URRAS OIGHREACHD GHABHSAINN
GALSON ESTATE TRUST

MEASADH FEUMALACHDAN TAIGHEADAIS CEANN A TUATH LEÒDHAIS

NORTH LEWIS HOUSING NEEDS & DEMAND ASSESSMENT

AN T-IUCHAR JULY 2025

CLÀR-INNSE
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A housing needs assessment was carried out across the Galson Estate area during summer 2025. There were 50 respondents for a residential survey issued and 12 respondents for an employer survey. Benchmarking has been carried out where practicable with an Outer Hebrides wide housing needs survey undertaken in 2021.

In terms of the residential responses, results reveal there are a mix of 13 active movers who are seeking alternative housing solutions at present and another 15 potential movers who expect to need alternative properties over the next five years. Reasons for moving are varied but include lack of space, property condition, health challenges and greater security of tenure. There is demand from families for larger properties but there is also a noticeable cohort of single people requiring housing as well.

The long term preference for those seeking to move is broadly to secure ownership of homes in good condition but various barriers have been highlighted, such as the suitability of properties on the market in the area. Unfortunately, the purchasing power of those seeing to move is generally low due to household incomes. It is clear that cheaper properties on market to buy require significant improvement, whereas the improved/newer properties are unaffordable for many.

Employers have indicated a very high turnover of staff in recent year and, whilst housing is not the primary cause, it does create problems for recruitment on occasion. Hospitality and care are two sectors where recruitment challenges are most prevalent. Employers have a preference for rental accommodation with private rental and social housing the two options that feature highest in their requirements.

Various recommendations have been provided relating to the mix of any new house types and tenures to be built, creating opportunities for young people to remain in the area, advice for croft tenants to support first time buyers, increasing rental options for employers and delivering a promotional campaign to attract more people to live and work in the North Lewis area.

Urras Oighreachd Ghabhsainn (UOG) was established in 2004 to undertake the community buyout of the Galson Estate and to subsequently manage the land for the benefit of the community and the environment. It is a company limited by guarantee with charitable status (registered number SC273903 and charity number SC036903).

Galson Estate, which passed into community ownership on 12th January 2007, consists of 22,000 hectares of coastal, agricultural and moor land in the north-west of the Isle of Lewis in the Outer Hebrides of Scotland. The estate is home to 22 villages, running from Upper Barvas in the south to Port of Ness at the north tip, with a population of c.1,800 people. UOG works to ensure that the community of Galson Estate benefits from community ownership; managing all estate businesses, whilst also overseeing a range of projects to support and develop the area. It is overseen by a board of volunteer directors supported by around 15 employees who operate through a Strategic Plan covering the period 2017-37.

As in much of the Highlands and Islands, the Galson Estate area has been drawn into a falling birth rate and sustained net outward migration over the last 50 years or so, which has been near impossible to address. Migration is heavily concentrated amongst younger people, leading to an increasingly ageing population. As part of the mix, life expectancy has been increasing. Family sizes have reduced from generation to generation and the number of second homes is growing. Some of the most significant population loss in the Outer Hebrides over the previous 20 years has been recorded in this part of North Lewis. Declining population levels impact on the sustainability of the community and the retention of key local services.

As the proportion of Scotland’s pensionable age population grows, the proportions of both Scotland’s working age and child population are projected to fall. People are waiting longer and having fewer children. A declining working age population means that there are fewer people available to deliver key public services or to meet gaps in the workforce. In addition, the lack of working age families can threaten the sustainability of essential public services like schools, which risks families moving elsewhere as has been experienced in North Lewis over recent years.

A Housing Needs steering group was created with UOG directors and staff plus representatives from the two community councils across the Estate (Ness and Airidhantuim CCs).

Previous housing need surveys were reviewed and used to identify objectives and generate a suitable list of questions. A deliberate attempt was made to reflect questions from the previous HHP survey for the Outer Hebrides in order to achieve good benchmarking information. Proposed questions were reviewed with the steering group members and finalised into a survey. This was then tested by UOG staff members who had not been previously involved and a number of amendments were made following feedback.

The household survey was launched in early April with a target date for responses of 30th April. To encourage survey responses, there was an option for surveys completed before the target date to enter into a prize draw.

Previous discussions with various stakeholders had identified the need to include businesses and organisations in the housing analysis in order to gain a more comprehensive understanding of need. An employer survey was prepared and finalised using the same process as above. It was tested with one business in advance of the general roll out. Responses were gathered through in-person and telephone interviews over April, May and June, information was subsequently entered into a survey template to provide a consistent recording of responses.

Additional research was undertaken with a review of the local strategic documents including the local authority's Corporate Plan, Land Audit and Development Plan. Various Scottish Government documentation was also reviewed e.g. NPF4.

Draft final reports for the residential and employer survey findings were reviewed by the Steering Group in July prior to publicising. A public consultation on these findings was to be carried out over August 2025 with information available in the UOG office and on its website. From this, responses were to be sought and recorded on Microsoft Forms.

(a) Area Characteristics

The Estate has a population of around 1,800 people spread across 22 townships. It remains a strong crofting area with some 660 crofts.

According to the UOG Household survey in 2022, the best features of the community were peace/quiet, low crime and local environment (this latter feature was increasing). Access to sports facilities scored fairly low although, anecdotally, the availability of leisure facilities in the area is key to attracting and retaining families. The quality of transport was rated much lower than in an earlier survey in 2016. Overall, 95% of households rated their neighbourhood as fairly/very good (99% Outer Hebrides) and just over half consider themselves to be very strongly connected to their neighbourhood (21% Outer Hebrides).

In 2022, 67% of respondents report their health is good/very good with 25% opting for fair and 6% selecting bad/very bad. In addition, 30% of the total reported they have a condition or illness that restricts everyday activities. Regarding support, some 32% of respondents provided (informal) support to family/friends/neighbours and 7% of households surveyed receive support from family/friends/neighbours. Beyond this, 5% of households surveyed receive formal home care support and 87% of households surveyed received no informal or formal support.

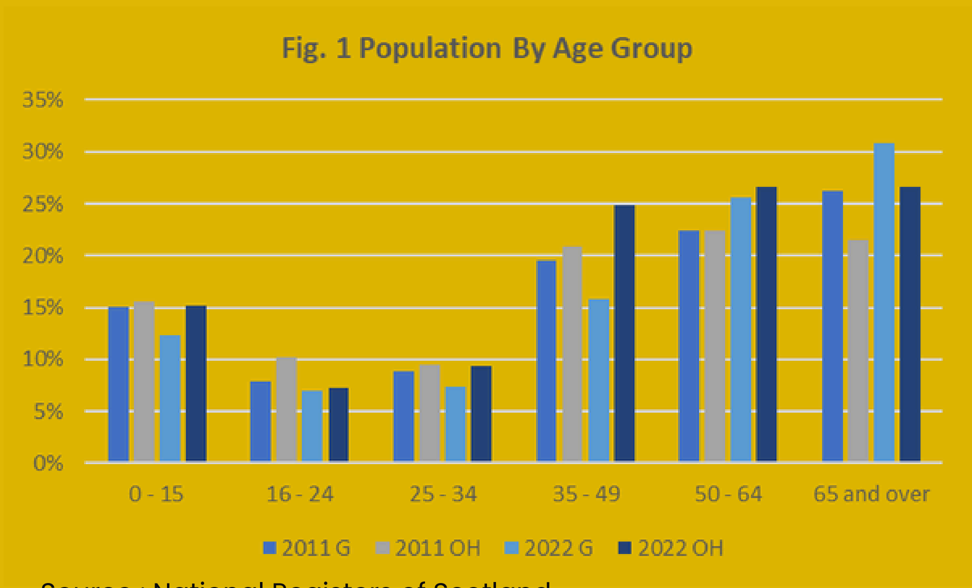
Regarding education, 65% responded that good quality primary school education was available and 54% indicated that good quality secondary school education was available; both are much lower than for Scottish islands generally (comparison to National Islands Plan Survey 2021). However, responses to qualifications, degrees and training were higher/more consistent with Scottish islands.

The numbers of households that are more fluent in Gaelic and equally fluent have declined; conversely, the numbers of households with no Gaelic have risen since 2016 (this is probably skewed by the different age groups represented across the previous survey periods). Participation in cultural events is low, the highest is fèisean/agricultural shows at 33%, followed by museums and live music. Cinema attendance is particularly low compared to other regions/islands. Volunteering is higher than other regions/islands.

Crofting was viewed positively overall by respondents, particularly for access to tenancies, levels of active management and the number of young crofters. Support for crofting was noted as lower than other regions/islands. There was a strong view that there are many vacant crofts.

(b) Demographics

As can be seen from the graph below, the population within Galson Estate has changed markedly between the national censuses undertaken in 2011 and 2022. There is a sharper decline in younger age groups than across the Outer Hebrides as a whole.



Source : National Registers of Scotland

The most significant impacts are in the 0-15 and 35-49 age groups which implies families with school age children have departed from the area. On the other hand, totals in the 50-64 and 65+ age groups have risen. Movement in the 35-49 age group seems to have been the opposite of the regional trend over this period which may also be reflected in other rural parts of the island.

As well as population changes, household size is reducing across the area. There has been a significant growth in single and two person households (combined total of 75% in 2022 compared to 69% in 2011) which far outweighs the volume of other household sizes. The occurrence of second homes is slightly less than the average in the Outer Hebrides.

Largely as a result of the decrease in 35-49 year olds, the total working age population has reduced in the Galson Estate area by around 3% whereas it has increased by 5% across the Outer Hebrides. Consequently, the working age population of the area is 56% compared to 68% at Outer Hebrides level. This difference is likely to grow over the future as the relatively smaller percentages in Galson Estate move up the age bands.

