

# The Highland Council

Agenda Item	<b>10.</b>
Report No	<b>HP/27/24</b>

**Committee:** Housing and Property

**Date:** 6 November 2024

**Report Title:** Strategic Housing Investment Plan 2025-2030

**Report By:** Assistant Chief Executive - Place

## 1. Purpose/Executive Summary

1.1 This report seeks approval for the Highland's Strategic Housing Investment Plan (SHIP) which sets out proposals for affordable housing investment during 2025-2030.

The SHIP is updated annually for submission to the Scottish Government. The SHIP will be updated to reflect the outcomes of the Housing Challenge Summit.

## 2. Recommendations

2.1 Members are asked to:

- i. **APPROVE** the Strategic Housing Investment Plan as attached as Appendix 1, for submission to the Scottish Government in draft form pending consideration by Area Committees; and
- ii. **AGREE** the indicative planned investment programme to 2030 contained in **Appendix 2**, subject to further discussion by Area Committees.

## 3. Implications

3.1 **Resource** - The Council House Build proposals contained within SHIP will be progressed in line with the current agreed funding mechanisms of the Scottish Government, Landbank subsidy and Prudential Borrowing. The Housing Revenue estimates 2024/25 detail the borrowing requirements of the newbuild programme, and the long-term rental income generated (section 6).

3.2 **Legal** - There are no legal issues arising from this report.

3.3 **Risk** – The investment programme proposed is based upon current levels of funding provided by Scottish Government, along with landbank subsidy and borrowing. Should there be a change to funding levels, this will directly affect the programme.

3.4 **Health and Safety (risks arising from changes to plant, equipment, process, or people)** – There are no implications arising from this report

3.5 **Gaelic** - There are no implications arising from this report.

## 4. Impacts

4.1 In Highland, all policies, strategies or service changes are subject to an integrated screening for impact for Equalities, Poverty and Human Rights, Children’s Rights and Wellbeing, Climate Change, Islands and Mainland Rural Communities, and Data Protection. Where identified as required, a full impact assessment will be undertaken.

4.2 Considering impacts is a core part of the decision-making process and needs to inform the decision-making process. When taking any decision, Members must give due regard to the findings of any assessment.

### 4.3 Integrated Impact Assessment - Summary

4.3.1 An Integrated Impact Assessment screening has been undertaken on 30 Sept 2024. The conclusions have been subject to the relevant Manager Review and Approval.

4.3.2 The Screening process has concluded that there are generally positive impacts generated by the SHIP and the programme of delivery of affordable homes it generates. The balance of the programme reflects the needs of our communities both urban and rural and the mix of our housing seeks to address inequalities associated to disability and age. Members are asked to consider the summary in **Appendix 1** to support the decision-making process.

4.3.3

Impact Assessment Area	Conclusion of Screening
Equality	Children and Young People – <i>Positive</i> Children affected by disability – <i>Positive</i> Older adults – <i>Positive</i>
Socio-economic	<i>Positive</i>
Human Rights	<i>Positive</i>
Children’s Rights and Well-being	<i>Positive</i>
Island and Mainland Rural	<i>Positive</i>
Climate Change	<i>Positive</i>
Data Rights	<i>No impact</i>

## 5. Background

5.1 This report introduces the Highland’s Strategic Housing Investment Plan 2025-2030, which is included at **Appendix 2**.

5.2 Council Housing Strategies, and specifically Strategic Housing Investment Plans (SHIPs), are the key statements of local housing development priorities which are used to guide funding. They assist the Government in targeting its Affordable Housing Investment Programme (AHIP). SHIPs contribute to achieving better prioritisation and making best use of public resources at a time when these are particularly constrained

5.3 SHIPs are developed in line with Scottish Government guidance. The Highland SHIP has been prepared as a draft pending Strategic Committee approval consideration. It

has been prepared in recognition of the priorities and prioritisation processes set out in the SHIP at Appendix 2, and in the knowledge that it contains a degree of over-programming. Over-programming is standard practice to take account of changes in project planning and sites no longer being viable. An indicative programme up to 2029/30 is included at **Appendix 3** of this report. Any proposed amendments to the planned investment programme will be discussed with local members in Area Committees and be reported through the Strategic Committee for approval as required. Budget monitoring will be through the HRA Capital monitoring reports to this Committee.

- 5.4 The SHIP is aligned to both the Local Housing Strategy and the Council's Operational Delivery Plan. In July 2024 the Council declared a Housing Challenge in the Highlands, in recognition of the additional pressures on the housing market over the next 10 years; the impact of economic growth associated with the Inverness and Cromarty Firth Green Freeport and the pressure associated with an increase in workforce coming into the area to deliver the SSE infrastructure works required to deliver the new transmission line.
- 5.5 A refreshed Housing Needs and Demands assessment was commissioned 25/26 to take account of the emerging economic need and identified that the number of homes required over the next 10 years was up to double the original analysis for the area. For the affordable sector, it was highlighted this means up to 700 units a year are required, rather than the 500 which had originally been forecast.
- 5.6 Whilst the SHIP takes account of this, it is accepted that that public subsidy cannot increase to the levels required to deliver these numbers in the context of the current grant funding regime.
- 5.7 In October 2024 the Council facilitated a Housing Summit designed to bring together all parties from National, Local government and private sector interests, both large and small, from across the fields of energy, housing development and commerce, to focus on the Housing Challenge. The summit provided the opportunity to drive **collaborative action** in the co-design and delivery of a strategic action plan which, addresses the housing needs in the short, medium and long-term future. A further summit will be held in 2025.
- 5.8 An action plan which was agreed at the summit as follows:
  - The Council will commence a planning advisory service which will enable developers to meet senior officers to resolve issues to support a smooth planning process
  - The Master Plan Consent Areas will be moved forward once the secondary legislation required is passed by the Scottish Government
  - £6m of second homes council tax monies will be repaid to the landbank to support the delivery of further affordable homes
  - A call for sites for the Highland Local Development Plan will be initiated immediately in advance of the original timeframe
  - The Social Value Charter will be advanced to ensure maximum benefit to the affordable housing programme

## 6. 2024/25 Programme update

6.1 At a meeting of the Housing and Property Committee in January 2024, Members agreed the Highland Strategic Housing Investment Plan (SHIP), which set out proposals for affordable housing investment for 2024/25 – 2028/29. Scottish Government funding for affordable housing for 2024/5 is £35.780m for the Highlands. As reported previously, this level of funding leaves little room to deliver new projects during this financial year. This has meant delaying projects so that the expenditure falls in a managed way into 2025/26. The completions of affordable homes to date, is noted below. The dip in 2024/5 is due to planned slippage of large projects over the year end into 2025/26.

Completions 2023/2024	439
Forecast 2024/2025	357
Forecast 2025/2026	451

6.2 As yet, the Scottish Government budget for Affordable Housing 2025/26 has not been issued. As a result, the current programming is being kept flexible to both work up projects to bring them into the programme but also allowing us to defer them appropriately to tie in with funding availability. The comparative numbers of completions between years fluctuate depending on contract lengths.

