

PROPERTIES FOR SALE

6 affordable homes in Kilbeg, Skye

- **FOUR X 2BED/4PERSON SEMI-DETACHED HOMES** •
 - ACCESSIBLE HOME LAYOUTS •
 - PURCHASE FROM £129,500* •
- **TWO X 3BED/6PERSON DETACHED HOMES** •
 - PURCHASE FOR £169,500* •
- **APPLICATIONS WITH LOCAL CONNECTIONS PRIORITISED** •

* Conditions apply, see Rural Housing Burden within

**APPLY
NOW!**

Due for
completion
Summer 2024



Scan the QR code to download an application form from the website or call us to receive a copy by post

www.chtrust.co.uk • info@chtrust.co.uk • 01463 233 549

Suite 4, 2nd Floor, Moray House, 16-18 Bank Street, Inverness, IV1 1QY



ABOUT THE PROJECT

Sabhal Mòr Ostaig, the National Centre for Gaelic Language and Culture, The Highland Council, and Communities Housing Trust (CHT) are jointly pioneering this community-led development, as part of the wider Kilbeg Village project in Sleat. Several future build phases are expected over time, tackling housing needs for all age groups in the community.

The project aims to support intergenerational living, alleviate social isolation, and foster cultural community spirit. There are opportunities for older people and younger families to support each other which could also take into account the importance of culture and heritage.

The CHT homes will be open to everyone with a housing need, or connection to live or work in the area and it is expected to be attractive to Gaelic speakers or learners of all ages.



In addition, those who are currently living in unsuitable housing, or wish to downsize, will be able to purchase a level-access or wheelchair-accessible home.

The homes will sit close to Sabhal Mòr Ostaig, as well as the day care centre for children Fàs Mòr, and the local primary school and nursery. Also nearby is the local Medical Centre and GP Practice, Café Ostaig, and the local community-owned and run shop at Armadale, which can be accessed by a local community transport service.

This rich and lively environment will help to encourage intergenerational linguistic and cultural exchange, in a new emerging economically active and sustainable rural community - the beginning of the first new village in Skye for over 100 years.

In association with:



PROPERTY SPECIFICATION

Property accommodation comprises:

Plots 5 & 6: entrance hallway, open plan kitchen/diner/living space, 3 double bedrooms with storage, bathroom.

Plots 7 & 9: entrance hallway, open plan kitchen/diner/living space, 2 double bedrooms with storage, bathroom. These properties are fully wheelchair accessible.

Plots 8 & 10: entrance hallway, open plan kitchen/diner/living space, 2 double bedrooms with storage, bathroom. These properties have a barrier free layout to assist independent living for a predominantly elderly/medical-need client group.

Each property benefits from a small private garden area with drying provision and there is parking provided within the development for all households. (Plot 5 will have 2 spaces in curtilage.)

Properties will be available to purchase at a discounted sale price*

- £129,500 - 2 bedroom bungalow - 32% discount
- £129,500 - 2 bedroom villa - 32% discount
- £169,500 - 3 bedroom bungalow - 32.5% discount

*conditions apply, please refer to Rural Housing Burden

Factoring - There will be a monthly service charge, for each property for the factoring of the communal areas. Details will be provided at time of offer.

Reservation fee - There will be a non-refundable reservation fee of £500 payable once an offer has been made.

The Energy Performance Certificate and Council Tax banding are to be confirmed.



Property specification

External Walls Timber frame

External Finish off white wet dash with partial larch board cladding (Plots 5&6) or black brick wall feature (Plots 7-10)

Roof Finish Slate (Plots 5&6) or sinusoidal metal (Plots 7-10) with uPVC gutters & downpipes