(c) Economy

National level data indicates that the main sectors by employment within the Estate are Education, Retail and Transport/Communication (2020). By business type, Tourism Accommodation is the largest, followed by Creative and Cultural and then Construction (UOG 2020). Further detail of jobs per sector can be viewed at Appendix I.

Businesses are predominantly sole traders. UOG survey responses in 2022 indicate that opportunities for work in key sectors were generally lower than across other Scottish islands - the best work opportunities locally are seen in tourism with 66% viewing tourism as positive but this is less than other islands. Access to childcare was regarded as lower in comparison, as was support to find/retain work.

Analysis carried out in 2022 for UOG indicated that North Lewis has a Gross Value Added per head of only 38% of the Outer Hebrides level.

(e) Energy

As highlighted by Tighean Innse Gall in its 2024 Fuel Poverty report, the Outer Hebrides face the 'perfect storm' when it comes to fuel poverty and being able to heat homes accordingly. Survey responses indicate that 57% of homes were built before 1975, and a further 21% were constructed between 1976-1991, with these homes being more challenging to insulate and heat effectively. Dwellings constructed before 1919, as well as those built between 1950 to 1975 and 1976 to 1991, exhibited the highest fuel poverty rates, varying from 52% to 66% and 44% to 52% for extreme fuel poverty. Detached homes make up the majority of the housing stock (75%) meaning all external walls are exposed to harsh weather conditions, frequently subjected to strong winds and heavy rainfall. Recipients using prepayment meters faced a notably elevated risk, with 81% categorised as fuel poor, and similarly high rates of extreme fuel poverty at 69. This trend is not unsurprising as individuals with prepayment meters often contend with restricted access to competitive pricing, and a lack of flexibility in managing their heating expenses.

Previous research for UOG highlighted that 87% of houses registered for energy performance over 2016-20 had harder/hard to heat ratings. Survey responses to low carbon actions undertaken are generally very low (although above Lewis/Harris and Scottish Islands), the highest by far is for installing LED bulbs (not surprising given previous investment by UOG). In addition, 42% of survey respondents indicated their houses felt uncomfortably cold in the winter and 10% have had to choose between heating and eating/essentials.

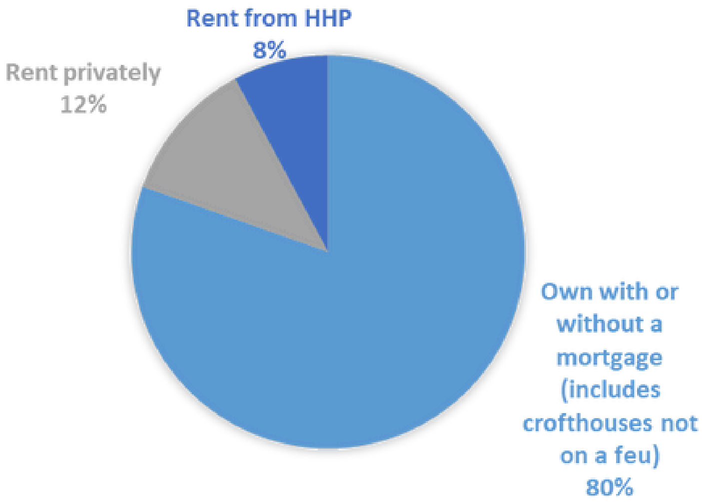
(c) Transport

Turning to transport, there is a lack of convenient alternatives to driving on the Estate - bus routes between Stornoway and Ness do not match the demand of people's working hours and there is no infrastructure for safe cycling on the roads around the Galson Estate. This results in a high reliance on private vehicles, most of which are diesel. Recent surveys[1] shows that diesel is still the most used fuel because it's seen as more efficient which is important when the homes on the Estate range between 13 and 28 miles from Stornoway, the main town. In terms of the transition to electric vehicles, uptake is low due to knowledge gaps such as comparisons in affordability and fuel consumption between petrol/diesel cars and EVs. There are only three public charging points on the Estate, and they are all located in Ness, which makes charging less accessible and convenient.

[1]Household survey distributed in autumn 2024 to collect data on residents' home construction and their heating and travel habits which generated 244 responses (8% of the Estate's population).

Nearly half of respondents have lived in Galson Estate for over ten years, the next highest group have been there for more than three but less than ten years. The vast majority owned their homes with or without a mortgage (refer to Fig 2).

Fig 2 Housing Tenure Of Respondents



N=50

The dominant scale of house is three bedroom properties, followed by four bedrooms and then two bedrooms. In terms of age ranges, the majority are in the 45-64 year group and the next largest was 25-44 year olds. There were 26 school-age children included in the responses across 14 households.

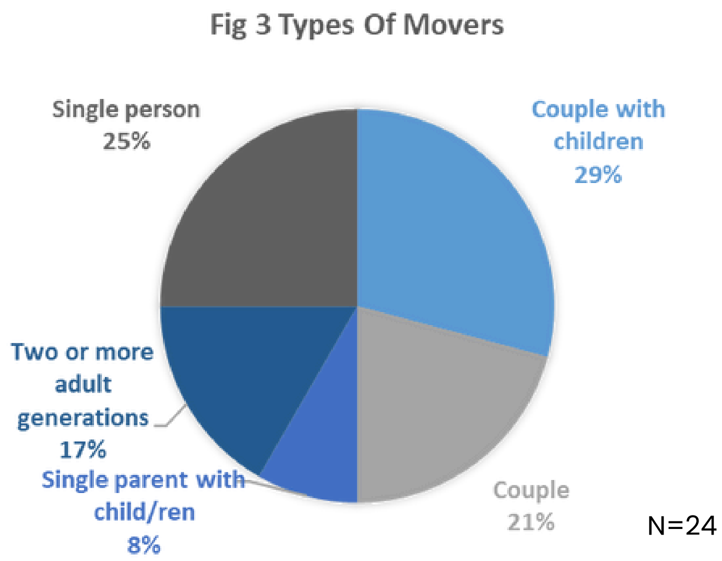
The majority of respondents were resident in the Habost-Port of Ness area (41%), followed by Galson-Swainbost (23%), then Upper Barvas-Borve (20%) and external locations (16%). Overall, there is a sense that the majority of Estate-based respondents are settled in the area, with 78% indicating they had no intention of leaving; on the other hand, 22% expect they will have to move away from/into Galson Estate, the majority within a year.

Only 16% of respondents expect to move somewhere else within the Estate within the next 5 years. There are 9 more active resident respondents who expect to move out of or within the Estate and 4 non-resident households who hope to move into the area.

Most of the households pay under £50 per week on rent or mortgage, however, five pay £151-£200 per week, including three of those who intend to move even though they are able to afford that financial outlay. Two parties who intend to move currently claim housing benefit.

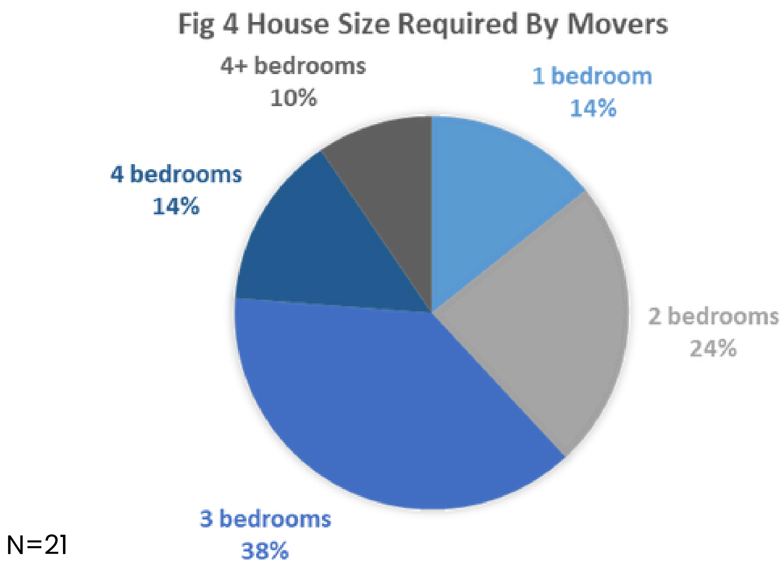
There are only three households in total on the HHP or Kirk Care waiting lists and there are three households that have experienced homelessness in the past (two are in both categories). Three households indicated that their rental/mortgage payments are not affordable, two are HHP tenants and one a homeowner, and all three live in 3 bedroom properties.

The average household size of respondents is 2.9 which is higher than the general average within both the Outer Hebrides and North Lewis and would indicate the presence of families requiring larger properties.



The age profile of those planning to move is varied but broadly falls within the 25-64 year old groupings and slightly more orientated towards couples with children. This is somewhat different to the HHP results which are more skewed towards single people (25% compared to 36%).

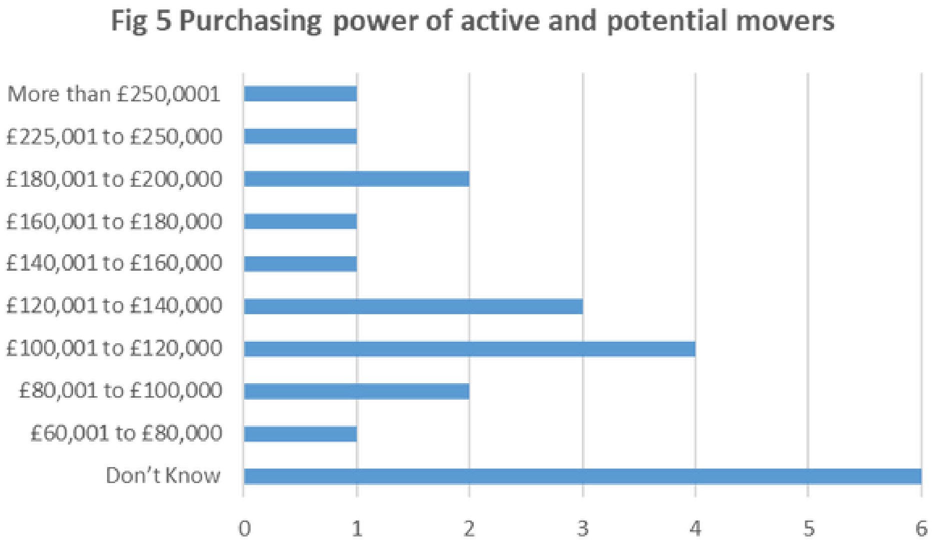
The most common size of property required is a three bedroom house, jointly followed by two bedroom and one bedroom houses. The diagram below indicates that future developments should cater for 2-4 bedroom properties with possibly a small number of 5 bedroom houses included in larger sites.