6.3 The affordable housing programme has been constrained by many issues outside the control of the Council or housing association partners. Some of the main constraints which continue to affect delivery are:

1. A lack of economically deliverable sites in areas of greatest housing pressure, particularly in Inverness, Nairn and parts of Skye.
2. In the Inverness and Inner Moray Forth area, most affordable housing is delivered through section 75 agreements with developers; however, developers will only progress the private housing based on their business plans and confidence in market conditions. High interest rates have impacted on private sales and the appetite to deliver private homes for sale has been depressed. The confidence of developers does appear to be lifting, with more projects coming forward with S75 affordable housing obligations.
3. In Inverness in particular, constraints due to school capacity issues and infrastructure can delay or prevent the development of new housing projects.
4. Related to this, developer contributions, particularly due to school capacity issue, threaten the viability of affordable housing projects. Scottish Government grants do not cover the cost of developer contributions.
5. There can be significant delays in obtaining statutory approvals such as planning permission, (including purification of conditions), Roads Construction Consents and Scottish Water consents. We are working closely with our planning colleagues and others to ensure that all consultants and contractors are fully aware of the statutory authority requirements to minimise these delays.
6. Construction cost inflation and lack of contractors continues to have a significant impact on the programme.

7. Some identified potential site purchases are being aborted due to landowners no longer being willing to sell, or due to local opposition / concerns over loss of green space.
8. Significant infrastructure/abnormal costs have made some sites unviable following full site investigations have been carried out e.g. very high decontamination costs, peat management, rock removal.
9. The capacity of affordable housing providers, including the Council, has been reduced as financial pressures on investment on existing stock – to meet national energy and condition standards - is prioritised over investment in new housing.

6.4 In some areas the increased number of new affordable homes being built has tested the overall capacity of the construction industry to deliver resulting in high tender costs and value engineering and retenders. There is only a very limited pool of contractors willing and able to build affordable housing projects, and some open tender processes have resulted in only one or two tender returns. The cost of some tenders has been prohibitive which has meant them being held until such time as the market conditions improve.

6.5 Council officers meet weekly with the Scottish Government and regularly with our affordable housing partners and planning colleagues to identify new potential projects or projects which can be brought forward to minimise slippage in the overall programme. Projects which have been delayed can be funded in future years with Scottish government agreement.

## **7. Highland's Strategic Housing Investment Plan 2025/2026 – 2029/2030**

7.1 The Highland SHIP for 2025/26 to 2029/30 sets out:-

- Highland Council's key housing investment priorities and demonstrates how they will be delivered so that the outcomes and targets set out in Highland's Local Housing Strategy and Highland First are achieved.
- Opportunities for development across Highland;
- Identifies resources which are required to deliver these; and
- Enables partners such as housing associations and developers to be involved.
- Is positioned to help deliver key strategic priorities contained in the – Our Future Highland Delivery Plan
- Includes a key worker policy statement to guide allocations
- Recognises The Highland Housing Challenge
- Will be adjusted to reflect any agreed outputs from the Housing Summit October in October 2024.

7.2 The draft has been prepared on the basis that it will be possible to approve at least 500 units each year, (subject to finalisation of Scottish government and Council budgets). 70% will be for affordable rent and 30% for intermediate affordable housing (e.g. low-cost home ownership or mid-market rent), in line with overall Scottish Government targets.

7.3 Due to the effects of the current economic climate, site challenges and national policy indications, particularly as a result of the budget outcomes, it is anticipated that programme changes are likely. The Strategic Housing Investment Plan therefore

proposes criteria which will be used to prioritise the programme should resources be different than presently anticipated. This includes:-

- Deferring projects which are within the Councils control. Through careful management of the tender process the requirement of grant funding can be smoothed over 2/3 years.
- Supporting Developers to maintain their development programmes by prioritising section 75 projects which are both lower risk and lower cost than traditionally procured contracts
- Accepting that rural projects are more costly to deliver ensure that we continue to deliver as a priority within the programme
- Using front funding from the Councils landbank and from Developers to maintain project delivery

7.4 Referenced within this year's SHIP is a key worker policy statement. This has been agreed with Highland Housing HUB partners and has been designed to support and align with meeting housing need alongside operating within the overarching allocations policy. The Council and partners will continue to develop the approach to supporting key workers across the Highland area, targeting allocations based on need and individual circumstances.

7.5 The Council works with a range of partners, to drive forward delivery. In particular, the Highland Housing Development HUB through which the Council, housing association partners and Scottish Government meet to monitor the investment programme and agree site priorities based on the Housing Strategy and SHIP. Invariably sites will drop out of the programme if they become undeliverable whilst others will be brought into the programme.

7.6 The individual priorities within areas will be discussed further with Area Committees where additional communities and sites may be identified for inclusion in the overall Strategic Housing Investment Plan.

Designation: Assistant Chief Executive - Place

Date: 4 October 2024

Author: Helen Cameron, Housing Development Manager  
Brian Cameron, Strategic Lead - Housing & Building Maintenance

Appendices: Appendix 1 - Integrated Impact Assessment  
Appendix 2 - Strategic Housing Investment Plan  
Appendix 3 - Proposed Development

Integrated Impact Assessment	
<p><b>Equalities, Poverty and Human Rights</b></p>	<p><b>Equality</b> - These proposals will have a <b>positive</b> impact by actively improving opportunities for all those with protected characteristics. The delivery of additional affordable homes using an allocations process based on need; being open, fair and accountable ensures that there is no discrimination against those with protected characteristics. The inclusion of accessible properties (10%) across our developments ensures that we are specifically addressing the barriers associated to age and disability.</p> <p><b>Poverty</b> - The proposals will also have a <b>positive</b> impact on addressing poverty associated to homelessness or living in insecure accommodation with unaffordable rents. The delivery of additional affordable housing has a positive impact on those experiencing socio economic disadvantage. The life opportunities of individuals and families living in secure, warm homes are improved. Research shows there is a direct correlation between good health, life expectancy and improved educational attainment and living in secure quality homes. The additional homes proposed through the SHIP are fundamental to this.</p> <p><b>Human Rights</b> - The proposal embodies the rights that everyone has for private and family life.</p>
<p><b>Children' s rights and wellbeing impact</b></p>	<p>The delivery of more affordable family homes has a <b>positive</b> impact on the wellbeing of children both in health and educational attainment. A secure warm home gives space for children to grow and learn in an environment where it is easier to maintain good health and wellbeing. We aim to include family homes on the majority of our sites to ensure we are positively impacting on the lives of families through meeting their housing needs</p>
<p><b>Climate Change Impact</b></p>	<p>Each new home has a <b>positive</b> impact on climate change. The design standards used exceed the current building standard for energy efficiency. Through a fabric first approach we are actively designing to reduce CO2 emissions and minimising the temperature required to enjoy a warm comfortable home. The continuing progress to near Passivhaus standard will continue to reduce climate impact</p>
<p><b>Island and Mainland Rural Communities</b></p>	<p>These proposals will have a <b>positive</b> impact on both Island and rural communities with projects identified for Skye, the rural west coasts of Sutherland and Ross-shire and other communities which fall within the Scottish Government definition of rurality.</p>

# **The Highland Council**

## **Strategic Housing Investment Plan**

**2025/2030**



## **1. Introduction**

The Council's current Local Housing Strategy (LHS), approved in April 2023, was co-produced with LHS delivery partners, stakeholders and local residents. The LHS vision for Highland is that:

*"Everyone in Highland has access to a quality home which is attainable, affordable and supports the local economy in a sustainable, connected community where people wish to live, work and study."*

The main purpose of The Highland Council's Strategic Housing Investment Plan (SHIP) is to set out how investment in affordable housing will be directed over the five-year period 2025/26 to 2029/30 to achieve the priorities that have been identified in the Council's Local Housing Strategy (LHS).

