

What we do

Community Support



Housing Needs Surveys

Housing needs surveys provide essential written evidence of housing need in a community. We are able to conduct either a standardised survey, developed by working with all key strategic housing agencies and thus giving them confidence in the findings and recommendations, or if necessary a more tailored survey depending on the community's circumstances.

We are increasingly using housing needs surveys to strengthen economic and social benefits by working with businesses and other organisations such as Ministry of Defence.

Consultancy Appointments

We can offer community groups consultancy appointments to discuss their housing needs and explore the different housing options that may be suitable for them. Consultancy appointments allow us to really focus on the specific housing needs of a community and as a result, we are able to provide detailed and tailored recommendations and options.

Open Days

Open days provide a fantastic opportunity to invite community members to view new developments before tenants move in.

Community Meetings

We can meet with community groups and discuss different housing options depending on the needs and wants of the community. Some options include community-led housing, self-build, applying for funding and housing tenures etc.

Our geographical expansion we have undertaken in the form of Community Housing Scotland means we are now able to meet with community groups across Scotland.

Information and Advice

We can offer tailored information and advice to community groups and businesses on affordable housing and community-led developments. Individuals seeking housing can register on our database via our website or keep informed through social media.





Land-Banking

Land-banking is a key activity which has been carried out by us over many years. We have gained invaluable experience in negotiating with landowners, planning, utility companies and regulatory bodies such as SNH and SEPA. This has allowed us to identify issues and to circumnavigate any obstacles to delivering viable projects. Our experience of the legal system gained from coordinating complex land purchases and sales will also assist communities.

Feasibility Studies

Feasibility studies are another key piece of work for communities regularly carried out by HSCHT. Our experience has allowed us to reduce the time and abortive costs by using processes arrived at through years of experience and learning as well as strong established partnerships. Being able to carry out desktop studies and liaise at an early stage with agencies that have an impact on developments is a crucial factor to save on the funding resources available.



Development Services on Behalf of Housing Providers and Communities

We have been successfully chosen as the development agents for a number of community projects. Our level of involvement can be tailored to suit the project and the client or community's needs. We have acted as development agents on behalf of Lochaber Housing Association and The Highland Council for a number of years. Some projects we have completed for them include Heathercroft and Lochside school (pictured: bottom left).

Housing Association Joint Projects

We have facilitated hundreds of housing units through Housing Associations or the Local Authority. On many occasions we have carried out the feasibility work and the negotiations with landowners, before passing the project onto one of our partners to develop the homes. This approach is beneficial as much of the preparatory work has been completed in advance of them developing the site.

Long Lease Pilot

We were the first such organisation to pilot this type of lease, which we did with an estate and in consultation with the local community. This has led to more such templates being developed and used in different situations such as empty homes owned by communities.



Rent to Buy Scheme

Using loan finance provided by the Scottish Government, this pioneering project has been allocated around £8million. So far, 62 houses have been completed or are in construction. The loan finance will be repaid to the Scottish Government, resulting in a cost neutral project to the public purse. The Highland Council have also entered this scheme providing finance for two homes so far.

The Rent to Buy Scheme is replicable finance model that allows people to save up to buy a home whilst they are renting it. The scheme was one of ten finalists in the World Habitat Awards 2015-16.



Scottish Government's Greener Homes Scheme

This was a bid process where we provided an application to build 13 sustainable houses in various locations, including 2 units in Dornoch for the Highland Council. The scheme has allowed comparisons to be made to housing that meets the minimum building warrant standards compared with the benefits of providing homes with higher build standards.





Financial Assessment

Financial assessment is an important component of any development. Our team can provide budgets, financial projections and cash-flows and has a strong background in delivering projects successfully.

By focusing on evaluating projects at an early stage, abortive costs can often be avoided and viable projects progressed.

Fundraising and Grant Sourcing

Fundraising and grant sourcing is ordinarily a fundamental part of projects, identifying compatible funds to support projects is essential at an early stage of any development to establish their feasibility prior to progressing too far.

Compatible funding can also be identified to cover the costs of HSCHT's input.



Scottish Land Fund

The Scottish Land Fund (SLF) is a Funding Programme run by the Big Lottery Fund. Its purpose is to support urban and rural communities to become more resilient and sustainable through the ownership and management of land and assets. Our experience of applying for funding means we are able to offer communities assistance with their applications to the SLF.

