Section 4: Housing (Proposals 9 – 12)

Access the Housing survey here.

Housing - Overview

The housing market in Morvern is constrained and under pressure. Locals and families who want to move here are unable to find anywhere to live. It is our desire to maintain a healthy school roll and support a vibrant young community.
Employers are struggling to recruit owing to a lack of housing options for potential employees. More affordable and social housing is required to make our community sustainable in the long term. This situation is compounded by increasing numbers of second homes reducing market supply for local people and providers of tourism accommodation.
Morvern is seeing an influx of young people returning to the peninsula and new young people finding work here. Addressing the housing situation is therefore an urgent issue, in the context of a national housing emergency being declared. Furthermore, many of our existing houses lack insulation and are not energy efficient. This results in higher bills and a negative impact on the environment.

Links to Community Action Plan Aims
In 2031 and beyond we envisage a Morvern that has

- high quality, sustainable housing of all tenure types available for everyone who needs it, including family homes to attract new families to the area. This will include homes for care workers able to serve our elders in their own homes, and seasonal housing to best enable local tourism to thrive. The housing stock will have been upgraded for maximum energy efficiency, older derelict stock repurposed and brought back into circulation and will represent a sustainable mix of primary and secondary homes.

Links to Community Action Plan Objectives

- Explore provision of further affordable housing provision beyond MCDC's Phase 2.
- Promote 21st century crofting

Provision of Affordable and Social Housing
We recognise that there is a shortage of affordable and social houses on the peninsula, as traditional council houses have been bought privately.
We want to see an increase in the number of affordable and social housing units becoming available by:

- Supporting the development of affordable and social housing, especially a mix of 2, 3 and 4 bedroom housing with land attached to allow for growing food.
    - Supporting community organisations to acquire unused plots of land in the village to build appropriate housing for rent.
        - Recommending that any Registered Social Landlord applies a rural housing burden to any houses for sale to ensure that they remain affordable in perpetuity.
    - Encouraging private landowners to build new affordable housing with close consultation with the community to ensure that the houses meet the needs of the community.

Exploring innovative responses to housing needs
We want to encourage innovative solutions in housing provision. Options include:

- Supporting the community acquisition of land for woodland crofts as they contribute to a sustainable, greener future and incentivise younger people to stay in the area.
    - Encouraging private landowners to create new opportunities for local people to have access to land for crofting and self-build.

- Encouraging appropriate housing that serves the needs of different groups locally including young people, workers, elderly people, disabled people and families.
- Ensuring accessible design principles are incorporated to ensure usability for all ages.
- Building or renovating houses designed for co-living allowing younger people to move to the area for work and live in a communal environment with significant economic and social benefits. These houses should have some land around them to allow for sustainable food growth.
- Supporting the building of Tiny Homes to make it easier for young people to build their own home.