The Council's SHIP will contribute to the national Affordable Housing Supply Programme (AHSP), assisting in fulfilling the Scottish Government's commitment to deliver new affordable homes both during this Parliament, as well as to extend delivery beyond that period.

The Council approved "Our Future Highland Delivery Plan 2024-27" in May 24. The SHIP, and the Council's LHS, have a key role in delivering key strategic priorities contained in the Plan. Examples of this are providing suitable housing options to enable an increased proportion of people over 65 remaining in their own home, an increased number of new houses to sustain rural and communities to address depopulation, and an increased number of key workers accessing local housing.

The LHS 2023-2028 builds on the progress of the 2017-22 LHS and sits at the heart of all housing planning arrangements and partnership activities in Highland. It is an ambitious strategy, setting out what homes and communities should look and feel like over the next five years. The Strategic Housing Investment Plan 2025/2030 reflects the vision and priorities identified within the LHS.

## **2. Strategic Context**

### **The Demand**

Housing is crucial to the growth of Highland's economy and the sustainability of its communities. There are large numbers of households across Highland experiencing 'housing need' whilst at the same time there continues to be substantial pressure on Highland's supply of affordable housing. To provide the evidence required to calculate local housing and land requirements over the next 20 years, Highland Council has produced a Housing Need & Demand Assessment (HNDA), which has been used to arrive at targets within the SHIP. An updated version of the HNDA (2024) has been completed to reflect the impact that the Inverness and Cromarty Firth Green Free Port will have on housing needs over the forthcoming period. This has estimated that the requirement for homes (across all tenures) will double over the next 10 years with the requirement for affordable housing increasing to 7,000 from the original estimate of 500. It is accepted that this level of development is not deliverable with a dependency on public subsidy.

Additionally, the required infrastructure upgrades to be completed by SSE and their subcontractors over the next 10 years has added additional pressure to housing need

in the Highlands. To successfully deliver the proposed works there will be a requirement for both permanent and temporary housing solutions. The Council is working with SSE and other partners to identify solutions and opportunities for the project to support the delivery of legacy homes within the Highlands alongside interim solutions for the extensive workforce which will be required.

### **Highland's Housing Challenge**

In June 2024 the Council declared a 'Housing Challenge', the aim of which is to create a collaborative environment – public/private partnerships - to assist in the delivery of the affordable and private homes which will be required. There is ongoing work with the Scottish National Investment bank and Pension companies to consider alternative sources of funding in new investment models, with a particular emphasis on the delivery of an increased number of mid-market rent properties alongside the social rent offering.

In October 2024 the Council hosted a housing summit designed to bring together all parties from National, Local government and private sector interests, both large and small, from across the fields of energy, housing development and commerce, to focus on the Housing Challenge. The summit provided the opportunity to drive **collaborative action** in the co-design and delivery of a strategic action plan which, addresses the housing needs in the short, medium and long-term future.

The SHIP and Housing Strategy will be updated in the coming months to reflect the actions and outcomes of the summit. This will be reported to the Scottish Government.

### *Approaches to Homelessness*

The Council has a common housing register shared with Highland Housing Associations which indicates:

- A gradual increase in applicants on the Highland Housing Register.
- Fairly stable numbers of homelessness presentations annually.
- 19% of the overall number of applicants (8,338 as of 31 March 2024) on the housing register, are currently living in accommodation that does not meet their current health / mobility needs.
- Continuing high levels of housing need and housing pressures across most of Highlands, with concentrations in some communities.

The Scottish Parliament has brought forward the planned extension of the Unsuitable Accommodation Order, which now applies to all homeless households. Revisions to "local connection" in relation to homelessness have been implemented. These measures, whilst welcome in terms of extending the rights of homeless households, rely on increased housing supply, particularly in Inverness.

The Council has an existing commitment to shift the balance of temporary accommodation from private sector HMO accommodation to furnished accommodation from our own stock. Highland has been able to increase the proportion of lets to homeless applicants (50% of all lets in 2023/24) and to significantly reduce the time spent in temporary accommodation. There are 526 households in

temporary accommodation as of 30 September 2024, compared to a high of 785 households as of 30 June 2021.

A high proportion of homeless applicants are single people and / or aged 25 or under who need one-bedroom properties.

Our Rapid Rehousing Plan focuses on:

- Reducing time spent in temporary accommodation, through working with households who have been in temporary accommodation the longest.
- Expanding our successful shared temporary accommodation initiative
- Mainstreaming the principles and actions of our Housing First project in partnership with NHS Highland.

Responding to homelessness is the subject of detailed discussion with the Highland Housing HUB (see below).

Lack of affordable housing supply is undoubtedly a major contributor to the high levels of homelessness experienced in parts of Highland and continuing to increase supply is the single biggest factor in addressing homelessness.

### 3. Strategic Targets

Highland’s Local Housing Strategy sets the targets for affordable housing and the SHIP sets out how resources will be used, over 5 years (2025-2030), to deliver these affordable housing priorities. The priorities listed in the SHIP tables are those which have been identified. Annual updates of the SHIP will include new opportunities likely to emerge over the 5 year period.

Housing Market Area (HMA)	Target % of Investment	Unit Approvals 5 years
<b>Badenoch &amp; Strathspey</b>	8.8	308
<b>Caithness*</b>	2.9	102
<b>East Ross</b>	13.2	462
<b>Inverness</b>	35.3	1240
<b>Lochaber</b>	7.4	259
<b>Mid Ross</b>	13.2	462
<b>Nairn</b>	4.4	154
<b>Wester Ross</b>	5.9	206
<b>Skye &amp; Lochalsh</b>	5.9	206
<b>Sutherland</b>	2.9	101
<b>Highland</b>	<b>100</b>	<b>3500</b>

\*NB: the Local Housing Strategy specifies that the target for investment in Caithness is based on the need for regeneration activities to address low demand e.g. using the existing stock.

### 4. Partnership Framework

We take a positive partnership approach in forward planning and resolving development issues with our housing, planning and private developer partners, continuing to work constructively to overcome constraints.

The Highland Housing HUB, which was established in June 2016, meets weekly. This has resulted in housing associations who had previously stopped or significantly reduced their development programmes being brought back to the table as they are now keen to develop more.

HUB membership includes staff of:

- The Scottish Government's More Homes Scotland
- Highland Council
- Local Developing housing associations and other housing partners

The HUB has set a number of objectives:

- Deliver the Highland 5-year new build Affordable Housing Programme.
- Collectively agree a revised Highland Strategic Housing Investment Plan based on the priorities set out in the Local Strategy.
- Maximise investment levels for the delivery of affordable housing in areas of greatest need.
- Work collaboratively and cement partnerships to deliver agreed outcomes
- Streamline Communication between different agencies that have a role within the delivery of housing.
- Demonstrate a model of working which can be rolled out to other areas of Scotland

HUB meetings are structured with meeting themes agreed in advance. Long term planning of meetings ensures that all areas which may impact on housing delivery are covered e.g. quarterly invites to Scottish Water and SEPA whilst other meetings are geographically focused.

As detailed previously the Council is an active member of the Highland and Islands Regeneration and Economic Partnership (HIREP). This relationship will continue as we move forward with the plan

Local Development forum (LDF) sub-groups previously operated at a local level across Highland. Their remit was to consider potential sites. Increasingly there has been a need to target resources to meet Local Housing Strategy objectives.: These forums have not been meeting due, initially to covid, but more latterly due to workload and changing practices with regard to meetings. The value of them has been reviewed and the Housing Challenge has meant that such collaboration across the agencies has become critical to the delivery of the affordable housing programme.