Windows and Doors dark grey Nordan double glazed; various door colours, TBC

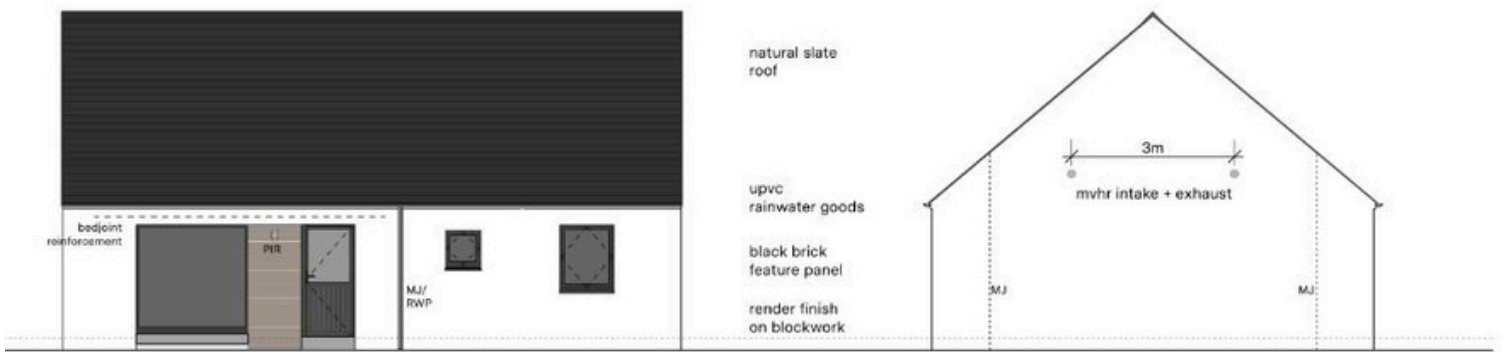
Heating/Water Air to Air via Air Source Heat Pump, plus towel rail in bathroom and panel heaters in bathroom. Hot water via unvented cylinder

Ventilation Mechanical Ventilation with Heat Recovery (MVHR) system

Waste management connected to mains water and public sewer

The design and specification of these properties is in line with Scottish Building Standards. Some of the above items are subject to change. No furnishings or white goods will be supplied. PLEASE NOTE these plans and dimensions are for illustrative purposes only and should not be used for ordering of furniture and floor coverings

FLOOR PLANS AND LOCATION



Elevations for plots 5 & 6



Elevations for plots 7 - 10

Plot 5 - 1 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

- 3 bed/6 person detached bungalow
- £169,500

Plot 6 - 2 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

- 3 bed/6 person detached bungalow
- £169,500

Plot 7 - 3 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

- 2 bed/4 person semi-detached bungalow (fully wheelchair accessible*)
- £129,500

Plot 8 - 4 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

- 2 bed/4 person semi-detached bungalow
- £129,500

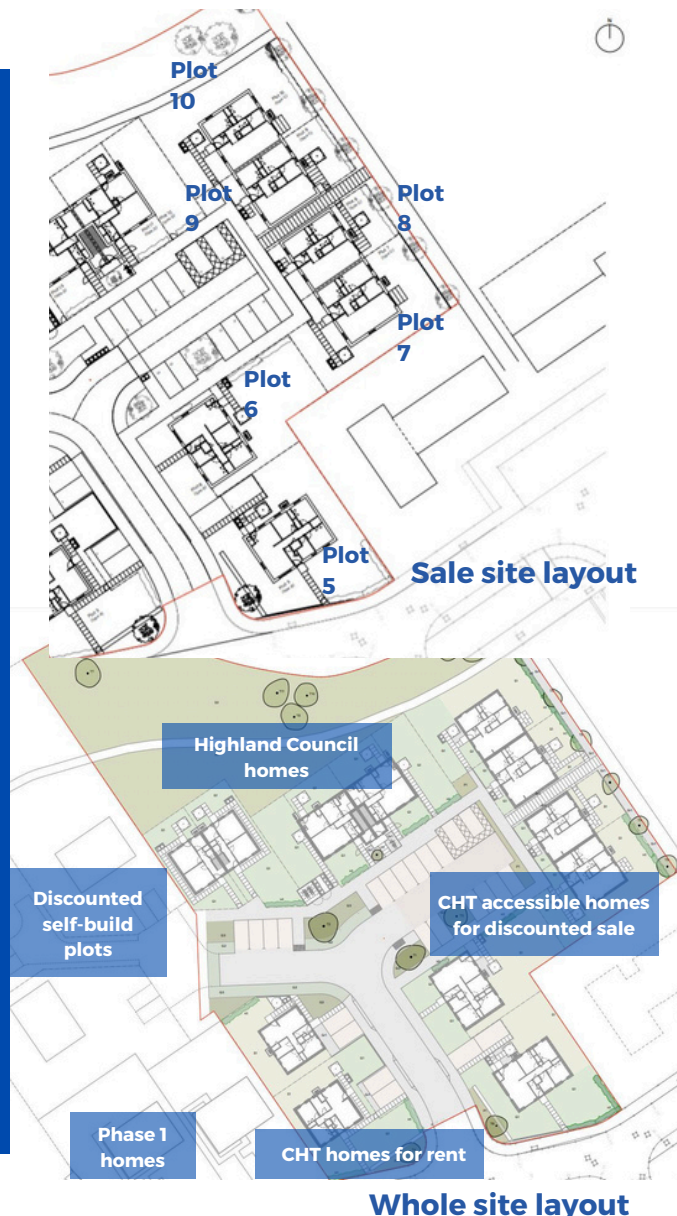
Plot 9 - 5 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

