlined his understanding of the vital role of housing within the broader economic development in island communities both in terms of population retention and in attracting investment.

**Short-term lets & second homes:** action around higher proportions of short-term lets and second homes in islands has included the changes to give Local Authorities the right to manage the number of short-term lets through control areas and to charge up to 100% council tax premium on second homes.

**Community planning:** the Minister noted the potential to increase housing within the role of community planning but accepted that the extent to which Local Authorities did this currently was variable.

The Minister spoke of the islands he had visited over the last year and what he had learned about the housing solutions that good collaboration between Local Authorities, Housing Associations and communities can unlock, as well as the opportunity presented via SSEN renewables where it will be important that island community partners can accrue widespread benefits, not just within the main centres of population.

Discussing targets and budget, the Minister reminded the CPG of the Scottish Government target of building 110,000 new homes by 2032, at least 70% for social rent, and at least 10% in rural and island areas. This year the budget has increased to £768 million, allowing a further 8,000 new properties for social and mid-market rent.

Speaking of the Rural & Island Housing Action Plan, the Minister noted that the first summit, held in October, discussed progress made against the commitments. These included:

- **Supporting community-led development:** a key theme within the action plan and support has included, £30 million for the RIHF as well as providing a joint funding package with the Nationwide Foundation for the Communities Housing Trust and South of Scotland Community Housing. The Minister highlighted that 44% of RIHF completed projects are in island areas and he is keen to follow up on the key points raised by the CPG meeting to improve support going forward.
- **Strategic Housing Investment Plan (SHIP) & Local Housing Strategy (LHS):** updated SHIP guidance, published in June 2024, now include a focus on community engagement and community-led housing for the first time, and the Minister requested feedback from island communities on their level of involvement. Updated LHS guidance will be published in 2025 and will also include a renewed focus on community-led housing and community engagement.
- **Existing homes:** empty homes are an important part of this, and the Scottish Empty Homes Partnership has brought 11,000 homes back to use across to Scotland.
- **Short-term lets & second homes:** touched on above, Local Authorities have new powers to manage the number of short-term lets and to charge up to a 100% council tax premium on second homes.
- **Planning:** a suite of new measures were introduced on the 12<sup>th</sup> November to accelerate action to support housing, including establishing a housing delivery hub.
- **Rural housing burdens:** More Homes has engaged with lenders and the Housing Investment Taskforce on supporting the best use of rural housing burdens. There is still work to do with UK finance and with some lenders but the Minister will keep the group up to date.

In more general terms, the Minister spoke of the enormous economic opportunity in some parts of the Highlands and Islands and the urgency around ensuring there is local benefit from development and that this is not restricted to the most populated areas. He commended the work of SSEN in trying to deliver long-term local benefit through legacy housing and services and highlighted that other infrastructure investment organisations should be pressured to take a similar approach.

On the demand-led key worker housing fund, the Minister indicated a slow start to applications, with projects so far approved in Orkney and Arran. To consider the need for key worker accommodation requires Local Authorities to take a broader view on local housing need and ideally they would engage with communities to evidence the need. The Minister encouraged CPG members to provide feedback on the fund and their experience of engagement with the Local Authority to More Homes.



The Minister finished his overview, mentioning the Scottish Government population strategy which saw the launch of the depopulation action plan funding, and the National Islands Plan, where islands teams officials had addressed the CPG earlier in the year. He had picked up on the points raised by Helen and Naomi and would welcome further thoughts, suggestions and comments, particularly around interaction with Local Authorities, involvement in local housing strategies and the issues around funding.

Beatrice thanked the Minister and gave an example from Shetland where the Local Authority data didn't identify any demand for housing in the west side of Shetland but after 10 years of pushing from the community, 4 new houses had recently been build and had attracted 35 applications. As well as not properly reflecting current need, Beatrice also pointed out that the current housing waiting list used by Local Authorities does not reflect what housing will be needed in 10-15 years.