This differs slightly from the HHP HNDA which emphasizes smaller properties (39% for 2 bedrooms, 30% for 3 bedrooms and 17% for 4/4+ bedrooms).

Demand for 1 bedroom properties comes predominantly from single people; from couples and single people for 2 bedroom properties; from couples with children and two or more adult generation households for 2 bedroom homes; and, from couples with children for 4 bedrooms and beyond. Those who wish to find a 1 bedroom property are generally downsizing from 3 bedroom properties at present, whereas those seeking 2 bedroom properties are both downsizing and upsizing. Households requiring 3 bedroom properties are upsizing or remaining the same, whilst those looking for 4 bedrooms or more are all upsizing. In terms of age, those seeking to downsize are all in retirement age groups, whilst those wish to upsize are generally families with school age children and households of more than one adult generation.

The most popular long-term options for households were buying on the open market and self-build (both croft/non-croft). In general, renting was more of a short-term aspiration and buying more of a long-term desire.



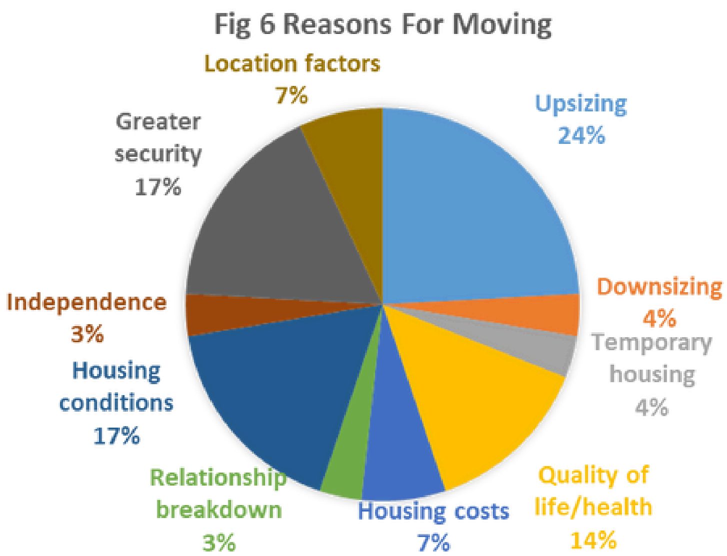
The most typical amount that movers would be able to borrow lies broadly in the £80,000-£140,000 range which reflects the lower income levels across the area with the most common household income band of £28,000-£39,999.

N=22

Sadly, the conclusion of Fig 5 above is that those households living within the Estate seeking larger properties will generally not have the necessary purchasing power unless they have significant capital to hand.

There is not much difference in preferences between areas in North Lewis, Habost to Port of Ness is marginally the most favoured area. For those planning to move into the Estate, Habost to Port of Ness is the only area identified.

The main reasons for households based in the Estate wishing to move are overcrowding and properties in poor condition; for external households, the reasons are more related to security of tenure and location issues. In the earlier HHP report, the primary reason given was housing conditions, followed by location factors and greater security.



N=21

Beyond this, there were 15 respondents who indicated that their houses would not meet their needs in five years' time and 19 (37%) require adaptations to be carried out to their homes to continue living there (compared to 23% in HHP report).

In terms of timescales, there are a range of expectations across active and potential movers. Active movers have more pressing timescales in mind clearly, selecting 'immediately' or 'within a year' as their responses, whereas potential movers are more inclined to relocate anywhere between 3 and 5 years from now (50% of respondents).

There are 8 households (40%) indicating that a solution is required within a year (HHP survey identified 33%) and ten households (50%)stating they are looking to a timeframe of 3 years or beyond (HHP survey 38%). The largest segment in the HHP survey responses was the 1-3 year timeframe whereas this was the smallest portion in the UOG survey responses as can be seen at Fig 7.

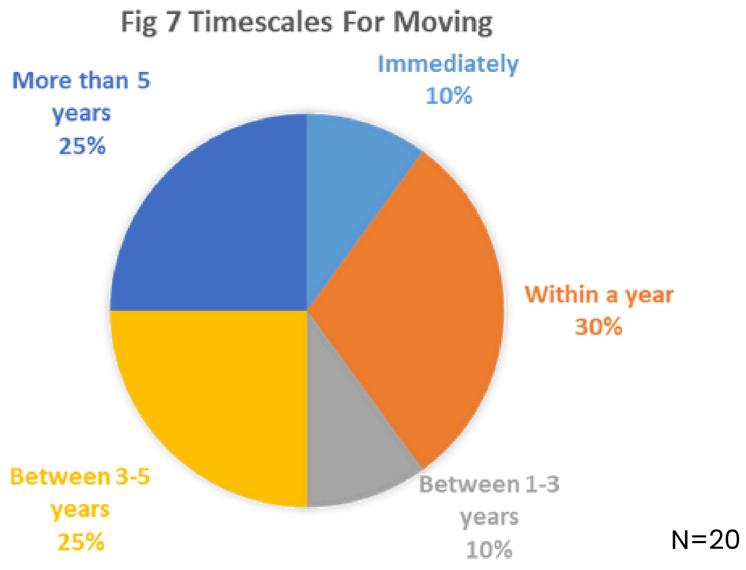
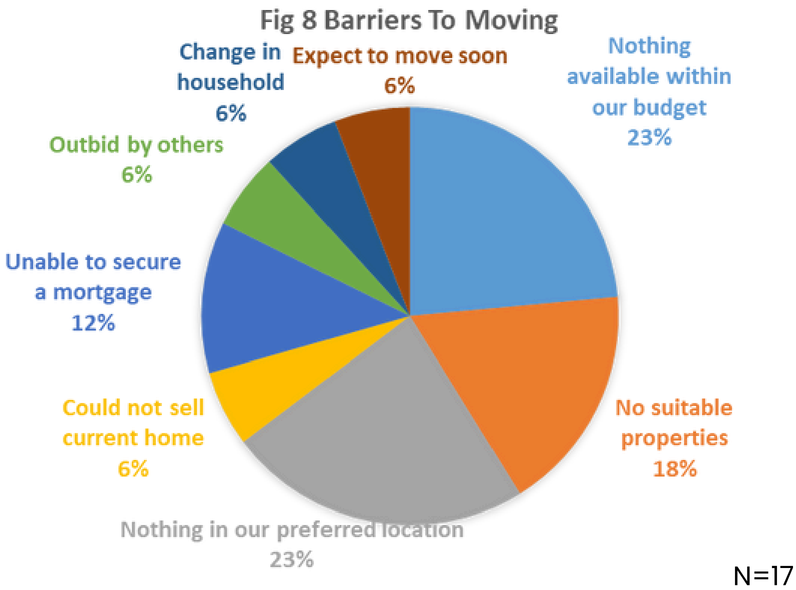


Fig 8 below highlights that the overwhelming barriers to moving for existing residents are the lack of suitable properties, affordable options and properties available in preferred locations, which is all very similar to the conclusions from the HHP report. External households' reasons are varied and include a change in household circumstances and waiting to sell existing property. Most respondents are prepared to wait until other options arise, some are planning to move away if nothing improves.



There are 4 households who rent from HHP, 2 claim housing benefit and 3 claim that adaptations are needed to continue living there. The general long-term aspiration for these households would be to build new homes but their financial positions are generally not favourable due to lower household incomes. Further comments on the local property market are provided below.

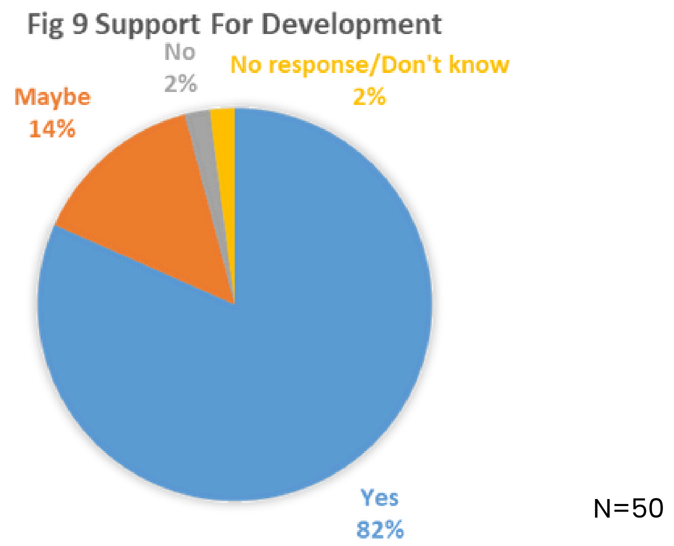
Out of all the respondents, six households rent privately, five do not consider that these properties will meet their needs in five years' time but only one requires adaptations to continue living there. Only one household claims housing benefit and all consider that the weekly rental is affordable. Renting is seen as a short-term aspiration and ownership, either buying or building new, is a long term desire.