- 2 bed/4 person semi-detached bungalow (fully wheelchair accessible*)
- £129,500

Plot 10 - 6 Rathad MhicGuaire, Kilbeg, Isle of Skye, IV44 8AB

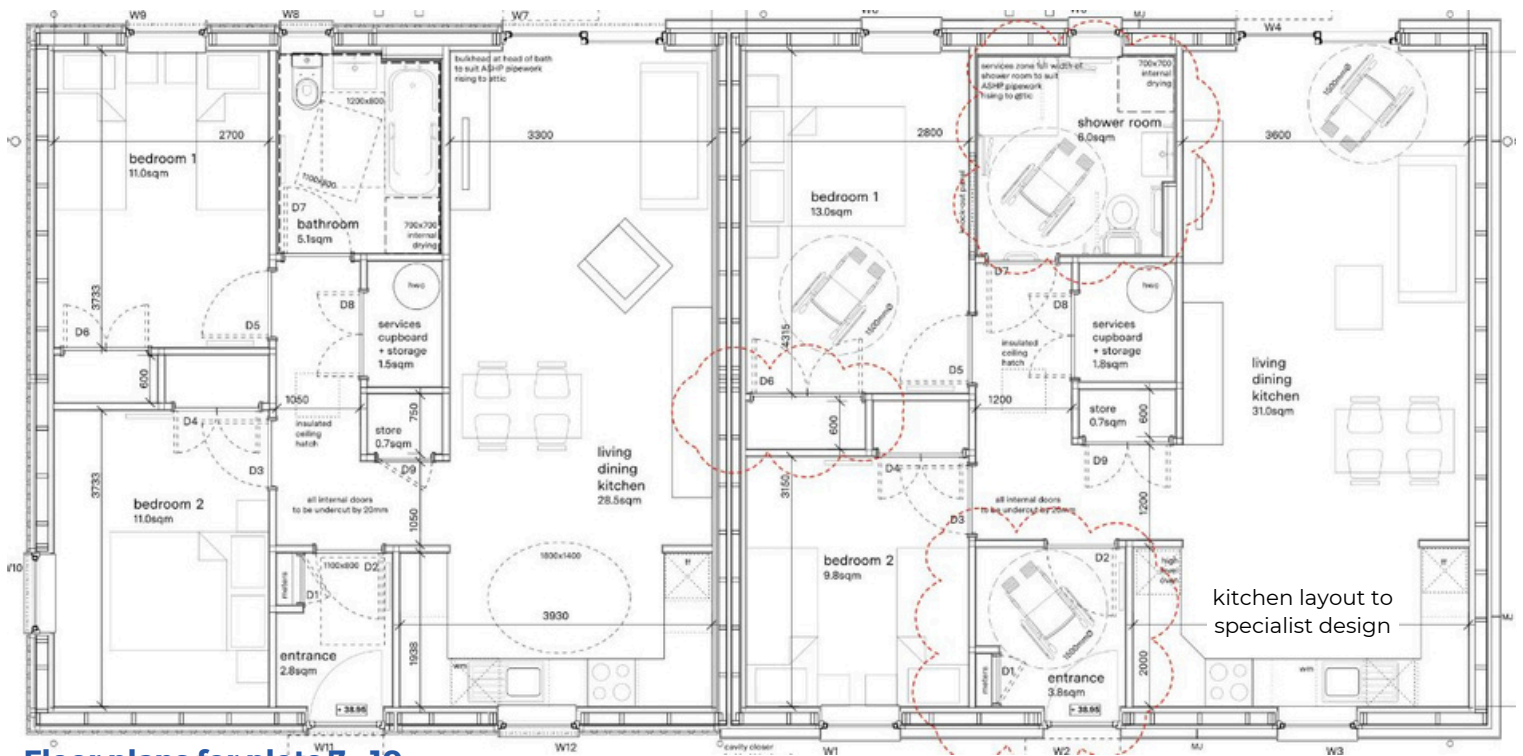
- 2 bed/4 person semi-detached bungalow
- £129,500