The remit of the forums going forward:

- Local community priorities for investment

- Key worker housing need
- Value for money and best use of subsidy
- Deliverability and constraints
- Partnership working
- Proximity to services and facilities
- Housing Mix

Each LDF will contain a wide range of housing development partners; Council Development, Housing and Planning staff, Scottish Government, RSLs, SEPA, Scottish Water, Highland and Islands Enterprise, NHS Highland as well as other Council and external invitees such as Health and Social Care as and when required.

The Council also holds regular one to one meeting with housing associations and developers. In addition, we continue to meet with the Scottish Government on a weekly basis at the Highland Housing Hub to discuss any issues relating to the Highland programme.

## **5. Strategic Priorities**

### **Targeting Investment**

Within each Housing Market Area, investment will be mainly targeted at communities identified as having the greatest affordable housing pressures in the Local Housing Strategy. The priority communities for providing new affordable housing are set out in **Appendix 1**. The priority for Caithness remains to be regeneration activity in order to address very localised issues of low housing demand and contribute to wider economic regeneration. These priorities recognise the importance of investing in small rural communities as well as larger communities.

Our investment decisions also recognise the Council's corporate priorities. As such, there may also be occasions where joint funded housing investment decisions are driven by non-housing objectives such as supporting the success of community trusts in fragile remote rural communities and local regeneration projects and larger economic drivers.

These principles are set out in the Our Future Highland Delivery Plan which was approved at Council in May 2024. The Plan focuses on several principles pertaining to housing delivery which are included within the SHIP:

- A commitment to increasing the supply of affordable, warm and accessible new housing as detailed in the local housing strategy
- Partnership working to address the provision of key worker housing, veterans housing and accessible housing
- Maintaining the delivery of new houses to sustain rural communities

## **Local Cost Housing Options**

Whilst the Housing Need and Demand Assessment identifies that most households in housing need require social rented housing, some housing needs and aspirations can be better addressed by other low-cost housing options. We recognise that a mix of affordable tenures can help to create well-balanced communities. This has influenced our target for the mix of affordable housing to be provided with 30% alternative tenure mid market or low cost home ownership. We will aim to provide a minimum of 10% of affordable houses built to a “wheelchair liveable standard” – i.e. meet both basic and desirable criteria as specified in Housing for Varying Needs standards.

## **Key Worker Housing**

It has been identified that throughout the Highlands there is a shortage of housing options for a variety of “key workers” and this can be partially addressed by increased supply of mid-market and low-cost home ownership options, particularly in rural areas.

We will work to identify the needs of individual communities and deliver homes of an appropriate tenure. The type of key worker will vary depending on what is required to sustain a successful community and reflective in our definition:

*A worker who fulfils a role regarded as vital for the community, especially in the health, education, security, and infrastructure sectors.’*

The Council, in conjunction with local housing partners, has prepared a shared policy statement to support the delivery of appropriate tenures for key workers in our communities.

## **New Finance Models**

To assist in increasing the supply of new mid-market properties, we are working with private sector investors to explore new finance models for increasing delivery

Because of this, whilst social rented housing will make up a greater share of our new affordable housing provision; aiming for 70% of new affordable provision to be delivered as housing for social rent from housing associations/the Council, 30% will be provided as ‘intermediate’ affordable housing with ‘New Supply LIFT’ and mid-market rented housing models as the priority mechanisms.

The size of affordable housing built will aim to meet strategic and locally evidenced current and projected needs. Processes are put in place for each potential site to develop agreement on the tenure and house size mix. The Housing Development Team participates in early pre-planning and planning discussion where affordable housing is required, and any associated community consultation.

## **Repopulation of Rural Communities**

Repopulation of rural communities relies on access to land and infrastructure services as well as sustainable employment opportunities and access to support services. We will work with Communities through development officers based and connected locally to identify viable development opportunities.

The higher cost of developing in remote areas is recognised as a potential barrier to the provision of new housing. The Council will continue to work to support new initiatives such as modern construction methods to mitigate challenges.

## **6. Highland Council Contribution to Enabling Delivery**

We continue to play a proactive role to enable the delivery of affordable housing, using a variety of mechanisms to achieve this:

### **6.1 Use of Council land and Assets**

The Council remains committed to identifying all surplus Council assets and prioritising them for affordable housing in areas of housing stress. An on-going strategic review of Council owned assets feeds into a register of assets/sites that may be suitable for affordable housing.

### **6.2 Use of Public Sector Land and Assets**

Taking advantage of the availability of other public property and land assets as they become surplus to their requirements

### **6.3 Use of Council Tax Revenue from Second and Long-term Empty Homes**

We will continue to use revenue from Council tax from second and long-term empty homes to fund new Council housing, development loans, bridging finance and provide funding for land and infrastructure. It should be noted that the additional revenue received from the increase in council tax has also been used to support wider council activity.

### **6.4 Use of Other Council Funding**

There is a well-established recyclable Landbank Fund, used to maximise housing provision by granting loans and grants to housing agencies. It also enables a landbank of strategic sites to be established throughout the Highlands; removal of infrastructure constraints and front-funding of projects at risk of delay. It can also contribute, in exceptional circumstance, to high-cost rural projects.

The Council also funds early site feasibility studies to proactively identify constraints and develop solutions.

### **6.5 Developer Opportunities**

The 2023/2024 affordable housing programme benefited from a slowdown in the housing market with Developers offering additional homes for sale beyond their section 75 obligations. This has continued into 2024/2025 and the Council and Partners will continue to secure such opportunities where the programme and available funding permit.

### **6.6 Use of Compulsory Purchase Orders**

The Council will promote and apply their CPO powers for housing purposes, to deliver new affordable housing in areas of unmet housing demand where other negotiations have failed.

## **6.7 Evergreen Infrastructure Fund**

The Council has successfully assisted in delivery of 6 major housing projects by making available loan and grant finance through the Evergreen Fund for infrastructure improvements in Fort William, Dingwall, Drumnadrochit, Evanton and Inverness. In addition, the Fund has assisted in the delivery of key projects in rural areas including Dulnain Bridge and Avoch. The Council will consider loan applications to the Fund that relate to other major sites and also use the Fund as grant funding for high-cost affordable housing sites which are constrained by high infrastructure costs.

## **6.8 Developers Contributions**

The Highland-wide Local Development Plan sets out the Affordable Housing Policy. Section 75 and other mechanisms are used, where justified, to secure developer contribution where there is a demonstrable need for affordable housing. However, in recent years, as a result of a less confident housing market, the SHIP has had to become less reliant on the Affordable Housing Policy to ensure sufficient levels of programming for the Council and other developing partners. There appears to be a more positive market with Developers identifying an increasing number of projects to come on stream over the next 5 years. Additional pressure is placed on the delivery of affordable housing by the requirement to meet other developer contributions, particularly the additional pressure new development places on school pupil number capacities.

## **6.9 Prudential Borrowing**

The Council is a major affordable housing developer delivering an ambitious programme of new council houses. Along with prudential borrowing and other Council contributions, projects are funded by Scottish Government contributing around 45% of costs.

Many of the sites being taken forward for Council housing are being developed in partnership with our housing partners. There is a focus on making the best use of resources to deliver social rented housing where it is most needed, particularly in areas where locally based housing associations do not have potential projects.

Additionally, our prudential borrowing has been able to support onward lending to the Council's development partners for other initiatives such as delivery of mid-market rent housing and rural housing projects.