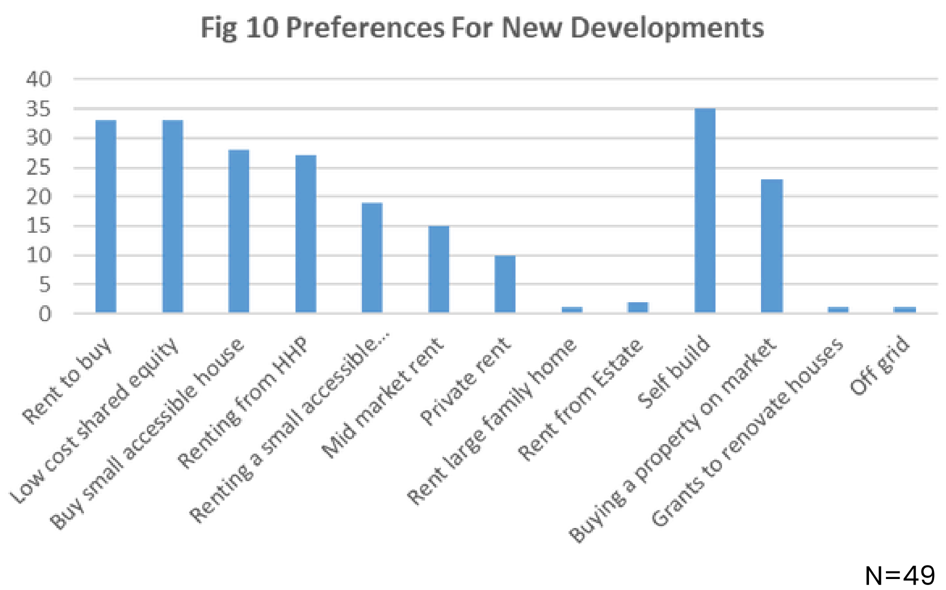
> "Stress and anxiety caused by the insecurity of not having a home base is detrimental to both physical and mental wellbeing."

Four respondents have indicated that they live in the parental home, three have indicated that they are seeking to live independently and two of these advise their home is overcrowded. To explore these issues further, a useful report on housing was undertaken by the Young islanders Network in 2024 and some extracts are provided at Appendix II for consideration.

In considering the property market across North Lewis, analysis over the last five years shows that the average price is around £127,000 compared to £147,000 across the Outer Hebrides.[2] The islands are one of the few in Scotland that has shown a reduction in average price over the year to January 2025 and the analysis carried out for North Lewis over the last 5 years indicates a very housing stagnant market. There were only 14 out of the total 128 transactions that were £200,000 or above and the majority of these were located to the northern end of the Estate e.g. 8 in the Habost-Port of Ness area. A detailed breakdown of average prices is provided at Appendix III.

Looking forward, 80% of respondents are in favour of new affordable housing development with 14% unsure. In terms of the existing situation, 68% consider that there is inadequate provision of housing in North Lewis. There is strong support for new affordable housing to rent and to buy.



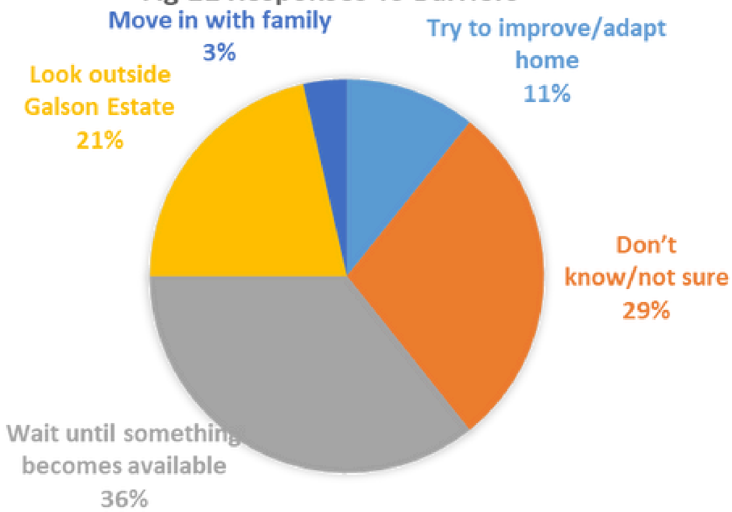


The preferred tenures for future development are shown at Fig 10. There is a very strong preference for ownership across a number of possibilities, such as rent to buy, buying a low cost shared equity property and self build housing. Of the renting options, HHP tenancies are the most preferable.

[2] As at January 2025, Registers of Scotland https://www.ros.gov.uk/about/news/2025/uk-house-price-index-figures-for-january-2025

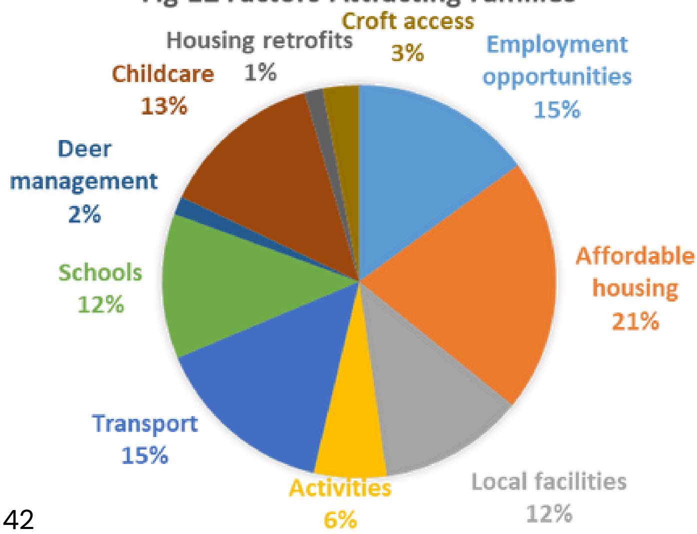
For active and potential movers, the next steps are shown at Fig 11. The majority are unsure what action to take or will wait until the situation improves - very similar to the HHP survey findings. The active movers based in North Lewis tend towards looking elsewhere, whereas the potential movers are more inclined to wait until alternatives appear (two of these households will look elsewhere).

Fig 11 Responses To Barriers



N=20

Fig 12 Factors Attracting Families



N=42

In terms of allocation priorities for any new housing, there is strong support for people who live and works in the Estate and also for families with school age children or younger. Support for people with children who live outside the Estate is lower and respondents are predominantly neutral. The area is considered to be welcoming to newcomers by the majority of respondents.

Factors that attract families to the area are noted at Fig 12. Affordable housing and employment opportunities are dominant with transport, schools, local facilities and childcare in the second tier of significance.

In both the current UOG survey and the HHP survey in 2021, various common themes come through from the responses as discussed below in Table 1. Specific comments made by respondents are matched to the overarching themes identified by HHP in 2021. There is a strong correlation between the frustrations expressed by respondents across this survey, the HHP exercise and the Young Islanders Network Report referred to earlier.

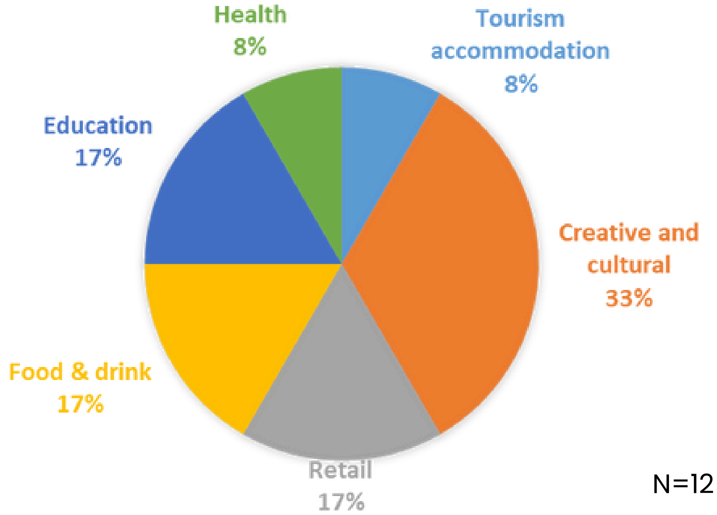
Table 1

HHP Survey Themes	Respondent Testimonies
Prices for houses in good condition on the open market are too high	*"Currently renting, a young couple with pre-school children, both working but unable to save enough for a deposit to buy."* *"My husband and I have a house, and my daughter lives with is. She is looking for a suitable house but is unable to find one. So we may all move from the area."*
Cheaper houses that are on the open market tend to need a lot of refurbishment before the property can be lived in	*"There is housing available, but some of it is in a poor condition. Money would be better spent on bringing it up to standard instead of building new estates. There should be restrictions on holiday homes."*
Movers are being out-bid by others (often people moving from the mainland)	*"We have looked for houses coming to the market as we wish to stay here. However, these are outwith our price range or have been sold quickly (mainlanders offering cash offers), before we could even get a viewing booked."*
There are no suitable properties available for private rent	*"Private rent but none of any big enough."* *"Looking at places to rent from local estate agents, and looking at private rentals posted on social media, doesn't seem to be that much available."* *"Private rent - couldn't afford it."*
Difficult to move up the HHP housing waiting list if you are single, working and have no dependents	*"Transfer via HHP but only offered one in really poor condition. Private rent too high."* *"Asking HHP to build bigger homes in Ness- they say there's no demand for it."* *"We've been told by HHP that if we want a bigger house to leave Ness, we don't want to do that as our kids are settled here, we love it and would not want to move anywhere else but the house is too small for us especially now as the kids are growing up and need more space."*
Self-building on a croft is difficult due to the length of time it takes and the rising costs of building	*"Not started but would like to build. Costs spiralled after Covid so that put us off."*

Responses were received from 12 businesses and organisations either based in Galson Estate or serving the area from outside. The number of employees per respondent ranged from 1 to 30 with an arithmetical average of 8.5 staff. Employees are generally a mix of full-time and part-time, with smaller levels of seasonal and occasional employment. The majority of employees travel by car, a small number walk to work and travel by bus.