*fully wheelchair accessible homes will have specialist kitchen and shower room designs and wider movement radius'

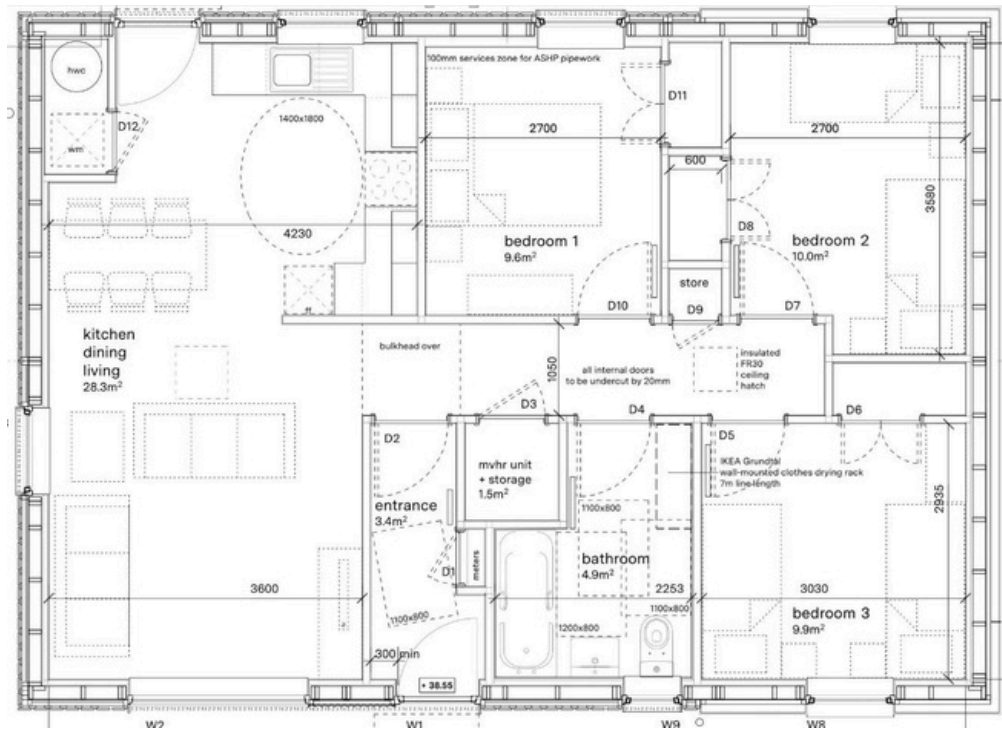


Whole site layout

FLOOR PLANS AND LOCATION



Floor plans for plots 7 - 10



Floor plans for plots 5 & 6

Heating is provided via an Air Source Heat Pump and Air to Air heating system, with panel heaters in the bedrooms and a heated towel rail in the bathroom. Hot water is provided via unvented cylinder. The properties have been built to a high level of air tightness and MVHR (Mechanical Ventilation with Heat Recovery) is installed to provide adequate ventilation. The purchaser will be provided with instructions and guidance on how to use the heating and ventilation systems.

The walls and ceilings are plaster boarded and finished with 2 coats of vinyl matt emulsion, and all timber finishing's will be painted.

The floors are concrete and no floor coverings are included. NB: a polished finish is not provided and carpet fitters may recommend laying latex screed for certain flooring types.

All internal doors are solid core ply. The windows and external doors are designed, constructed and installed to Section 2 of 'Secured by Design' (ACPO, 2009). All glazing to doors and side panels is laminated.