The Minister agreed and said he had heard of similar situations in other places and stressed the importance of Local Authorities properly assessing demand to determine where demand actually is rather than basing it on the centre of the main population.

## 5. Questions & discussion

**Kirsten Gow, Jura**, shared an interesting example from the Housing Executive in Northern Ireland around housing demand assessment. Rather than basing demand solely on housing applications received, they go to school gates and talk to people. Kirsten noted that following a previous Rural Housing Summit, the Executive had met with the Scottish Government to share learning, and this may be worth re-visiting.

Kirsten lives in Jura, right next to Islay and highlighted that while it is encouraging to hear of SSEN plans for building homes, in Islay the 12<sup>th</sup> distillery is currently being built and the planning did not come with any requirement to ensure that housing was made available, or the impact on local housing supply which was already in crisis was considered. Kirsten felt an urgent review of planning was needed to ensure the local impact and benefit of "great economic opportunities" have an influence in the decision-making.

Kirsten went on to explain that in Jura, the distillery has bought 3 houses, and the estate has bought multiple houses. On one level this is good as these houses are needed for workers, but it has also had an impact on the wider availability of homes in the island.

The Minister agreed this was an important point and was aware of a few companies that had contributed longer-term local benefits through working with the Local Authority and Development Trusts to develop housing.

The Minister agreed that it isn't right that local communities are feeling the pressure from economic development and seeing no benefits coming through and agreed to discuss with planning colleagues and report back to the CPG.

**Helen MacDonald, Mull** asked if the Minister was able to share an update on the future of the RIHF. Helen had earlier underlined the major concern at its closing in March 2026 and therefore no longer accepting new build applications. Helen asked what communities are meant to do in the meantime.

**Davie Campbell, Shapinsay**, underlined further the urgency of the Scottish Government providing certainty around the RIHF. The Orkney islands has delivered a range of very successful projects and many have current resources including staff, and have built good relations with contractors that will travel to the further away islands but this won't last forever. Davie emphasised that there is only a 5-to-10-year window to make a real difference in Orkney, and how can the communities move forward with the confidence to look at phases 2, 3, 4 and 5 with the current uncertainty around the RIHF. Already some groups are questioning whether to take the risk.

The Minister acknowledged the difficulties the situation is creating for communities and advised that discussions had taken place with the UK Government with a view to agreeing multi-year funding rather than the current year-to-year timescale the Scottish Government currently works within. The Minister believed the Spring spending review would provide an update and he will report back to the CPG with further details.

**Alastair Dobson, Arran** explained that from his experience through Arran Development Trust and the private sector that collaboration and understating roles and responsibilities were key to success. North Ayrshire Council has set up an Island Housing Taskforce which has been really helpful and has built up trust, enabling a range of parties to work together, and resulting in much more detailed and realistic look at housing demand. The Taskforce is now pulling together total demand as well as all the different funding and investment opportunities to deliver the houses, estimated at 260. Alastair suggested the CPG was ideally placed, with its island-wide membership, to pull together best practice and learning from around the islands that could be shared and replicated.

The Minister agreed that the strategic role of Local Authorities was key in enabling the collaboration needed, and that while there are some good examples, Local Authority engagement with communities and understanding of housing demand varies, noting that it shouldn't be as hard and take as long as it does to get that collaboration working. On the suggestion of pulling together best practice, he will take that idea away and come back to the CPG on it.

**Luke Fraser, North Ronaldsay Trust** spoke about the issues with the current Housing Need and Demand Assessment (HNDA). Within the HNDA housing must be classed as robust and credible and this means communities that are trying to develop aspirational projects to sustain themselves and build resilience can't do so within the framework as, for example, although they may demonstrate a demand for 30 houses, the HNDA data may only show a need for 2.

Luke also strongly believed that decisions around housing shouldn't be based on the social housing waiting list. It should be about the whole market, the whole island, the whole community and what the community wants and needs for resilience and sustainability rather than what the waiting list says it needs.