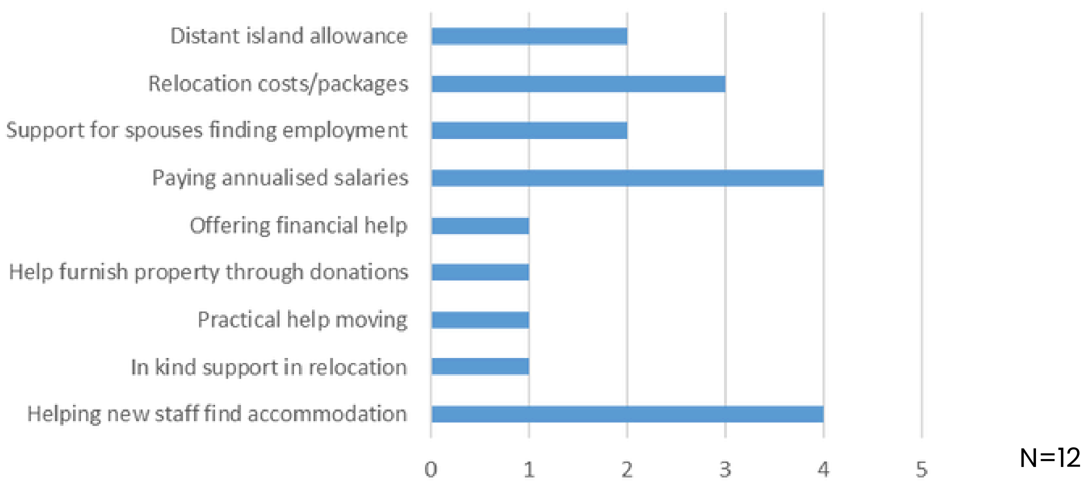
The breakdown of sectors by number are show at Fig 13 alongside. This broadly represents the typical mix in the area with a number of arts, heritage and music organisations plus a strong presence of educational and health establishments (omissions are transport/ communication and construction).

Fig 13 Employer Sector



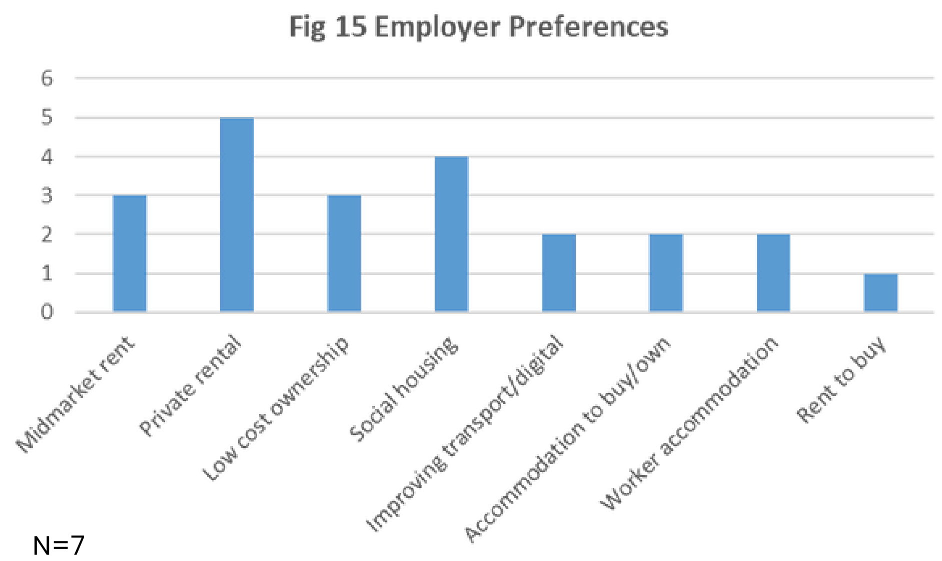
Only one employer offers accommodation to long-term staff but another three usually make arrangements for temporary or seasonal staff. Only a few make any arrangements to support travel to the workplace. Half of the respondents engage in some form of assistance for staff in finding accommodation, primarily involving finding accommodation and providing annualised salaries, but there are a wider range of mechanisms also used as can be seen below. Half of respondents do not provide any assistance for new staff.

Fig 14 Employer Support Offered



Over the last 3 years, respondents have attempted top recruit 40-50 staff in total across a spectrum of full-time, part-time and seasonal positions in North Lewis. It appears that only one individual recruited has remained with the employer, the remainder have left their positions, roughly half staying in north Lewis and half departing the area. Three employers advised that new staff who had previously been offered positions were unable to accept directly due to housing challenges. Respondents indicated that there could be 15 positions becoming available in North Lewis over the next year - only one is a new role.

Ten employers stated that they have had various recruitment difficulties over the last two years, some around skill sets and location challenges. There are clearly wider sectoral issues in hospitality, education and care. Seven employers responded that their ongoing recruitment problems will potentially result in them reducing activities and downscaling the organisation. The biggest factors in recruitment and retention challenges are the lack of suitable candidates and loss of access to the EU marketplace. A lack of accommodation (generally or affordable) was cited by five respondents.



Respondents were asked to identify which housing solutions would best tackle accommodation challenges. Five employers did not consider housing to be critical to their problems but seven provided the responses at Fig 15. Unsurprisingly, the main choices are private rental and social housing.

The sizes of accommodation required a varied with 2 and 3 bedroom properties referred to most often. Four employers regarded their workforce as key workers.

A range of comments provided within the survey responses are shown below.
"It's been very difficult to recruit - project officer post has been advertised twice and no uptake."
"Very difficult to recruit and retain so mainly employ students. Hospitality is not seen as a valued career choice."
"New employee is relocating and bringing their partner and baby, they would like to find a 3 bedroom house in either mid-market rent, private rent or rent to buy options."
"All staff would prefer to live in the area but are unable to find a suitable rental property."
"Young people from the area should be prioritised with any housing made available, support them to take that leap of faith."
"Incentivise people to renovate vacant properties for long term rental".

The demographic shift being experienced today is in some ways a result of vast improvements in global health, welfare and prosperity. Life expectancy has increased nearly everywhere but greater longevity explains just 20% of the change in the age profiles of populations in developed countries since 1960; falling fertility rates explain the rest. On one hand, centenarians (100 years and older) are the fastest-growing age group in percentage terms, according to the United Nations. Despite the attention paid to rising longevity, declining fertility more powerfully determines global demographics. Two-thirds of humanity lives in countries with fertility below the replacement rate of 2.1 children per family. Falling fertility rates shift the demographic balance toward youth scarcity and more older people, who are dependent on a shrinking working-age population.

Estimates provided by Comhairle nan Eilean Siar (based on latest mid-year projections) indicate that a significant proportion of the population will be of post-retirement age by 2037. In addition, the number of single or small households is likely to increase. People are living longer and desire to remain at home for as long as possible, creating a growing demand for services and support to enable independent living. UOG's strategic planning has picked up these trends and pivoted activities to focus on health and mental benefits for keeping older people active and occupied.

The UK is part of the first wave economies which face a virtually unprecedented depopulation challenge toward the end of the century, according to UN projections. More immediately, it must confront another challenge: increasing dependency that could depress economic growth over the next quarter century. As population pyramids become bottom-light and top-heavy, the well-being of a growing legion of older people and of society at large will depend on a stagnant or shrinking number of people who work, which will increase pressure on public finances. Youth scarcity could also modify consumption and savings patterns.

Crucially, pension entitlements kick in between 60 and 67 years of age in many economies, particularly in advanced ones. At that point, seniors become recipients of "support" provided by the working-age population, those aged 15 to 64, who generate most of the income and pay most of the taxes that support older people.

As the world becomes youth scarce, the number of workers per senior will fall. This can be indicated by the support ratio—the number of people aged 15 to 64 years, or those of working age, relative to the number 65 years and older. Today, the global support ratio is 6.5 but by 2050 it is expected to fall to 3.9 globally (that is, fewer than four people to support each senior) and 2.0 in advanced economies. The support rate in the Outer Hebrides fell from 2.72 to 2.19 between 2011 and 2022 and from 2.24 to 1.81 in North Lewis over the same period.

People typically work less as they get older, so these shifting demographic trends could slow economic growth. GDP per capita depends on the number of hours worked per person and how productive each hour of work is, or productivity. Across developed nations, weekly hours worked per capita peak at about 50 years of age and decline thereafter. The primary reason is falling labour force participation rates—fewer older people continue to work—but on average, older workers who are employed also work fewer hours. Because labour intensity declines with age, a future with fewer young and middle-aged people and more older people will mean lower growth in hours per capita per week, or labour intensity, all else being equal. Migration can more immediately help grow the working-age population. However, the increase in migration needed to maintain GDP per capita growth is significant.

As support ratios fall fast, developed countries will grapple with the question of whether public pensions and other age-related public transfers are sustainable. In most advanced economies, public pensions have pay-as-you-go systems that are funded by taxes on current workers. In addition, seniors often receive a range of in-kind benefits, which vary by country and individual but usually include healthcare and sometimes extend to housing, utilities, nutrition or transportation. At retirement, labour income decreases but consumption does not, thus creating a deficit.

Personal savings fund the balance of consumption in retirement not covered by government transfers. How these savings are accumulated depends on individual savings behaviour and asset returns. Retirees in many advanced economies have accumulated wealth in recent decades, in large part thanks to rising asset prices, particularly for housing but also via equity markets. One question is whether future seniors will be able to fund consumption with earnings linked to accumulated wealth to the same extent that current seniors can. For instance, young savers may face challenges in buying a house, an asset that has often increased markedly in price over the past two decades. There is no guarantee that home prices will keep rising in the face of declining populations. For example, Japan has experienced low real price appreciation in recent years, in part due to low population growth, especially in rural areas where housing prices fell faster as populations declined.