Rural & Islands Housing Fund

The Rural & Islands Housing Fund is a Scottish Government fund that has been created to support rural housing projects. We can assist communities and others with applying to the Rural & Islands Housing Fund and also with their housing development projects from start to completion. We provided project management services to the Coigach Community Development Company on one of the first projects to be successful in their application to the Rural Housing Fund.





Rural Housing Burden

Rural Housing Burden is a direct result of work carried out by HSCHT. It is a Title Condition that applies to all self build plots and homes sold by HSCHT. The property owner still has 100% ownership of the property and legal title and is responsible for the property's maintenance and repairs.

How the Rural Housing Burden works:

- 1) An agreed discount percentage from the open market value is offered to the first purchaser and suppresses the selling price in the event of resale
- 2) There is a right of pre-emption. this means HSCHT, have the first right to buy back the property if it goes on sale.
- 3) There is a permanent residency. this means the property must be the owner's sole residency and not used as a second or holiday home.

This mechanism is widely recognised by all key stakeholders as an essential tool in the development of rural affordable housing. To date this has been attached to over 60 houses and plots.

Key Worker Housing and Special Needs Housing

Working in partnership with many key bodies we have direct experience of providing a wide range of key-worker and special needs housing. We have a stock of housing which we manage as private landlords and we have built and renovated properties. This experience allows us to continue looking at new options and solutions giving advice.



Accepting "Outstanding Project" award from Shelter.

Empty Homes Scheme and Renovations

We successfully applied to the Nationwide Foundation for a mix of loan and grant that would allow us to renovate houses in community ownership. This mixes loans, grants and the long lease models in order to deliver much needed housing. The project in Coigach won Shelter's "Outstanding Project".

Supporting New Initiatives such as Forest Crofts

We chair a group of organisations which includes the Scottish Crofting Federation, the Community Woodland Association and recently, the Woodland Trust to promote new forest or woodland crofts. This work is gaining much interest and positive results.

For more information: www.woodlandcrofts.org.uk.





Self Build Loan Fund

After the success of the Highland Self Build Pilot Loan Fund, the Scottish Government have created a new fund and rolled it out nationwide. The Self Build Loan Fund is now available across Scotland and can provide loans up to £175,000. The fund has been established to support and encourage the self build market. At a time when securing mainstream self build finance is quite challenging, the fund can be used as a lender of last resort to provide bridging finance during the construction process of a self build.

The fund is administered by HSCHT and more information about it can be found on our website here:
www.hscht.co.uk/scotland-selfbuild-loan-fund.



Scotland's Self and Custom Build Portal

HSCHT successfully submitted an application to the Scottish Government's Self and Custom Build Challenge Fund. The Challenge Fund was created to encourage organisations to come up with new and innovative ideas to increase the number of self and custom build projects in Scotland.

HSCHT have created a new website, Scotland's Self and Custom Build Portal, that provides information, guidance and advice to self and custom builders undertaking a project in Scotland. The new website has several unique and useful features, including a build cost calculator, a plot finder, funding options, case studies, news, events and more!

You can visit the new site here: www.selfandcustombuild.co.uk.

Dr and Mrs J. Steven Faulds Fund

The Dr and Mrs J. Steven Faulds Fund is a memorial fund that has been created to help people purchase self build plots. The fund was established with the purpose of helping individuals and families get on the property ladder.

The fund prioritises applicants from the Scottish Islands as Dr and Mrs J. Steven Faulds would frequently holiday there and were particularly fond of the Scottish Islands. A self build co-operative are the first to use the fund to service their plots in Rothiemurchus.

For more information on the fund look here: www.hscht.co.uk/dr-and-mrs-j-steven-faulds-memorial-fund.



GET IN TOUCH:

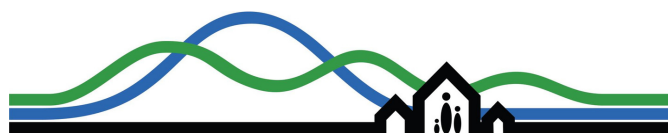
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THE HIGHLANDS SMALL COMMUNITIES HOUSING TRUST
