

## MULL COMMUNITY COUNCIL

Minutes of the extra meeting held on 24th August by Zoom

Present; Tom Nelson, Adrian Stephens, Andrena Duffin, Iain Campbell, Pam MacColl, Billy McClymont, John Maughan, Robbie Cameron, Angus Williams.

Apologies; Alasdair McCrone, Moira Westland, Jo Prior.

In Attendance; Moray Finch & Helen MacDonald (MICT), Morven Gibson (SWMIDC) Colin Morrison (NWMWCC).

Introduction; T.N. thanked everyone for coming to this extra meeting to discuss the lack of housing available on the Island, this was probably the biggest issue facing the Island. It affects businesses because of lack of staff housing and we must find a way to move forward without affecting the self catering economy on the Island.

H.M. summarised the problems;

MULL AND IONA HOUSING CURRENT SITUATION (most recent available data)

- Mull & Iona (along with Coll & Tiree) have the highest house prices in Argyll & Bute
- Construction costs are at least 25% higher on Mull compared to central belt
- Difficult to secure a self-build mortgage on local and self-employed wages for island/non-standard construction
- 44% of all households are in Fuel Poverty (fuel costs exceed 10% of net income & remainder of income is not enough to maintain an acceptable standard of living) ▪ Craginure/South West Mull/Iona are in the top 20% most deprived areas in Scotland in relation to housing (SIMD data)
- Private rentals account for 17% of occupied housing stock on Mull (Scottish average: 11%)
- Number of long-term rental properties has decreased since changes in landlord legislation (December 2017) ▪ Private rents can be £200+ per month higher than an equivalent sized housing association property
- Social housing accounts for 13% of occupied housing stock on Mull (Scottish average: 24%)
- Mull lost 61% (151 units) of social housing to Right to Buy (1980-2012) – Argyll average: 50% loss ▪ Currently 69 people (with eligible applications) on the HomeArgyll waiting list
- Reality is number is significantly higher due to ‘hidden’ housing need ▪ 60% of those on the housing list are looking for a 1 bedroom home
- Of the total 2,242 properties on Mull & Iona, there are:

- 91 long-term empty (of which only 35% are being charged the 200% Council Tax levy) ▪ 357 short-term let properties and a further 181 second homes (not commercially let)
- 28% of total housing stock is not in permanent occupation
- MICT have built 6 houses at Ulva Ferry since 2017 – in that time 5 former homes have been converted into holiday lets
  - How do we keep up?

#### MULL AND IONA HOUSING FUTURE PLANS

- Argyll & Bute Council Strategic Housing Investment Plan 2021 – 2026, to deliver social housing:
  - Tobermory: 12 units by 2022
  - Salen: 8 units by 2023
  - MICT working on various projects across Mull: including working with a developer to deliver 5 units (2022/23) ▪ NWMWCW: 6 refurbished units on Ulva (2022)
  - Glengorm: 5 new units (2022/23)
  - SWMID: plans to deliver up to 6 new units in Bunessan (2022/23)
  - Various private developments planned: any development with 8+ houses must ensure 25% are 'affordable' ▪ Funding available to private landowners/developers to deliver affordable housing:
    - Scottish Government Rural & Islands Housing Fund grant and loan (sliding scale dependent on location, energy efficiency and proposed rent level, roughly £90,000/unit for a 3 bedroom house)
    - Argyll & Bute Council's Strategic Housing Fund grant (£12,000/unit for R&IHF approved projects)

#### ISLANDS BOND CONSULTATION

- Start of the process: very keen islanders contribute to Policy development
- Aimed at tackling depopulation: likely all Argyll islands will be classified as suffering from depopulation, including Mull ▪ First Bonds to be launched in spring/summer 2022
- How will this help the housing situation on Mull?
- Potentially suggest targeted areas of Mull (or surrounding islands) that would benefit most? ▪ What skills gaps are there on Mull?
- What are the barriers to people staying on our islands

A general discussion followed.

B.M highlighted the problem of being a private landlord and how the proposed new legislation will affect businesses.

It was agreed to write to our M.P.s and Council Officers reiterating the concerns for B&B owners, self catering etc. over the forthcoming legislation

I.C. hoped the money coming from property tax on the Island could be ploughed back into the Island economy.

An Appeal could be made to Holiday Home and self catering owners to let their properties on the local market until more housing becomes available. Also an appeal to landowners to sell off small plots of land at affordable rates with a clause attached that if the property is sold it stays on the local market.