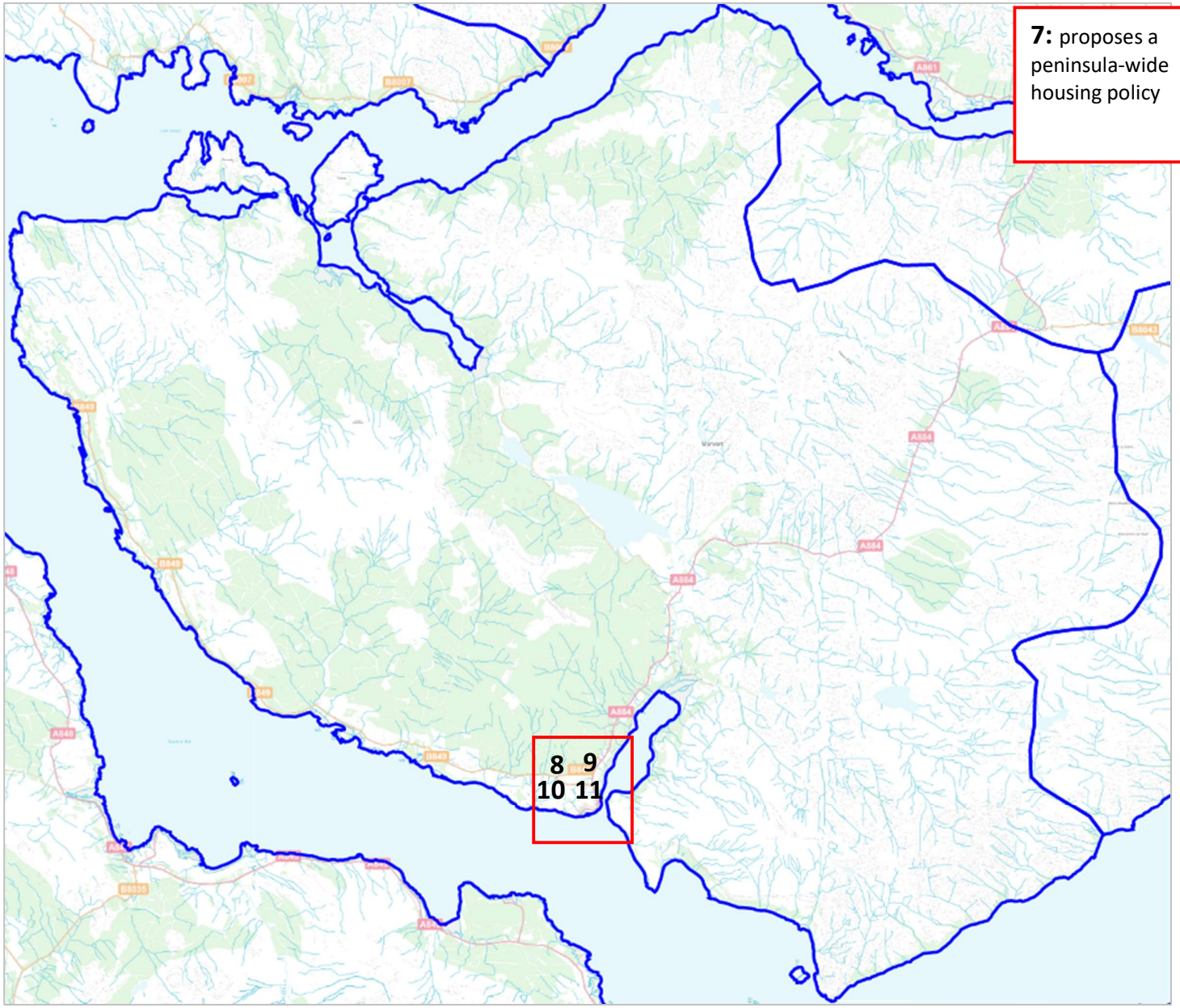
Requiring sustainable, energy efficient housing

We want to ensure housing development is adapted to future climate change and maximises rehabilitation of existing land and property. Options include:

- Prioritising the use of existing vacant, brownfield or underdeveloped sites.
- To renovate our current housing stock to maximum energy efficiency ensuring it is cheap to run and supports our 'beyond net zero' ambition. To support the building of carbon neutral affordable housing.
- Promoting carbon neutral affordable housing through the use of sustainable building materials and insulation (recycled materials, low-emission products, and renewables) in both new build and renovation projects, to enhance energy efficiency, reduce waste, and minimise environmental impacts.
- Bringing any unoccupied or abandoned houses into community ownership allowing them to be used as a primary residence.

Overview map

Housing proposals



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Proposal	**Sustainable Housing for Morvern**
Proposal type	REG
Vision	To rebalance housing provision in Morvern by laying down policy proposals designed to regulate and shape residential development in Morvern to ensure the long-term sustainability of the community.
Detail	**Developing balanced housing stock:** *Tenure and type*: All housing development brought forward in Morvern[2] should be brought forward in the context of a full, professionally delivered Local Housing Needs and Demand Audit (LHNDA) that is used as a basis to ensure the needs of local people for affordable housing are met. The LHNDA should assess and recommend a suitable mix and proportion of housing tenure, types and market segmentation (luxury, affordable) that takes into account the requirement to develop a sustainable housing market in Morvern. The goal is to ensure the future viability of the community in terms of requirements for primary residences and tourist accommodation. The LHNDA should be reviewed on a regular basis.