As countries become increasingly youth scarce, the share of consumption that seniors account for in Western Europe is expected to increase to 34 percent by 2050 on average compared to 25% today (assuming consumption per capita in each age group remains constant and only demographic patterns change). Fundamental questions about families, their structures, and where they live will arise. How many children to have and who should take care of them—alongside parents who are living longer and longer—will raise difficult questions about cultural norms, social standards, and traditional, gender-based expectations of caregiver roles and whether and how they could change. The purchasing power of senior consumers will grow while that of younger consumers will plateau or shrink – effectively, society will need more healthcare and less education.

The concept of retirement has blurred and may become an outdated construct altogether with societal participation later in life. More flexible work hours could encourage retirees to pick up part-time work, even as companies build their capacity to hire from these non-traditional labour pools and onboard older workers with the coaching and mentorship they need to succeed. Creating opportunities specifically for seniors will be important.

North Lewis faces a range of demographic challenges currently and in the years ahead. Creation of employment opportunities in the area will be as important as housing solutions. Investment in affordable housing, which includes social housing, has significant economic impacts which include promoting inclusive growth by creating jobs, increasing GVA and providing large multiplier effects.

Increasing the supply of affordable housing helps to tackle inequalities by reducing child poverty and homelessness and by providing inclusive, sustainable housing options. Social housing providers support the delivery of affordable and good quality homes which can improve health and wellbeing, contribute to successful placemaking and strengthen community resilience, (including rural community resilience). Social housing providers are important community anchors which are well placed to support anti-poverty strategies and lead economic and social cohesion at a community level. Housing interventions can be preventative if they offer savings in non-housing budgets (e.g. health care, justice, social security) however evidencing this preventative spending and translating to cashable savings is generally challenging.

UOG desires North Lewis to be a place where everyone can live long and healthy lives; an inclusive and innovative society that not only supports older population to live healthy lives but ensures they have opportunities to participate, contribute and thrive. If people live longer, but not healthier lives, then more will spend a greater proportion of their lives in some form of ill-health. Whereas the pressing issues in the last decade were around 'repatriating' former residents housed in care elsewhere across the islands, and improving respite opportunities, the focus has subsequently widened out to include wellbeing. The ambition for closer-at-hand care accommodation and respite facilities remains, however, delivering this will be far more complex than expected and will take considerable time.

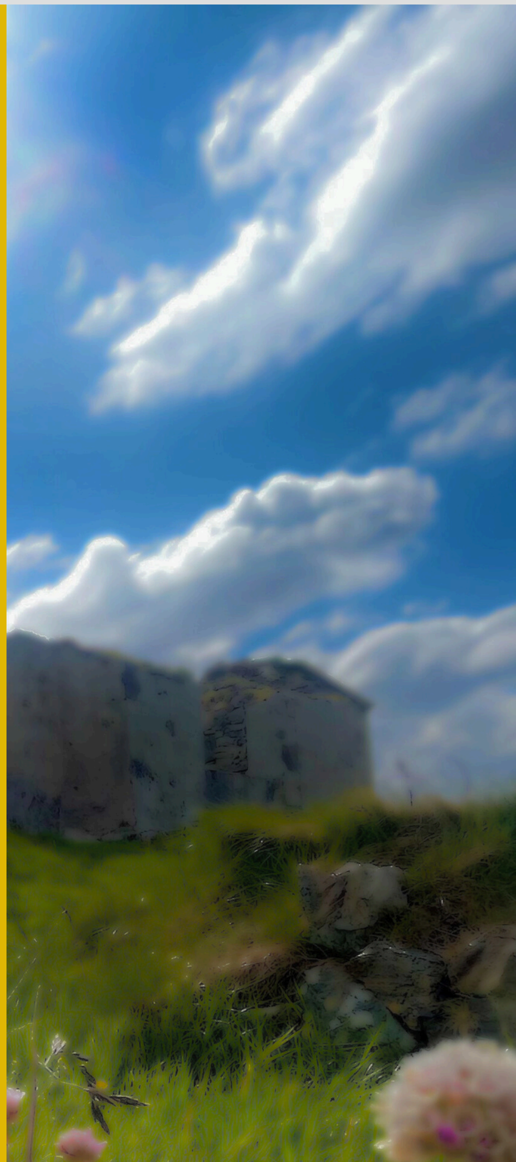
Community Wealth Building should be an important part of housing proposals in order to ensure wealth is generated, circulated, and retained within the local community. Centring an approach that proactively democratises land ownership, use and management can help tackle the crises and inequalities facing communities today. With the role of land and property being one of five core pillars, UOG is well placed to deliver against CWB aspirations.

Housing remains at the top of many people's list for rural regeneration. Publicly funded housing has been accelerated over recent years but still has a tendency to produce the wrong product and community groups are beginning to look to other solutions. UOG needs to augment public agency provision by delivering the homes needed in the right places and of a quality and type to meet people's changing household needs, including those created by an ageing population. Areas of population decline experience problems as housing developments are less likely in these areas without the economic investment alongside.

Creating a place for all generations and families to live well and flourish locally is fundamental to retaining and attracting people. UOG wishes to encourage families and people of working age to remain here and also to come and build their lives here, to make a positive contribution to the North Lewis economy and community.

The following are recommendations arising from the survey findings.

- Development planning should reflect the need for larger family houses, potentially a small number of 5 bedroom properties, but particularly 3 and 4 bedroom houses as well as smaller properties.
- Low cost purchase options should be provided as part of developments in light of long-term demand shown.
- Young people seeking independent living should be facilitated to remain in the Estate where possible.
- Allocation policies for any new housing provided should reflect the priorities identified in the responses as far as practicable.
- To limit the impact of cash purchases on changes in croft tenancies, croft tenants should be provided with advice on benefits of decrofting houses, ensuring succession plans are in place for crofts or renouncing crofts so that UOG can reallocate, bequeathing homes to UOG, etc.
- Consideration could be given to assisting employers with recruitment to the area, perhaps through promotional material and co-ordination of activities as part of a *Live-Work-Visit North Lewis* campaign.



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Young Islanders Network : *Housing Challenge Report 2024*
Tighean Innse Gall : *Outer Hebrides Fuel Poverty Report,* 2024
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McKinsey Global Institute : *Dependency and depopulation? Confronting the consequences of a new demographic reality*, January 2025

Eàrr-ràdhan **Appendices**

Appendix I - Jobs Per Sector
Appendix II - Young Islanders' Network Report
Appendix III - Average House Prices
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Appendix V - Household Survey
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AR LÈIRSINN / OUR VISION

"Coimhearsnachd a tha soirbheachail le deagh cheanglaichean anns a bheil sàr sheirbheisean agus ghoireasan ionadail, a' cleachdadh a stòrasan nàdarra gus cultar agus àrainneachd a tha sònraichte a dhèanamh seasmhach. "
"A thriving and well-connected community with excellent local services and amenities, harnessing its natural assets to sustain a unique cultural and social environment. "

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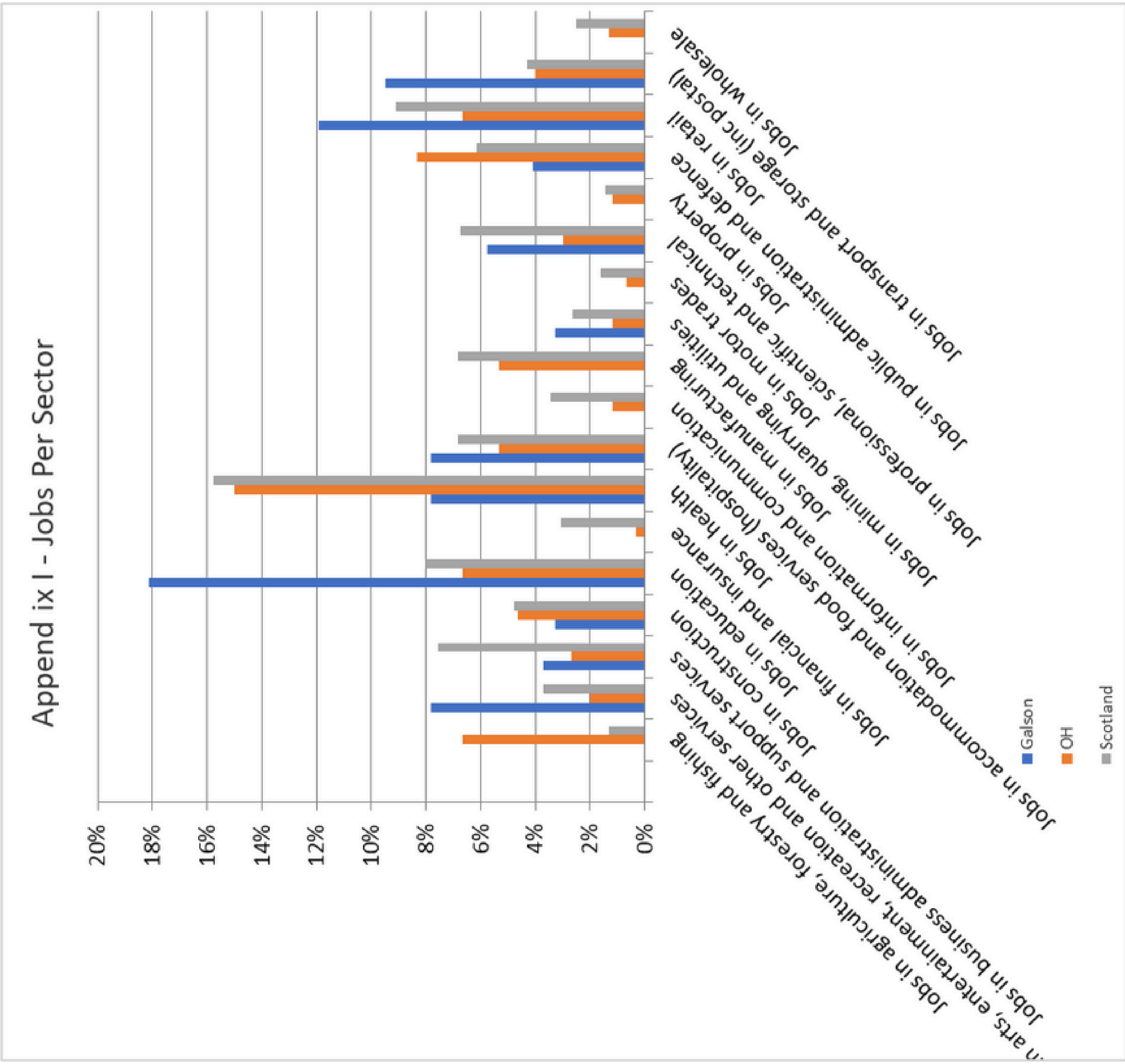
Appendix I - Jobs Per Sector