## **7. Deliverability**

### **7.1 Funding**

Delivery of the SHIP is dependent on ensuring financial viability of projects with sufficient development funding being in place. As noted previously, the Council is leading a summit focused on the Housing Challenge in October 2024. The outcomes of this may have an impact on strategic direction of the Council and the SHIP will be updated to reflect any changes in funding priorities.

The Scottish Government initially allocated grant of £34.6m to Highland for 2024/5. A small increase was advised (£0.6m) in September 2024 to be targeted at homeless prevention through the purchase of one-off properties. This is significantly lower than



funding during the previous SHIP period. Given the Housing Challenge, we are aiming to deliver an average of 700 units a year with the annual outputs depending on funding. This is an increase of 200 units a year within a reduced Scottish Government funding envelope, therefore increasing the importance of identifying sustainable funding solutions. The final numbers for delivery will be based on the availability of Scottish Government funding alongside alternative methods of funding and delivery. The aim will still be to deliver c70% (350) for social rent.

The Scottish Government has allocated funding accessible through the Rural Housing Fund which assists the development of housing projects in rural communities. This funding stream runs until 2026; therefore it is unlikely new projects will be added in to the programme until such time as a replacement or alternative funding route is agreed.

The Islands Programme (£3m) is an opportunity for Island communities to bid for funding to support shovel ready projects. Housing is a permissible development and several Island projects in the Highland have bid for support. At the time of writing, the outcome of this bidding process is not known.

We recognise the Government's aspiration to maximise the value from subsidy, and in an increasingly challenging funding environment it is imperative that we and our partners continue to improve procurement effectiveness and efficiency.

Generally, prioritised projects that are unable to start because of a lack of resources will be assumed to slip into the following year's programme (if possible) so that strategic targets can be achieved. If additional funding is sourced, prioritised projects will be brought forward. There is also an element of over-programming. This is intended to enable best use of any additional resources, should they be identified, enabling flexibility to deal with any opportunities and slippage.

The challenges to delivery should not be underestimated. As well as funding constraints, there is a lack of economically deliverable affordable housing sites in the Highlands for a variety of reasons. We will continue to work with partners to seek ways to overcome these constraints to delivery.

The Council, and their housing partners, will continue to develop and refine business plans to reflect the need for improvements to existing stock as well as the need to secure additional homes to meet identified needs.

## **7.2 High Tender Figures**

The cost of delivery of affordable homes has increased significantly over the last 3 years (c25%). This has led to an increase in subsidy requirements. Such an increase is not sustainable in the long term and may lead to fewer houses being delivered overall. A review of the space standards and standard specification which are delivered will be undertaken. This is in the context of the Scottish Government's review of Housing for Varying Needs. The aim is to ensure that the most cost-effective design solutions are being delivered. The table below gives the average cost of build as it has changed over time from pre-covid to 2023/2024. The highest tender that the Council has received has been £300,000 per unit. The Council is working on a suite of standard house types which will be used where sites allow. The aim being to build homes which meet the standards in the most space efficient way.

Pre- covid	£ 157,000
projects impacted by covid	£ 182,000
Projects completed 2022/23	£ 205,000
Projects on site 2023/24	£ 226,243
Projects committed 2023/24	£ 227,627

The higher cost of working in rural areas is recognised and will continue to require additional subsidy. There continues to be support for projects in the current period through the Rural Housing Fund which runs until 2026.

### **7.3 Innovation**

To address these issues, we are committed to finding ways to tackle these resource challenges by continuing to explore new sources of finance, including alternative approaches to investment, new mechanisms for providing housing, and considering new ways of developing wider income generation.

We continue to promote the Scottish Government's Low-Cost Home Ownership initiatives, including New Supply Shared Equity designed to facilitate access to home ownership for people wishing to own their own home.

The Council operates a policy to make strategic purchases of individual properties on the open market to meet local housing which are not able to be met within the housing development programme.

To overcome current and anticipated future resource challenges the Council and our partners are also looking at:

- Meeting with representatives of investment funds to explore new sources of finance and alternative approaches to investment.
- Working with Highland Housing Alliance, a development company and the Communities Housing Trust to explore new potential mechanisms for providing housing and new housing models.
- Supporting communities to develop new community-based models of housing such as those previously provided in Lochinver, Drumnadrochit, Kinlochbervie, Fort Augustus, Staffin, Dornoch and Achiltibuie.
- Continuing to work with developers to use the Evergreen Infrastructure Loan Fund to open up sites for affordable housing development. Working with Communities Housing Trust to bring forward new mechanisms to provide housing in rural communities. This includes provision of bridging finance.

### **7.4 Supply**

As well as identifying Council owned sites suitable for affordable housing, we will continue to work in partnership with planning to identify and develop additional housing land within priority areas.

The proposed new Inner Moray Firth Local Development Plan (IMFLDP) identifies preferred sites, potentially resulting in a net reduction of housing units in comparison

with the currently adopted IMFLDP. Any reduction may affect delivery of affordable housing, particularly in locations where it is proving difficult to deliver due to lack of site opportunities.

The complexities of land ownership can constrain developments. To address this, the Council continues to work internally between services and with our developing partners, through the Highland Housing HUB, to identify issues at an early stage and try to resolve them without lengthy delays.

The Council's Housing Development section holds regular meetings with Planning and Infrastructure colleagues and stakeholders to discuss any arising issues from development and work towards identifying affordable and solutions to enable developments to progress timeously.

We also look to encourage and support the use of brownfield sites in pressured areas. As this often incurs prohibitive costs due to contamination and site assembly, we will continue to seek contributory funding where appropriate.

The communities included within the SHIP are considered to have the greatest housing pressures. We also recognise the value of supporting the development of self-build plots where demand supports the investment, when these represent good value in priority rural communities. There has been a decline in the uptake of self build plots as construction costs increase and the mortgage climate is challenging but it can still be an appropriate solution in some locations. In addition, the benefits of 'windfall' sites are also reflected (sites yet to be proposed by developers) which will provide better value for money in priority communities. Our experience is that these provide valuable contributions particularly in communities with few unconstrained sites.

A number of other public agencies including NHS Highland, the Forestry Commission, Police Scotland, and the National Trust for Scotland also effectively contribute to helping provide affordable housing by selling their land within a framework which gives the Council and our housing partners an opportunity to purchase prior to open marketing. This is extremely useful in communities where suitable land is in short supply. We will continue to work with public agencies to identify and negotiate development opportunities.

Where negotiations with individual landowners fails The Council will actively use its CPO powers to acquire affordable housing sites.

At a political level, the Council will continue to raise awareness of Highland's challenges and offer solutions to the Government to support new mechanisms to be developed and resources to be made available to overcome constraints, particularly in the rural communities.

The Council along with partners including HIE have funded surveys which identify the needs of business within 3 pilot areas: Badenoch and Strathspey, Skye and Fort William.

The opportunities that the Inverness and Cromarty Firth Green Free Port will bring will require housing partners to secure significant additional land within the Inner Moray

Firth to meet a projected increase in demand for housing of all tenures. This is being progressed through continued discussion with owners and land agents.

## **Equalities**

Highland's Housing Strategy states a clear commitment to promoting and achieving equal opportunities. The Equality Act 2010 places duties on local authorities and others to eliminate unlawful conduct, advance equality of opportunity, foster good relations, and take into account the needs of people relating to age, disability, gender, race, religion and belief, sexual orientation and transgender.

