

Photograph: WILLIE URQUHART



The need for affordable housing in crofting communities has grown more pressing

Why the croft house grant scheme matters

CALUM MACLEOD focus



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CALUM MACLEOD draws on his own family history to help illustrate the value of crofter housing to communities across the Gaidhealtachd...

THE PHOTOGRAPH of my late father, Norman John Macleod, was taken in the 1950s. It shows him in Ardvie, the village in the Bays of Harris where he was born in 1926.

His parents were unmarried, a complicating factor in a Free Presbyterian childhood that led to him being brought up by his Aunt Kate on the croft of which she was the tenant and where he is pictured. Insofar as he belonged to anyone, my father belonged to her; a proxy filial bond cemented to the extent that everyone in the village knew him as 'Tormod Ceit' (Kate's Norman). Behind him stands a tangible symbol of their shared existence: the croft house he built with help from a neighbouring tradesman and stone hauled from the seemingly endless supply in the quarry under Roineabhal's shadow less than a mile away.

Harold Macmillan's claim in 1957 that most of Britain had never had it so good was probably true in my father and great aunt's case. With two bedrooms, scullery, bathroom, living room and a spare room downstairs, their new home was positively palatial compared to the cramped and crumbling surroundings of their previous abode. Kate and Norman would have been living there still but for the Secretary of State for Scotland stumping up a loan of £1,150 under the terms of the Small Landholders (Scotland) Acts 1886 to 1931 to finance construction of their new house. Good times indeed.

The bond in favour of the Secretary of State that bears my great aunt's neatly-inscribed signature formalised a commitment that she did not enter into lightly. A debt of £1,150 would have been daunting and entirely unfamiliar terrain for both her and my father; repayment of which depended exclusively on his itinerant employment prospects on the mainland. He earned his pay from a succession of temporary jobs that included driving dumper trucks with alarmingly malfunctioning brakes on Highland hydro-electric schemes; hauling drowning road bridge construction workers from the freezing River Tay into the safety of his lifeboat; and experiencing the pungent charms of working in a linoleum factory in Kirkcaldy. His income was supplemented by whatever money he scraped together from fishing when back home in Harris.

The debt — pegged at an interest rate of "three and one-eighth per centum per annum" — stretched into the far-distant, scarcely-imaginable 21st century, with the final repayment due in 2002.

As it turned out, my father cleared the loan by 1995. Ten years before that, at the age of 59, he came home to the croft inherited from his long-dead aunt, having lived in Skye for 20 years. He returned as a widower with two teenage sons in tow a month after my mother's death.

The house built decades earlier on the strength of a bond running deeper than money provided a home for my brother and me when otherwise we might conceivably have had none. It's where we made a new beginning and where my father remained until almost the end of his life.

Thankfully the young man in the photograph has no inkling of these life-changing events still to come. Nor does he appear remotely burdened by the newly-acquired financial responsibility he now shoulders. If anything, my father exudes a quiet self-confidence as his gaze travels the length of the croft towards a future to be faced with optimism, secure in his status as a home-owning crofter.

FAST FORWARD to the present and any such optimism might seem like a fading memory for the Western Isles' most fragile crofting communities — the Bays of Harris

included — which have experienced simultaneously declining and ageing populations for decades.

Crofting may have helped slow the trajectories of these debilitating population trends but it hasn't been able to reverse them. Nor should it be expected to do so in isolation, given that these trends are intertwined with deeply-ingrained socio-economic challenges of limited employment opportunities, variable public services provision, higher-than-average living costs and a lack of affordable housing in the islands.

The need for affordable housing in crofting communities has undoubtedly grown more pressing since my father and his aunt availed themselves of the Secretary of State's largesse all those years ago. Crucially, however, direct government support for meeting that housing need has withered as successive administrations have done a convincing job of demonstrating just how low crofting sits in the policy pecking-order in Edinburgh.

Some responsibility for that decline lies with the Labour-Liberal Democrat coalition government that in 2004 removed the loan element from the Croft Building Grant and Loan Scheme that had been in place since 1986. The rebranded Croft House Grant Scheme was supposed to maintain population in disadvantaged areas of the Highlands and Islands by providing financial assistance for building and improving croft houses at intervention rates of £22,000, £17,000 and £11,500 based on geographical targeting (the same rates as applied by the predecessor scheme).

The decision to remove the loan element from the Croft House Grant Scheme was a fundamentally-regressive step. It cut off a vital source of finance for crofters who have found it increasingly difficult to access mortgages from mainstream lenders for house improvements and near impossible to access funding for self-build housing. The revamped scheme's real monetary value has also shrunk over time as its intervention rates have remained static since 1986 while construction costs —



significantly higher in the Western Isles than elsewhere — have continued to rise.

The Scottish Crofting Federation has estimated that the level of support via the scheme has declined from 82 per cent of total build cost in 1986 to 14 per cent of that total cost in 2008 — a decline that is likely to have continued in the intervening period. Little wonder therefore that in its 2009 report on rural housing the Scottish Parliament's Rural Affairs and Environment Committee recommended that the SNP Government reinstate the scheme's loan element and increase grant rates in line with inflation.

The Government did neither of these things. However, it could easily do so after its current consultation on the Croft House Grant Scheme closes on 31st March. That will require some policy vision — a commodity in short supply, judging by the insipidly-managerial contents of the consultation document. Its key proposals are to replace the three current geographical priority areas with two new areas, island and non-island areas, and to increase the levels of assistance towards croft house construction for high- and standard-priority areas to a maximum of £28,000 and £23,000 respectively.

Additionally, the Government proposes to 'standardise' the assistance rates offered for croft house improvements to 40 per cent of the actual costs of improvements to a maximum of £28,000 in the proposed new island areas and £23,000 in the new non-island areas. This is because the Scottish Government apparently "considers that the costs of making improvements to housing is (sic) broadly similar irrespective of location". Significantly, there is no proposal to reintroduce the loan element removed from the scheme in 2004.

Those who neither comprehend nor care about the value of crofting to the Highlands and Islands will shrug their shoulders and assert that crofters should simply be grateful for the proposed increases in support, modest though they are. Certainly, some grant is better than no grant at all, even if awards continue to be at the discretion of government. But the proposed minuscule grant increases to assist croft house building and improvement, and especially the refusal to consider reinstating the long-missing loan element, demonstrate a poverty of policy ambition on the Scottish Government's part for a scheme that is supposed to attract and retain population through affordable croft housing of good quality. The lack of that provision remains a fundamental barrier to the sustainable development of crofting communities in the Western Isles and elsewhere.

The thin gruel of the SNP Government's proposals is in stark contrast to the substantial nature of its land reform agenda, which seeks to build a coherent policy vision where for far too long there has been none. In that context the Government's proposals to simplify the community and crofting community rights to buy and substantially increase funding for community land buyouts can all be filed under 'progressive'.

The idea that crofting communities might one day have the right to own their land would doubtless have seemed far-fetched to my father and his aunt in the Western Isles of the 1950s. The prospect of crofters in these same communities continuing to be denied the type of basic Government loan facilities that helped my father and his aunt build a home seems equally implausible now. That's because a considerably better-resourced Croft House Grant Scheme, expanded to incorporate a loan element, would demonstrate genuinely joined-up policy action by the Scottish Government to help properly reconnect crofting to the broader land reform agenda it seems keen to promote.

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