[2] (including but not limited to that proposed by Ardtornish Estate - see proposal 8 and proposals for social housing by the Council)

	Housing development brought forward by the five local estates to be shaped by policies embedded within their own land management strategy around housing that have been developed in consultation with the community and clearly meet the requirements laid out in a Local Housing Needs and Demands Audit is welcome. The LHNDA should also assess the need for access to social housing and be used to shape and deliver a local response to social housing need by the Housing department of Highland Council. **Finding the balance in number of second homes:** *Second home ownership*: We propose that Highland Council as a planning authority assess and review the potential for a policy intervention to recognise a distinct use-class of *sui-generis: second home* within national planning legislation and if possible the emerging Local Development Plan. We also propose that Highland Council planning authority undertake advocacy for a new legislative 'duty of occupation', taking inspiration from the Norwegian legal framework known as 'Boplikt' (more information provided on this in Chapter 4 proposal 7). Such legislation or similar could enable the local authority to set policy criteria for and require evidence of permanence of occupation in residential accommodation, for time-delimited periods in areas designated by the local authority as falling short of meeting local housing need. Failure to comply would enable the planning authority to enforce compulsory sale of that residential property to a buyer able to fulfil the 'duty of occupation' requirements. Currently in Drimnin the ratio of first and second homes is approx. 1:3, in a small community this has a big impact on community life especially in the off season. **Change of use** We are concerned that houses within the settlement area of Lochaline are being purchased with a view to short term let, this tendency removes housing stock from local inhabitation. **Location of housing** Housing development of all types of tenures in Morvern (including affordable, social and private housing for owner-occupation and rent) should first be located within walking distance of existing local resources and utilise existing vacant and brownfield land within the settlement boundary. Second home development should be encouraged outside of the settlement boundary. **Ensuring appropriate traffic control and active travel connections** Any new housing developed in line with Policy 3 of the existing LDP and extending along the roads out of the village should require pavement extensions on public and private roads accessing these settlements to enable walkability and provide safety for all road users. For any resultant extension of the settlement boundary Highland Council Transportation should address the requirement for speed restrictions to be extended to enforce reduced speeds on all road traffic arriving at the new perimeter of the settlement.

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Proposal	**Affordable Housing (MCDC)**
Proposal type	DEV
Vision for site	Morvern Community Development Company continue to seek to expand affordable housing capacity in Morvern. The next proposed development of ten homes has been submitted for planning permission.
Details	The application can be viewed in full here: 23/03950/FUL - Erection of 10 dwellings - Land 70M East Of Dunaline Lochaline Morvern
Landowner	MCDC
Status	In process: Submitted for planning consent. As of September 2024, assessment is ongoing (application currently undecided).

LPP Steering Group Position	Support

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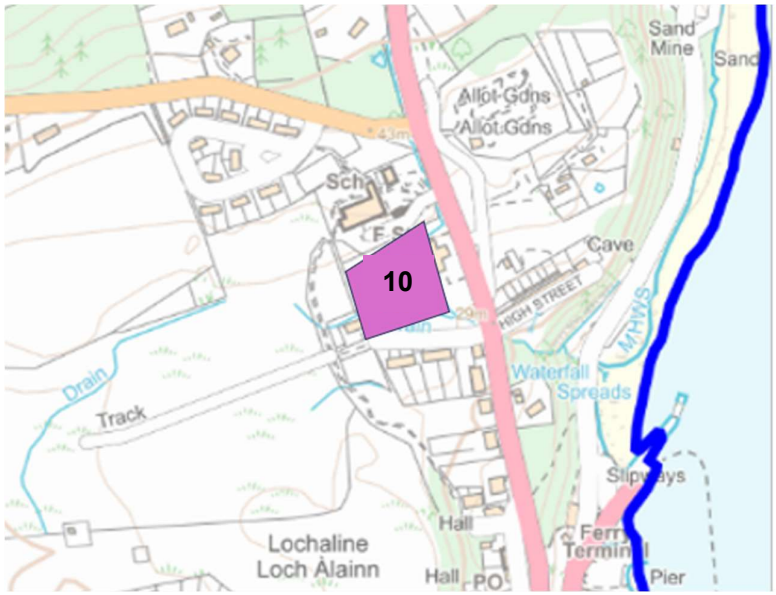

Proposed site (indicative)

Existing title deed boundary

Proposal	**Sheltered Housing (MCDC)**
Proposal type	DEV
Vision	To develop sheltered and accessible housing including a communal accessible outdoor area. This could either be a community project, a private developer or a joint project between the community and care providers. To have the site behind Lochaline Surgery assessed and allocated for a proposed sheltered housing development in the forthcoming LDP. To enable and underpin future conversations about land purchase with existing owner, and de-risk any eventual land purchase agreements.