In the context of Highland's SHIP, activities which are supporting equalities include:

- Building affordable housing to Housing for Varying Needs Standards
- Building houses to meet the specific needs of disabled households
- Provision of equipment and adaptations
- Developing mixed communities by seeking on-site affordable housing in small groupings synchronised with overall development phasing
- Allocating housing via Highland's Housing Register
- Provision of affordable housing in rural communities which helps to provide opportunities for young and old people to stay.

## **Equalities Impact Assessment**

The development of the SHIP has taken into account the outcomes of the equalities impact assessment which was undertaken for the Local Housing Strategy 2023-2028. This concluded no negative impacts were anticipated from the outcomes and actions prioritised in the Strategy. A further Integrated Impact Assessment has been completed in accordance with revised Highland Council policy. This has also taken into account socio-economic impacts, children's rights impacts alongside rural and islands impacts.

The SHIP programme will deliver properties designed to meet a range of requirements and provision has also been made by the Council, as detailed within the appended tables, for resources to assist in delivering adaptations.

## **Specialist Provision**

The Highland Council supports the Scottish Government's agenda for housing care and support and for shifting the balance of care, to enable independent living of older households and other vulnerable people. This is a key strand of the Council's Operational Delivery Plan and the partnership Adult Strategic Plan. The Local Housing Strategy identifies a number of key actions in relation to specialist provision, as follows:

- Improve joint planning, commissioning and partnership delivery processes across housing, health and social care partners through contributing to the development and implementation of a Housing Contribution Statement
- Review use of and access to older persons housing and consider future options
- Develop data arrangements to create a joint evidence base across housing and NHS Highland that will help to assess current and future specialist housing requirements at both Highland and local levels

- Prioritise services which encourage and enable people to plan and make well informed choices about their future housing needs
- Review and evaluate the use of assistive technology that enables people with particular housing needs to live independently and well at home
- Consider how Local Development Planning policies can support the delivery of wheelchair and accessible housing, including the setting of wheelchair housing targets across all tenures
- Ensure effective and consistent mechanisms in place to access, assess and progress adaptations across all tenures in Highland.

Since January 2013, the Council's Sustainable Design Guide Supplementary Planning Guidance has actively promoted Lifetime Homes Standards, and for social sector housing is built to Housing for Varying Needs Standards wherever possible. During 2023/4 The Scottish Government consulted on an enhanced design brief for housing. The outcome of this consultation has not been reported but placed on hold given the current funding challenges.

There is an increasing need for larger homes and properties more suited to elderly tenants and those with very particular needs. The mix within new developments reflects these changing needs.

Any capital investment in care service housing projects requires a partnership approach and will only be supported if essential revenue funding is available from Health and Social Care budgets.

### **Improving the Lives of Gypsy Travellers**

There is an ongoing need and demand in Highland for culturally appropriate accommodation and facilities to meet the needs of people from the Gypsy / Traveller community.

We are working with the residents on each of our four Gypsy / Traveller sites with the aim of transforming where they live into 'great places to live and bring up children'.

This is a key priority and to deliver it The Highland Council has been awarded £2.150m from the low carbon Vacant and Derelict Land Investment Programme and £4.450m from the Gypsy Traveller Infrastructure Fund (GTIF) to support works to the Longman Park, Inverness with the Highland Council contributing £0.541m.

Our investment drivers include:

- Local and national commitments to deliver a fairer and more inclusive Highland and improve the lives of Gypsy Travellers,
- A recognised need to improve and future proof site accommodation and facilities
- Changes in the preferences and aspirations
- Changes in fire safety standards
- Publication of the Scottish Government' Interim Site Design Guide.

Our ambition, shared with the residents, is to deliver timber framed modular 'park home' style units. By using this innovative (in this context) build type, we hope to demonstrate what can be achieved and provide learning to others.

### **Vacant and Empty Property**

The Council will consider opportunities to bring empty homes and other properties back into use as quality affordable accommodation.

### **Vacant and Derelict Land Fund**

We will continue to respond to opportunities presented through any future rounds of funding which would potentially assist in developing longer term vacant and derelict land and buildings.

### **Strategic Environmental Assessment**

Consideration has been given to whether a Strategic Environmental Assessment of this SHIP is required, and as "responsible authority" the Council has taken the decision that this is not necessary. The Local Housing Strategy was subject to pre-screening under the Environmental Assessment (Scotland) Act 2005, where it was determined that a full assessment of the LHS was not required. The Local Development Plan which identifies land supply for housing was subject to a full Strategic Environmental Assessment in 2013, and the LHS was developed in tandem. The environmental impacts associated with delivery of the SHIP programme will be captured through monitoring of the Local Development Plan.

### **Sustainability**

The proposed projects will incorporate measures supportive of sustainable design and construction and energy efficient features in accordance with Scottish Government standards and Building Standards. We will seek to achieve where possible, at a minimum, Section 7, Silver Level of the 2011 Building Regulations in respect of both carbon dioxide emission and energy for space heating.

We share the Scottish Government's aspirations set out in the Sustainable Housing Strategy (2012). Highland's Registered Social Landlords and the Council, have an on-going commitment to improve energy efficiency, the quality and environmental standards of new housing developments, contributing to reducing carbon dioxide emissions and helping meet the challenge of climate change as has been evidenced over the years. This is particularly important given Highland's climate and limited access to affordable fuel.

The Energy Efficiency Standard for Social Housing (EESH) introduced by Scottish Government aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. It will make a significant contribution to reducing carbon emissions by 80% by 2050 in line with the requirements set out in the Climate Change (Scotland) Act 2009.

The commitment to move away from use of mains gas for space heating and hot water will require greater use of renewable heat sources such as air-source heat pumps.

### **Engagement on the SHIP**

In developing the final SHIP 2025/26 to 2029/30, stakeholders and partners have fed into the process in various ways. We discussed future planning and investment priorities at our partnership framework meetings, as well as through informal discussion with a wider range of internal and external partners. The SHIP will be circulated to other Council Services, Registered Social Landlords, private developers, as well as representative organisations and public sector organisations such as the NHS.

### **Conclusion**

In this SHIP we aim to set out our clear strategic direction for our investment priorities for Affordable Housing. We will continue to monitor and review progress through the partnership framework and regular programming meetings with the Scottish Government's Housing Investment Division.

### **Contact Information**

If you have any questions or would like further information, please email:  
[DI-CustomerService@highland.gov.uk](mailto:DI-CustomerService@highland.gov.uk) or contact: Housing Development Team,  
Environment and Infrastructure