Luke explained that the housing needs assessment developed by himself and Davie to support community housing development uses a range of locally relevant measures such as what employers say they need in terms of people, what the school needs in terms of staff or families, what the community demographic needs are etc and emphasised that there are a number of difficulties within the HNDA, Planning, NPF4, 20 Minute Neighbourhoods etc that put real hurdles in the way of community housing development.

The Minister agreed with the points Luke highlighted indicating that community engagement in the Local Housing Strategy and a full understanding within the Local Authority of housing demand across the area and not just within the centre of population were crucial.

**John Forbes, Communities Housing Trust** noted that currently the feasibility stage of the RIHF is restricted to £15,000 but to apply to the main fund communities must have planning consent in place, the cost of which can be in excess of £100,000. John asked if this gap will be taken into consideration in the next RIHF programme.

The Minister agreed this was a very important point and it is currently being considered how to fund the gap but at the same time manage the risk should a project not go ahead.

The Minister had to leave at this point and offered to come back with a written response to each question as well as take part in a further meeting should this be helpful. Beatrice Wishart MSP thanked the Minister for his time, contribution to the discussion and his offer of follow up.

**Arianne Burgess MSP** raised two points and invited feedback: in response to concerns highlighted to Arianne about the difficulty for Development Trusts in accessing revenue funding to employ the staff needed to deliver capital housing projects funded by the RIHF - which can take a number of years to complete – that revenue funding should be considered a key element of the support required to deliver housing projects. The CPG could ask the Minister to consider this.

Secondly, Arianne noted that she had pushed for the funding package with the Nationwide Foundation to support the CHT and SSCH. The funding was for 3 years and its continuation should be included as an ask within manifestos for the next election. Also, aware of others such as Luke and Davie, now doing similar work to support community housing and build up a pipeline of projects, and with a Scottish Government target of at least 11,000 new homes in rural and island areas, Arianne asked that for the next phase of this fund, the bidding process be expanded to allow others to apply.

Craig Stevenson, More Homes echoed the earlier comment from the Minister on discussions with the UK Government on multi-year funding, and agreed to take the points raised regarding revenue funding and opening up the SG/Nationwide fund to other organisations to the Minister and the rest of the More Homes Team.

#### 4. AOCB

**Beatrice Wishart MSP** brought the meeting to a close, noting the wealth of information in the chat (see below), and giving huge thanks to everyone that had joined and to Helen and Naomi for their excellent presentations.

## 5. Date of next meeting

Next meeting date will be circulated in due course.

### Additional points shared in the chat:

**Jean Knowles, Islay:** for housing allocations, on the suggestion to account for length of time lived in an island, for young people wishing to return from further education or experience in the mainland, time spent in school in the island could also be considered.

**Kirsten Gow, Jura:** Local Authorities have the ability to restrict STL's but not private holiday homes, which are also part of the issue, and these can often be left to degrade, affecting overall housing stock availability.

There is no shortage of folk who want to live in our islands, and, ideally, allocations should be as broad as possible. BUT research shows that local knowledge, place attachments and social capital are crucial to sustaining small rural populations and those with existing connections (having lived in the islands or brought up there), are highly likely to have these assets and this needs to be recognised in allocation alongside other priorities (i.e. skills need etc)

The changes to STL's has led to a number of private individuals giving up on providing accommodation and we have also seen legitimate B&B businesses having to close. This has led to a loss of accommodation and has opened an opportunity for private businesses to buy up property for holiday lets and made an already difficult situation even worse. We have now lost a number of houses to holiday lets and this will continue as it has in other islands. We all know what the issues and challenges are so why is nothing changing to help? As explained above recent changes in an area outside of housing has had a knock-on effect. There needs to be much more support for development trusts that are on the ground and in the best position to understand the local needs.