Source : DTAS Community Insights/Business Register and Employment Register

Appendix II - Young Islanders Network Report

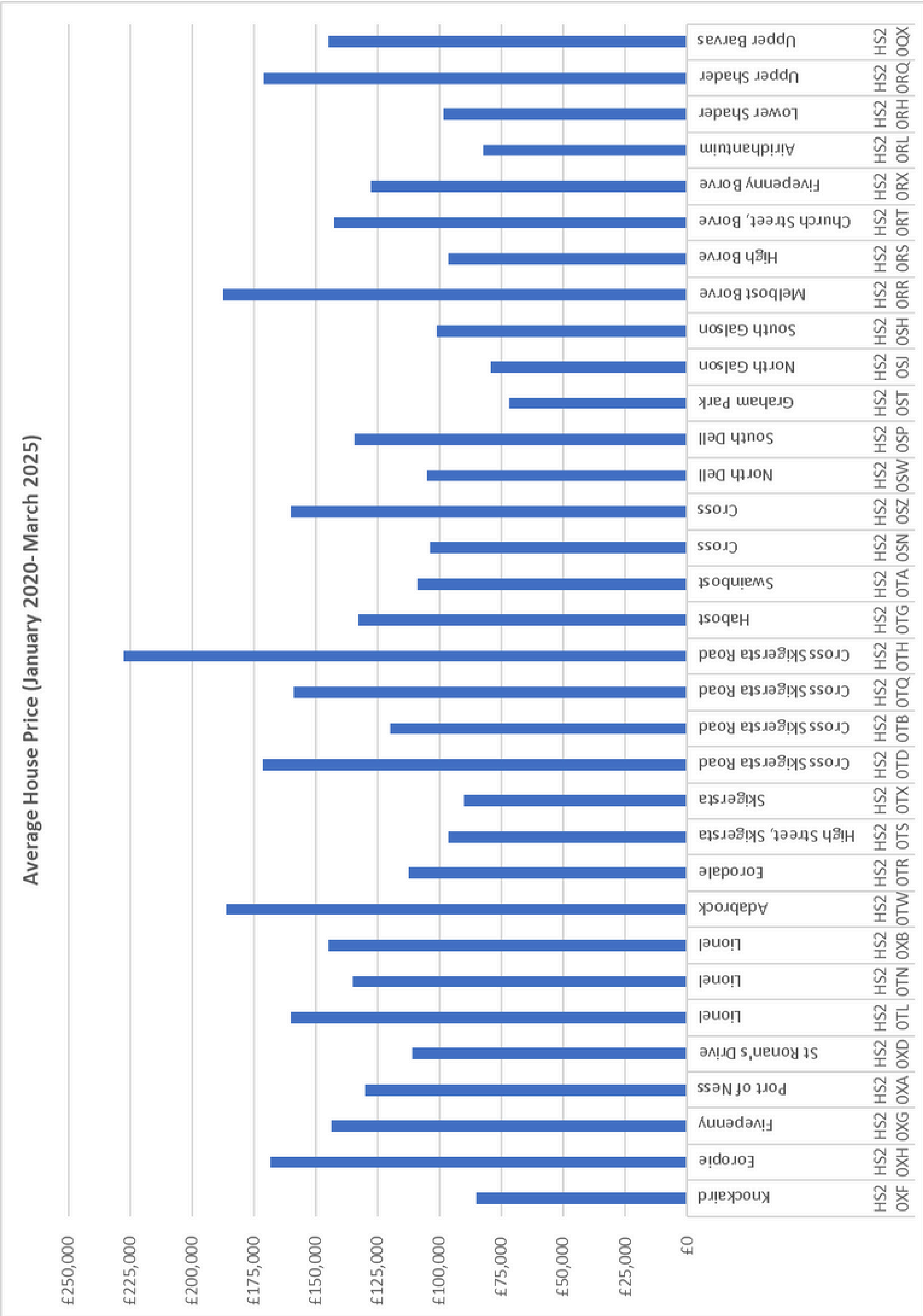
Delivered in partnership with Scottish Government and the National Islands Plan, the Young Islanders Network (YIN) aims to build a network and community for young people to play a meaningful part in making the National Islands Plan work for young islanders. Young people involved in YIN identified housing as a key area of concern.

A Housing Challenge consultation was shared with young people between the ages of 12-25 across the island local authorities in Scotland from February to September 2024. Respondents were all under 25 years old, with 70 young people falling in the 12-15 years old bracket, 53 in the 16-19 years old and 100 of the respondents were aged between 20-25 years old.

Over 67% of respondents suggested that there is no affordable housing in their area, compared to just 6% saying buying a house was affordable where they live. Data also showed that 75% of young people think there are too many holiday homes on their island with 56% adding that they think there are too many empty homes, whilst 57% suggested that more homes needed to be built.

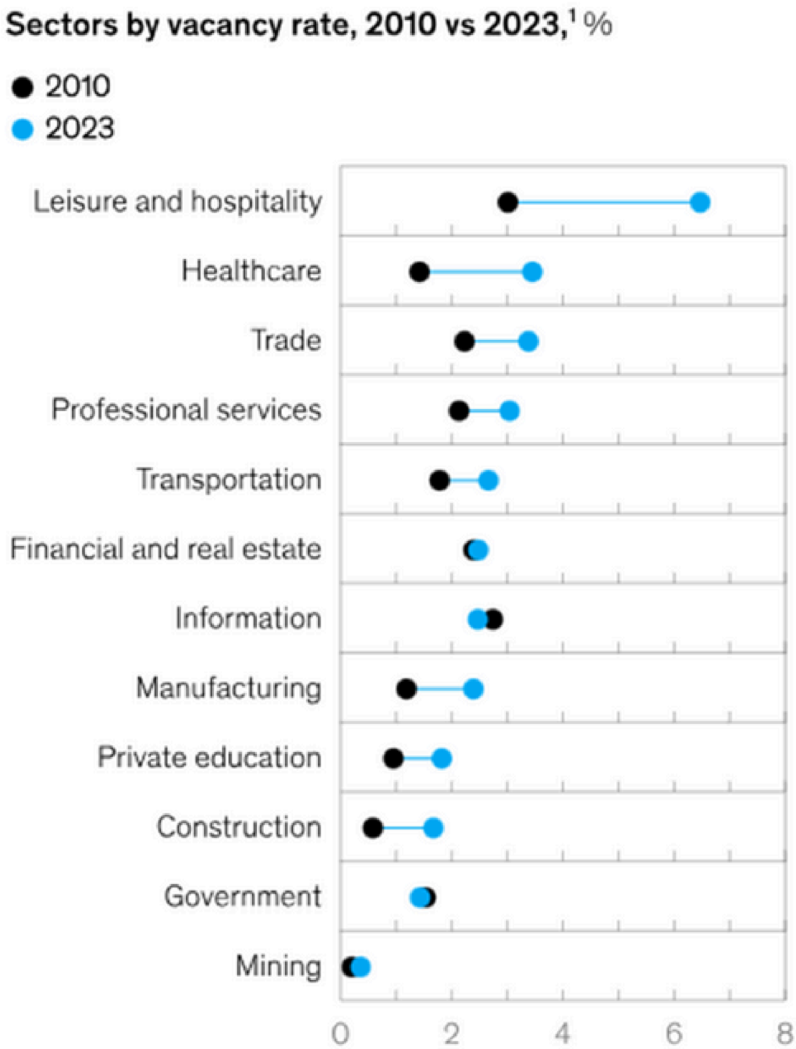
Comments from respondents in Lewis.
"Private rent isn't affordable for young people. Housing systems like HHP prioritise the wrong people - I've been sharing a room with my son for two years at my mum's house and still waiting on a house because private rent is so high."
"I will leave the island for university not housing, however, I need to leave the island because the lack of well paid jobs on the island means I could never be able to afford a house if I stayed here."
"Rents are too high as food and electricity are so expensive, unable to balance small income especially in single person household Can't afford to live independently."
"I feel it is very difficult to move out of your parents house here, the houses are unaffordable, there is little private rent properties and you could be waiting over a year to get a social housing house that may be in an area far away from town. This means a lot of people my age have ended up moving away."
"The lack of affordable housing for locals is appalling. As someone who has worked full time on a salary for a number of years it seems almost impossible that I will ever be able to move out and live independently. People moving to the area often are able to outbid locals looking to stay and work in their own communities. This needs to change or we will ultimately lose our language and culture much faster than we already are."
"Too many 2nd homes and air b&bs. Pushing young families to move away. A problem that will be immense in the coming years with an aging population. Houses for sale here are being bought by people from away with more money. This is driving the prices of houses too high for islanders to be able to afford, especially young islanders."
"Takes a long time to get a HHP house on the island, private rent is so expensive now so isn't really an option, buying a house the prices are going way to high! HHP don't care about their tenants and house quality is poor."
"Private rent is too expensive and while HHP is affordable, the standards of these houses leave a lot to be desired (e.g. mould causing respiratory issues)."