## Annex 1 LHS Priorities for Affordable Housing Investment 2024-2029

<p>Badenoch &amp; Strathspey:</p> <ul style="list-style-type: none"><li>• Aviemore is the highest priority</li><li>• All other communities, apart from Dalwhinnie, are priorities.</li></ul>
<p>Caithness:</p> <ul style="list-style-type: none"><li>• Caithness's communities are a priority for regeneration activities e.g. using the existing stock. The highest priorities are greater Wick and Thurso.</li></ul>
<p>Inverness:</p> <ul style="list-style-type: none"><li>• Inverness City is the highest priority</li><li>• Beauly; Ardersier; Drumnadrochit and Fort Augustus are priorities</li><li>• The emerging needs resulting from the Inverness and Cromarty Firth Free Port will be considered</li><li>• The communities around South Loch Ness are priorities for investment potentially through local community initiatives.</li></ul>
<p>Lochaber:</p> <ul style="list-style-type: none"><li>• Fort William and the surrounding communities are the highest priorities in recognition of the additional pressures due to the expansion of the Smelter.</li><li>• Small discreet investment to support the sustainability of the Ardnamurchan peninsula's rural communities, e.g. Strontian and Kilchoan, are also a priority</li></ul>
<p>Nairn:</p> <ul style="list-style-type: none"><li>• Nairn town is the highest priority.</li></ul>
<p>Easter Ross:</p> <ul style="list-style-type: none"><li>• Priorities are Invergordon, Tain, Alness and Evanton</li><li>• The emerging needs resulting from Opportunity Cromarty Firth will be considered.</li></ul>
<p>Mid Ross:</p> <ul style="list-style-type: none"><li>• Dingwall is the highest priority</li><li>• The emerging needs resulting from Opportunity Cromarty Firth will be considered</li><li>• All other communities are priorities (albeit communities with recent investment are lower priorities).</li></ul>
<p>Wester Ross:</p> <ul style="list-style-type: none"><li>• Ullapool, Gairloch and Lochcarron are the highest priorities.</li><li>• Applecross, Achiltibuie and Torridon are priorities for investment potentially through local community initiatives</li></ul>
<p>Skye &amp; Lochalsh:</p> <ul style="list-style-type: none"><li>• Portree, Broadford and Plockton to Dornie communities are the highest priorities</li><li>• Other communities with recent investment are lower priorities.</li></ul>
<p>Sutherland:</p> <ul style="list-style-type: none"><li>• Dornoch, Clashmore and Embo are the highest priorities</li><li>• The effect of the promotion of the NC500 route may influence investment.</li><li>• Initiatives to address repopulation in North West Sutherland</li></ul>



#### Regeneration

- Housing stock in some areas falls below current standards due to condition, oversupply, change in aspiration of tenants. A plan for regeneration will impact on future programmes

NB: the Local Housing Strategy specifies that the target for investment in Caithness is based on the need for regeneration activities to address low demand e.g. using the existing stock.

**APPENDIX 3**

<b>Projects - those coloured green are on site due to complete 2025/26. Those coloured pink are priority communities where sites are yet to be identified</b>	<b>Pre 2024/25 yet to complete</b>	<b>2025/26</b>	<b>future years 2026/27-2029/2030</b>	<b>Total units</b>
<b>Badenoch &amp; Strathspey</b>				
Aviemore, MacDonald Highland site	41			
Boat of Garten (Rural Housing Fund)		2		
Newtonmore (social rent)		12		
Newtonmore (mid market rent)		8		
Aviemore, Former Ambulance depot			9	
Aviemore, Former School site			10	
Aviemore, Health centre site			20	
Aviemore, Morlich Court			14	
Aviemore, North site			32	
Aviemore, Lairig View			2	
Aviemore, Reidhaven Estate (Dalfaber)		3		
Cromdale, Tom an Uird ph3 (rural housing fund)			4	
Dulnain Bridge (Rural Housing Fund)			8	
Dulnain Bridge			6	
Grantown-on-Spey, West of Health Centre (Rural Housing Fund)			6	
Kincraig, Ph2			6	
Kincraig, Balnaespick (Rural Housing Fund)			3	
Kingussie, Kerrow Drive			22	
Kingussie, Market Stance			4	
Kingussie, St Vincents Hospital site			16	
Laggan (Rural Housing Fund)			4	
Nethy Bridge , Laing			8	
Nethybridge, Lettoch Road (Rural Housing Fund)			5	
<b>Sub-total</b>	<b>41</b>	<b>25</b>	<b>179</b>	<b>245</b>
<b>Caithness</b>				
Thurso, Pennyland Phase 2			20	
Wick, Wick Regeneration			10	
<b>Sub-total</b>			<b>30</b>	<b>30</b>
<b>Inverness - City</b>				
Inverness, Balloch Farm Ph 2	18			
Inverness, Balloch Farm ph1 (social rent)	15			

Inverness, Balloch Farm ph1 (mid market rent)	12		
Inverness, Balloch Farm ph1 - NSSE	4		
Inverness, Easterfield ph2 (Social Rent)	22		
Inverness, Easterfield ph2 (low cost home ownership)	6		
Inverness, Land at Druid's Temple (Social Rent)	19		
Inverness, Land at Druid's Temple (mid market rent)	10		
Inverness, Land at Druid's Temple (low cost home ownership)	4		
Inverness, Ness-side A3 (Social rent)	27		
Inverness, Ness-side A3 (low cost home ownership)	2		
Inverness, Ness-side ph3 -(midmarket rent)	7		
Inverness, Stratton (East) ph2 (low cost home ownership)	18		
Inverness, Stratton (East) ph2 (mid market rent)	42		
Inverness, Stratton (East) ph2 (social rent)	38		
Inverness, Stratton (East) ph3 (low cost home ownership)	10		
Inverness, Stratton (East) ph3 (midmarket rent)	24		
Inverness, Stratton (East) ph3 (social rent)	28		
Inverness, The Maples (Ness-side) A4/B2 (mid market rent)	23		
Inverness, Anderson Street			30
Inverness, Balloch Farm Ph 3			50
Inverness, Balloch Farm Ph 4			50
Inverness, Castlehill road - site to west of			17
Inverness, Clachnaharry			12
Inverness, Culcabock Avenue			5
Inverness, East - Ashton Farm, Ph1			50
Inverness, East - P46342 Development Brief, phase 1			40
Inverness, East - Development Brief, phase 1			10
Inverness, East - Development Brief, phase 1			30
Inverness, East - Stratton Lodge			25
Inverness, East - Stratton North ph1			70
Inverness, Inshes Small Holdings			28
Inverness, Knocknagael			30
Inverness, Milton of Leys ph10			25
Inverness, MoL Leys Square			12
Inverness, MoL South (Hazeldene)			100
Inverness, Ness Castle ph4			30
Inverness, Ness side ph4 (A6)			43
Inverness, Ness side ph5 (A6/C1)			38

Inverness, Off the shelf purchases		5	20	
Inverness, St Valery Drive		8		
Inverness, Torvean caravan park			12	
Inverness, Torvean ph1		48		
Inverness, West Inshes site			22	
Inverness, Wester Inshes Farm (North)			27	
Inverness, Westercraigs			40	
Inverness former prison site			40	
Inverness, Wester Inshes Farm (South)			18	
<b>Inverness - Wider Area</b>				
Tornagrain, Tornagrain phase 2 (SR)	12			
Tornagrain, Tornagrain phase 2 (MMR)	17			
Tornagrain, Tornagrain phase 2 (LCHO)	12			
Tornagrain, Tornagrain phase 3 (Block 1C) (MMR)	18			
Tornagrain, Tornagrain phase 3 (Block 1C) (SR)	21			
Avoch, Rosehaugh Road			3	
Dores, the Glebe		12		
Drumnadrochit (Springfield) ph2			12	
Gorthleck			10	
Kirkhill, (OBP)			30	
Kirkhill, MacMillan land			6	
Tomatin (Community led)			6	
Tore (Woodneuk)			3	
Tornagrain, Tornagrain (Tulloch ph1b)			59	
Tornagrain, Tornagrain phase 4 - Blocks 104-106(SR)		10		
Tornagrain, Tornagrain phase 4 - Blocks 104-106 (MMR)		11		
Tornagrain, Tornagrain phase 4 - Blocks 104-106 (LCHO)		12		
Tornagrain, Tornagrain phase 5			44	
Tornagrain, Tornagrain phase 6			39	
	<b>Sub-total</b>	<b>409</b>	<b>106</b>	<b>1086</b>
				<b>1601</b>
<b>Lochaber</b>				
Fort William, Blar Mor, Phase 2A (Social Rent)	46			
Fort William, Blar Mor, Phase 2A (mid market rent)	13			
Fort William, Blar Mor, Phase 2A (PSR)	4			
Fort William, Glasdrum	6			
Fort William, Rankin Cres Ph2	20			
Mallaig	8			