**Lucy Sumsion, NFU:** in years past when discussing rural housing, access to land and planning were often cited as significant restrictions – is this still the case or are the bigger issues around funding and tenancy restrictions.

**Helen, MICT:** funding and tenancy issues affect all DT's trying to delivery housing, whereas planning and land issues are more localised.

In discussing worker accommodation, Helen also highlighted that some Local Authorities can't access the key worker funding.

**Jean, Islay:** a big challenge in Islay is around carers and there are long-term agency staff with insecure accommodation. There are very few housing association properties which means people don't bother applying but then this means there is no record of the unmet need.

**Mark Stanley:** The Communities Housing Trust has a £500,000 loan facility with the Scottish Government that makes the rural housing burden workable. Is the Minister able to say if that facility can be offered to our island housing bodies?

**Sheena, Arran Development Trust:** the timescale for getting things done around housing is far too long in islands. The process needs to be much quicker. When submitting a grant application to various funders, it can take a minimum of 9 months and there is no guarantee of a successful outcome and on many occasions, if an application is unsuccessful, the DT will have to start again which wastes time, resources and money not to mention its demoralising.

**John Forbes, CHT:** the RIHF is not approving new projects unless they can demonstrate a drawdown of funds by March 2026. This will stop the pipeline of new developments coming forward unless addressed. What is being done to tackle this?

**Thomas:** the impacts of lack of housing are so critical for the sustainability of so many rural and island communities. We recently heard from a West Coast community where so many retirees are moving in that house prices are now unaffordable. As a result, the local care home has been closed for 6 months, as they can't get sufficient workers, with the existing residents scattered to care homes across the Highlands. Many of those residents are likely to have lived all their lives in the community.

**Helen, MICT:** I understand there is a presumption against ring fencing Council budgets – if that is the case, how can Councils be encouraged to spend income from second home council tax directly on affordable housing?

**KB:** funding has to be longer term, especially in islands. We have had to return funding in the past because we have not been able to attract contractors as they are far too busy on mainland projects. There is no incentive for them to work in islands where they have to deal with ferry delays and material deliveries. I doubt many of the very real challenges are fully realised.

**Davie Campbell:** in Orkney we get 50% of the second homes council tax for community-led housing projects. It is a gamechanger for equity.

**Stuart:** is there really budget uncertainty which prevents planning the RIHF? The settlement for the last 5 years has been:

2020-21: £32 billion

2021-22: £35 billion

2022-23: £37 billion

2023-24: £41 billion

2024-25: (planned) £41 billion

**Kirsten, Jura:** information on how the Northern Ireland Housing Exec has gone beyond the social housing waiting list to assess local housing needs:

[https://www.nihe.gov.uk/getattachment/85dffe4d-7fc0-4dd0-8d5a-62b509ce0f13/RuralStrategy-Action-Plan-Final-Progress-Report-2016-20-\(PDF-6MB\).pdf](https://www.nihe.gov.uk/getattachment/85dffe4d-7fc0-4dd0-8d5a-62b509ce0f13/RuralStrategy-Action-Plan-Final-Progress-Report-2016-20-(PDF-6MB).pdf)

**Naomi:** in terms of tying in enterprise and housing, I believe there is a model in the Isle of Wight which involves the maritime industry offering apprenticeship to employment pathways which ties in guaranteed housing for the young people on board.

**Colin, Luig:** the time to make a decision about funding support for a Trust application to purchase existing island homes to convert to rented is too long and things must be able to move faster. This feels like a process issue that should be able to be solved.

**Kirsten:** consistent baseline funding for local development officers is the key to unlocking so much in small communities.

**ADT:** to all government officials and civil servant officers – just make it easier for us to deliver housing in the islands, it shouldn't be this difficult!

**Dannie:** a local place plan is a starting point for setting out the target need and demand for the HNDA. Could the requirement to take LPPs into account in LDPs extend to preparation of Local Housing Strategy?