Appendix III - Average House Prices



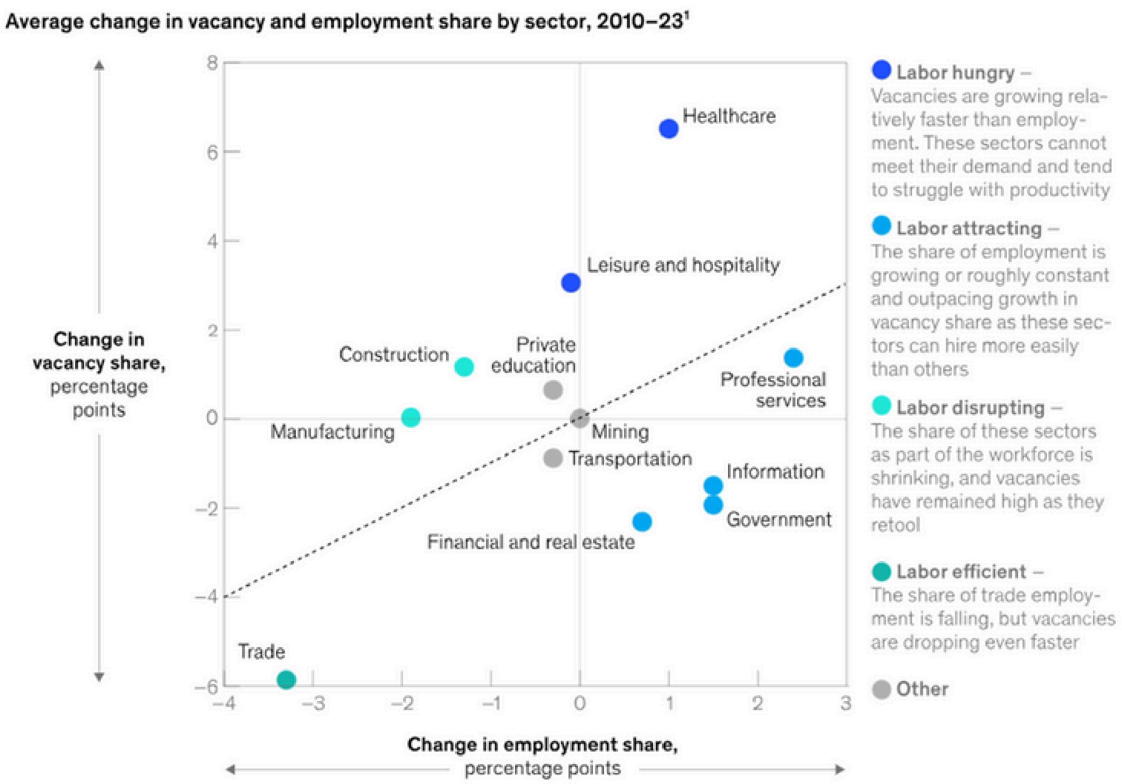
Source : National Registers For Scotland

Appendix IV - Employment Trends



Analysis of future employment trends, highlighting sectors where vacancies have grown more significantly since 2010.

Source : McKinsey Global Institute



Appendix V - Household Survey Questions

1. Where do you live ?
2. What is your postcode ?
3. Is this your main home ?
4. How many years have you lived here ?
5. Does your household own or rent this home ?
6. How many bedrooms are in your home ?
7. How many people in your household are aged as follows ?
8. Does your home currently meet the needs of all your household members ?
9. Do you anticipate that your home will meet the needs of all your household members in 5 years' time ?
10. Are improvements or adaptions required to allow you or anyone in your household to continue living in your home ?
11. Does anyone in your household expect to move away from/move into the Galson Estate area (Upper Barvas to Port of Ness) ?
12. Does your household as a whole, or anyone in your current household, expect to need to move to somewhere else in the Galson Estate within the next 5 years ?
13. If you or your household plan to move, how many bedrooms would be needed ?
14. How would you describe this household ?
15. When would the household expect to need separate accommodation ?
16. Please give the reasons why this household's current home does not meet the household's need.
17. Does this household have a housing need which requires adaptations or amenities ?
18. Please indicate the annual household income before tax. THIS INFORMATION WILL BE TREATED IN STRICT CONFIDENCE. This information will help gauge what kind of housing will be affordable.
19. Does the household claim the housing element of Universal Credit ?
20. How much per week is the household currently paying in either rent, mortgage or contributions to another household ?
21. Is this affordable for the household ?
22. If not, what would be affordable for the household ?
23. How much would the household be able to borrow if buying a property ? (It is normal to consider three times the household's gross annual income for mortgage purposes plus any savings and equity the household may have in the property).
24. Which of the following options would best suit the household ? Please choose which options are acceptable short-term solutions and which are longer term desirable aspirations. Shared Equity Home: A low-cost home ownership option which enables the purchaser to purchase between 60% and 80% of the market value of the property. The developer owns the remaining share. Rent to Buy: Is a low-cost home ownership option where the purchaser can rent a home for a set period of time, usually 5 years. The purchaser can purchase at the end of the rental period at a discount which equates to a 10% deposit. Mid-Market Rent: Properties that are available at a rent that is more than an affordable rent but less than a private rent from a private landlord. An Accessible Home: Usually a bungalow which has adaptations to help the residents move about the home. The home may have a slightly larger footprint so that a wheelchair can move around the home freely and there may be handrails and an accessible shower.

Appendix V - Household Survey Questions (cont'd)

25. If you responded to Question 24, please select the areas you would consider living in.
26. Is the household on the Hebridean Housing Partnership or Housing Trust (Kirk Care) waiting list ?
27. What are the main reasons for needing a new home ?
28. Please select the main reason(s) that prevent the household from moving ?
29. What have you tried so far to find alternative housing and what has your experience been ?
30. If you cannot find suitable housing to move to that meets the needs of your household, what will you do ?
31. Has your household ever experienced homelessness ?
32. Has your household ever been recognised in the past by the local authority as being homeless ?
33. Is there anything you would like to share with us about this experience ?
34. Would you support the development of new affordable housing within the Galson Estate area (of a reasonable quality that is affordable to people on low incomes) ?
35. Do you think there is enough suitable housing in the Galson Estate area generally ?
36. If you personally know of people unable to access affordable housing, could you say something about their circumstances ? (Please also encourage them to complete the survey).
37. For each of the following statements, please indicate to what extent you agree or disagree.
38. If there is to be new housing in your community, what tenure of housing do you think should be prioritised? Please choose as many options as required. Shared Equity Home: A low cost home ownership option which enables the purchaser to purchase between 60% and 80% of the market value of the property. The developer owns the remaining share. Rent to Buy: Is a low cost home ownership option where the purchaser can rent a home for a set period of time, usually 5 years. The purchaser can purchase at the end of the rental period at a discount which equates to a 10% deposit. Mid-Market Rent: Properties that are available at a rent that is more than an affordable rent but less than a private rent from a private landlord. An Accessible Home: Usually a bungalow which has adaptations to help the residents move about the home. The home may have a slightly larger footprint so that a wheelchair can move around the home freely and there may be handrails and an accessible shower.
39. What do you think would encourage more families with young children to remain in, or come to live in, the Galson Estate area ?
40. Apart from you or anyone currently in your household, do you know anyone who is not currently residing in the Galson Estate area who would like to set up home there ? Please encourage them to complete a survey as well so that their needs can be included in future planning for housing - you could forward the survey link or ask them to contact Urras Oighreachd Ghabhsainn.
41. If you didn't respond to Section 2, please take a moment share any housing experiences you have had in the Galson Estate area if you wish.

Appendix VI - Employer Survey Questions

1. Name of business or organisation.
2. Location of main office or site.
3. Address of office or site in Galson Estate area.
4. Number of employees in all areas.
5. Number of employees in Galson Estate area.
6. Which of the following best describes the sector the business/organisation operates in ?
7. What best describes the legal status of the business/organisation ?
8. What proportion of your activity is based in the Galson Estate/North Lewis area ?
9. Which of the following staffing categories does your organisation currently employ in North Lewis ?
10. How do staff travel to your site in North Lewis ?
11. Does your business/organisation provide any of your staff with accommodation in North Lewis or other locations ?
12. Does your business/organisation provide transport to connect employees to their place of work in North Lewis from their accommodation ?
13. Does your business/organisation provide temporary accommodation for seasonal or transient staff in North Lewis ?
14. Does your business/organisation do any of the following or take other steps to support your staff in relation to their accommodation ?
15. How many posts, if any, has your business/organisation sought to recruit during each of the last three years in North Lewis ? (Includes both replacing staff who have left and seeking to fill new posts, include both full time and part time posts and permanent and temporary positions).
16. Have any of these members of staff left the company ?
17. During the last three years have you on any occasion offered a job in North Lewis to an individual who has decided NOT to take the role ? If Yes, do you know why ?
18. Approximately how many posts will you need to fill in total in the next 12 months in North Lewis ?
19. How many of these posts will be new roles (i.e. not replacing existing staff members) ?
20. To what extent, if any, has/does your business/organisation experience problems recruiting staff or retaining existing staff in North Lewis during the last 2 years ?
21. If unresolved, are difficulties recruiting or retaining staff due to a lack of housing/accommodation likely to impact upon your plans to invest in your business/organisation in North Lewis ?
22. To what extent if any, do you feel that a shortage of housing/accommodation that staff can access to buy or rent has impacted on your business/organisation’s efforts to recruit staff in North Lewis ?
23. In general, what factors are contributing to recruitment and retention problems ?
24. Looking to the future, in your opinion, which tenures of accommodation/housing are most needed to help reduce the difficulties your business/organisation is facing in recruiting and retaining staff ?
25. Which sizes of accommodation/ housing are most needed to help reduce the difficulties your business/organisation is facing for recruiting and retaining staff ?

Appendix VI - Employer Survey Questions (cont'd)

26. Do you believe that your business/role falls under the category of key workers ?
27. Is there any other information that you would like to share with us about housing issues ?

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GALSON ESTATE TRUST

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