Ballachulish			4	
Bunree			4	
Canna (Rural Housing Fund)			3	
Eigg (Rural Housing Fund)	2			
Fort William, Blar Mor, Phase 3			59	
Fort William, Caol, Glenkingie Terr			18	
Fort William, Former St Mary's school			25	
Fort William, Lundavra Road			20	
Fort William, Upper Achintore Ph 2			82	
Glencoe			4	
Glenfinnan			5	
Glenshiel			4	
Glenuig			3	
Inchree			10	
Invergarry			6	
Kilchoan			2	
Kinlochleven, Foyers Road			8	
Knoydart			6	
Muck			2	
Roybridge, former school site			8	
Strontian, Dhal Mor			6	
<b>Sub-total</b>	<b>99</b>	<b>0</b>	<b>279</b>	<b>378</b>
<b>Nairn</b>				
Nairn, Delnies, Ph1 (Social Rent)		30		
Nairn, Delnies, Ph1 (Mid Market Rent)		12		
Nairn, Delnies, Ph1 (low cost home ownership)		6		
Nairn, Delnies, Ph2		27		
Nairn, East			40	
Nairn, Nairn Town centre regeneration			6	
Nairn, Sandown			58	
<b>Sub-total</b>		<b>75</b>	<b>104</b>	<b>179</b>
<b>East Ross</b>				
Edderton (Social Rent)	2			
Edderton (Rural Housing Fund)	3			
Invergordon, Cromlet Ph2 (Social Rent)	22			
Invergordon, Cromlet Ph2 (mid market rent)	20			

Invergordon, Cromlet Ph2 (Low cost home ownership)	6			
Invergordon, Rosskeen (Social Rent)	37			
Invergordon, Rosskeen (midmarket rent)	20			
Invergordon, Rosskeen (low cost home ownership)	6			
Tain, Seaforth Road (Social Rent)	16			
Alness, Alness East ph1 (Whitehills)			48	
Alness, Crosshills, Ph 1			60	
Alness, Crosshills, Ph 2			40	
Alness, Dalmore Ph 7		34		
Alness, Obsdale Road			40	
Balintore			14	
Evanton, Culcairn			19	
Evanton, Culcairn ph2			26	
Evanton, Teandallon ph3			30	
Evanton, Teandallon ph4			30	
Invergordon, Regeneration			15	
Kildary , Urquhart Close			8	
Tain The Grove			5	
Tain, Craighill terrace (Primary school)			30	
Tain, Former TRA Ph 1(Craighill replacement site)			70	
Tain, regeneration		3		
<b>Sub-total</b>	<b>132</b>	<b>37</b>	<b>435</b>	<b>604</b>

<b>Mid-Ross</b>				
Conon Bridge, Conon Braes - MMR	8			
Conon Bridge, Conon Braes ph5B (SR)	19			
Dingwall, Castle Park ph2	27			
Dingwall, Mill Street	4			
Conon Bridge, Drouthy Duck		12		
Conon Bridge, Ferintosh Centre			15	
Conon Bridge, Former garage site			26	
Conon Bridge, Former Pescanova, Ph1			28	
Conon Bridge, Riverford		19		
Conon Bridge, School belt		7		
Conon Bridge, South			40	
Contin, former school (rural housing fund)			5	
Cromarty, Townlands			30	
Culbokie School			4	
Dingwall, Castle Park ph2A			10	

Dingwall, Castle Park ph3			30	
Dingwall, Castle Park ph4			20	
Dingwall, Docharty Road			16	
Dingwall, Meiklefield, Ph 2		28		
Fodderty, Former Primary School Playground		4		
Maryburgh, Donald Cameron Court Ph 2			12	
Muir of Ord, Black Isle Road, Ph 1		74		
Muir of Ord, Simpsons site			15	
Muir of Ord, Former police station site			5	
<b>Sub-total</b>	<b>58</b>	<b>144</b>	<b>256</b>	<b>458</b>

<b>West Ross</b>				
Achiltibuie - community		10		
Applecross, Hydro Field (community)			6	
Aultbea (rural housing fund)			4	
Couldoran (rural housing fund)			4	
Dundonnell			6	
Gairloch, Achtercairn West			8	
Gairloch, North Fasaich			5	
Lohcarron		14		
Poolewe (community)			4	
Shieldaig			4	
Strathcarron (Attadale Estate)			6	
Torridon, rear of Darroch Park			4	
Ullapool, Golf course North			30	
Ullapool, Golf course North Phase 2			15	
Ullapool, Broom Court		4		
<b>Sub-total</b>	<b>0</b>	<b>28</b>	<b>96</b>	<b>124</b>

<b>Skye &amp; Lochalsh</b>				
Glenelg	4			
Raasay, Deer Park ph2	6			
Raasay, Inverarish Terrace (community)	3			
Achmore			4	
Broadford, Caberfeidh ph1			21	
Broadford, Caberfeidh ph2			16	
Broadford, Campbell's Farm, ph6	20			
Broadford, MacKinnon hospital site			12	
Dunvegan, Orbst Farmhouse (community)			6	

Dunvegan ph1			16	
Edinbane			6	
Elgol			2	
Glendale, Borrodale RHIF			6	
Glenelg (community )			8	
Kilbeg, SMO ph3 (rural housing fund)			6	
Kyleakin			6	
Off the shelf purchases		3	12	
Plockton, Airfield site			0	
Portree, Home Farm ph10			12	
Portree, Home Farm ph11			18	
Portree, Home Farm ph8			14	
Portree, Home Farm ph9			16	
Portree, Kiltaraglen (Nicolson)			22	
Portree, Kiltaraglen (Nicolson), ph1			38	
Portree, Kiltaraglen (Nicolson), ph2			10	
Portree, Kiltaraglen (Nicolson), ph2			10	
Portree, Rockfield site			14	
Portree, Woodpark			14	
Ratagan			2	
Saraig (community)			3	
Staffin, old surgery			2	
Uig former school( Community)			5	
Uig / Kilmuir			7	
<b>Sub-total</b>	<b>33</b>	<b>3</b>	<b>308</b>	<b>344</b>

<b>Sutherland</b>				
Borgie (rural housing fund)	2			
Dornoch North Ph4	12			
Altnaharra (rural housing fund)			4	
Ardgay			2	
Bettyhill, Munro Place			6	
Dornoch, Stafford Road			4	
Durness			7	
Embo			4	
Golspie, Drummie			34	
Kinlochbervie - the paddock			8	
Lochinver, (The Glebe community)			10	



Melness (rural housing fund)			12	
Scourie Crofters site (community)			9	
Scourie Handa Terr		4		
Stoer, Crofters site (rural housing fund)		4		
Stoer, Primary school conversion		3		
<b>Sub-total</b>	<b>14</b>	<b>11</b>	<b>100</b>	<b>125</b>
<b>Totals</b>	<b>786</b>	<b>429</b>	<b>2843</b>	<b>4058</b>
<b>New approvals in period</b>		<b>3272</b>		
<b>per annum</b>		<b>654</b>		