Site description	Site: Land located to west of Morvern Medical Centre. Site details available via the Scottish Land Information Service.
Landowner	Likely NHS, but exact land ownership to be determined
Status	Concept
LPP Steering Group Position	Support

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Proposal	**Ardtornish Housing Development (Overview)**
Proposal type	DEV
Sites	• Site 1) *Cadha Ruadh*: Two locations here would be accessible from A884. A total of 13 units are proposed over two locations at this site. • Site 2) *Lochaline site A* (land to the west of Morvern Crescent) was initially proposed for housing, but Ardtornish now acknowledges its potential value as a local nature conservation area. We have therefore discussed this site under proposal 13. • Site 3) *Lochaline site B* (Land north of West toilet). Three units proposed. Site adjacent to existing properties Talla and St Andrews. Planning permission granted in 2012, but lapsed in 2015. • Site 4) *Land south-east of Kiel Church*: Four units proposed, with a shared access point. Plots are approximately 0.4 acres in size.

	• Site 5) *Land to east of Knock Park* - three units proposed as this site, at a larger 2.52 acres per plot. • Site 6) *Land north of comms station* - up to seven units proposed for this site. • Site 7) *Lochaline site C* (Land to west of Kirk Brae) location proposing a mix of affordable housing and self-build plots. *Information amended from the housing briefing document prepared by Savills on behalf of Ardtornish Estate, publicly available.*
Vision	Ardtornish have articulated an initial vision for the sites above in a briefing document by Savills. While acknowledging that Ardtornish have their own estate management plan, Ardtornish also invited the LPP Steering Group to consult the community and lay out a resultant community perspective on their proposals.
Landowner	Ardtornish Estate
Status	Planned subject to private investment
LPP Steering Group Position	We have laid out our response to proposals for sites 1, 3-7 on a site-by-site basis below. Overall, it is our position that we wish to see the right type, the right ratio and the right place for housing development on Morvern. The community, using MCDC, would welcome conversations to collaborate on bringing some or all of these sites forward to develop affordable housing.
Proposal 12 Sites 1, 3, 4, 5, 6	**Housing development**
Locations	Various sites around the Lochaline area
Status	Planned
LPP Steering Group Position	Housing development on these sites that takes into account and meets the requirements of proposal 7 Sustainable Housing for Morvern would be welcomed.

Proposal 12 Site 2	**Local nature conservation area**
Status	Concept
LPP Steering Group Position	Initially proposed for housing, but Ardtornish now acknowledge its potential value as a local nature conservation area. We have therefore discussed this site under proposal 13.

Proposal 12 Site 7	**Housing development (indicatively proposed as a location for affordable and self-build properties)**
Location	Land to west of Kirk Brae
Status	Planned
LPP Steering Group Position	Community preference would be for this location not to be developed for any housing, including affordable housing. Instead, other locations within a suitable walking distance of local services (for example sites 3, 4 & 5 above) should be prioritised for delivery of affordable housing. If Ardtornish does press ahead with housing on this site, full assessment of the following planning issues at detailed design stage should be assessed, and if necessary refused (if not suitably compliant with NPF4 and all relevant LDP policies and guidance): • Loss of agricultural land. • Intensification of traffic movement through existing residential area of Kirk Brae as a result of the new development. • Loss of daylight to habitable rooms in existing properties to east. • While it is acknowledged that (in light of the prevailing sun-path to the south) material loss of sunlight to existing neighbouring garden ground to the east is unlikely to be materially significant, assessment of the potential impact regarding this issue would be welcomed.