The exterior of some homes are partially clad in European larch board, which has not to be painted and will gradually lighten with age.

Garden areas have been completed to a specification agreed and approved by CHT.

* PLEASE NOTE these plans and dimensions are for illustrative purposes only and should not be used for ordering of furniture and floor coverings

ELIGIBILITY CRITERIA

Communities Housing Trust are providing 6 homes for discounted sale, including 2 which are fully wheelchair-accessible.

Applications are open to those who meet **some** or all of the eligibility criteria:

- Those who require a level-access or wheelchair-accessible property
- Home owners or RSL tenants who wish to downsize*
- Those wishing to own a low-cost property
- Those in housing unsuitable for their needs
- Those working in the local area
- Those who wish to relocate in order to be closer to family and local facilities
- People located in Sleat, Skye or the wider Highlands and Islands
- Those interested in the unique language and cultural opportunities offered at Sabhal Mòr Ostaig, including Gaelic learners or speakers

*Speak to us about opportunities to downsize.

PROTECTING FUTURE AFFORDABILITY

The discounted price of the homes for sale is secured through the Rural Housing Burden, a legal title condition applied in perpetuity by Communities Housing Trust (CHT), to protect housing stock for local communities. See the next page for details, or visit: www.chtrust.co.uk/rural-housing-burden1.html

Example of discount for house (for illustration purposes only)

Open market value of the property	£250,000
Agreed discount from open market value	35%
Discounted selling price	£162,500 (65% of open market value)
The property owner has 100% ownership and full legal title.	



ALLOCATION CRITERIA

CHT allocate properties based on a community led allocation policy. The main principles of the allocation policy will be based on the eligibility criteria set out below

We will prioritise those who are either,

- living in the area where the property is located,
- have immediate family there,
- work in the area,
- or have a need to live there.
- Those currently living outwith the area who can add social and economic benefit by moving to the area.
- Those who can release a social rented house.

The home must be your only and permanent residence and should be suitable for your current housing needs, where your finances permit.

Mortgage Finance

We will undertake a financial assessment to ensure that you are likely to secure a mortgage. Whilst you can approach any lender to secure a mortgage, you will find that some lenders do not accept the conditions applied to the homes to protect the affordability element (ie: the Rural Housing Burden).

We strongly recommend that you take financial advice before entering into any commitment to purchase a property in order to be satisfied that the appropriate mortgage products will be available to allow you to complete any purchase.

APPLICATION AND ALLOCATION PROCESS

1. Complete CHT's application form and enclose the required supporting documentation. The application form can be downloaded from the CHT website.
2. CHT will assess the applications we receive from interested purchasers and will confirm a sale to the purchaser who meets with the above criteria. If we have more than one interested purchaser we will let everyone know if they have been successful or not.
3. Once a prospective purchaser has been identified, arrangements will be made, for an accompanied viewing of the property. Once the offer is accepted, a non-fundable reservation fee of £500 is to be paid to secure the offer.
4. The purchaser will then be required to instruct their Solicitor to issue an offer to the CHT Solicitors, Murchison Law, 5 Ardross Terrace, Inverness, IV3 5NQ to purchase the property and a settlement date will be agreed.

The details within this brochure are for information only and do not form the basis of any contract.

CHT accepts no responsibility for any errors or omissions in this brochure.

CHT offers no financial or legal advice - potential applicants should seek appropriate legal & financial advice.

RURAL HOUSING BURDEN

The properties will be sold with a Rural Housing Burden attached to the title

WHAT IS A RURAL HOUSING BURDEN?

The Rural Housing Burden is a direct result of work carried out by Communities Housing Trust (CHT) to promote and enable affordable home ownership in rural communities. It is a Title Condition that applies to all homes and plots sold at the discounted price.



The property owner will have 100% ownership of the property.

HOW IT WORKS:



An agreed discount percentage from the open market value is offered to the first purchaser, and a discount from market value will apply to any future sale of the property. This is known as a resale price covenant.



There is a right of pre-emption. This means that CHT has the first right to buy back the property when it is offered for sale.



There is a personal bond between CHT and the owner, which means the property must be the owner's sole and principle residency and not used as a second or holiday home.