

## BRIAN WILSON

writes



Calum MacLeod's important article last week highlighted the decline of the Crofter Housing Grant and Loan Scheme to its present sorry pass which renders it useless for most potential applicants and inaccessible for many of those who are left.

Every form of housebuilding is subsidised, one way or another, and it used be said that the Crofter scheme was the one that gave the taxpayer his or her best bang for the buck. The fact that crofters' own labour could be taken into account made it the success that it was, transforming housing conditions in the Crofting Counties over a 50-year period.

But this is no anachronism that has outlived its usefulness and can now be dispensed with. Housebuilding costs in peripheral areas are beyond the reach of most young people who might want to stay in these places. Additionally, there is a massive need for housing stock to be upgraded. Many of the houses built in the period which Calum described, having served a great social purpose, are now in urgent need of replacement.

Whisper it, but the major reason for the record levels of fuel poverty in the Western Isles (and other similar areas) is not the 2p surcharge imposed by SSE. It is that many traditional croft houses do not lend themselves to the forms of insulation that work for most of the homes, island and mainland, which have since been built to standards which are, in that respect at least, more rigorous.

So if the Crofter Housing Grant and Loan Scheme provided such excellent value with outstanding social benefits, why would anyone want to get rid of it? I cannot provide the definitive answer. But I do believe that it has long come under the Edinburgh definition of "too much cost", almost certainly a euphemism for "too much trouble". And underlying that response is the pervasive resentment of crofting's "special treatment".

There is nothing new about this. For as long as the **Free Press** has been published, Crofting Counties MPs at Westminster were raising the need for the maximum payments under the scheme to be set at more realistic levels. It just about held together as a credible option into the 1990s but since then, the erosion has been so dramatic as to ensure that only penny-numbers of crofters can benefit from it.

In cash terms, the grant levels have remained static for 30 years. If the maximum intervention rate of £22,000 a year had increased in line with inflation, it would now be set at £65,000. In contrast, the current proposal is to put a cap of £28,000 on grant in island areas and £23,000 in non-island areas. There is, in other words, no intention to come within a mile of restoring the historic value of the scheme. Nor is there any rational explanation offered for this parsimony.

As Calum MacLeod rightly pointed out, another blow was struck to the scheme in 2004 when the previous Scottish Executive

removed the loan element altogether. If I recall rightly, the argument used was that since most croft house sites had been separated from the tenancy under the 1976 Act, it should be possible for crofters to borrow in the normal markets, which they had been unable to do when the house sites formed part of the tenanted land.

This, of course, turned out to be a complete and utter fallacy. The banks and building societies are not exactly falling over themselves to lend on croft houses, many of them in places where building costs are high and future values, at best, uncertain. The experience of the past decade has confirmed that, for anyone who actually wants the scheme to function, abolition of the loan element was a huge mistake.

There is not much time left to avoid the next, and probably fatal, blow. The consultation on the £23/28,000 proposal ends in two weeks' time. Voices need to be heard. But the most effective lobby would be if every MSP representing a Crofting Counties constituency was to sign a letter supporting both the restoration of the scheme's value and also acknowledging that a loan element is also required.

For this is a good example of how issues of real importance to the circulation area of this newspaper, which are esoteric to the rest of the world, are being lost in the current political polarisation. Those of us who have argued in favour of the Crofter Housing Grant and Loan Scheme have done so over the decades regardless of which party was in power. And the corner has been fought, at various points, by politicians of all parties who belong to the small band who actually care about these things.

It does seem ironic that it was easier to win these arguments pre-Holyrood than it is now – and that is less a comment on who is in office at any particular time, as the failure of MSPs to unite on issues where there should be common, West Highland cause. There aren't many of them and the real dividing lines should not be between political parties but rather "the crofting – or peripheral – interest" versus the entrenched hostility of the Edinburgh civil service no matter who is in power.

Incidentally, anyone who thinks that either I or the **Free Press** has failed to make exactly these arguments regardless of who was in government at the time knows nothing about the record of either. But the absolute certainty is that the more rigid the party lines, the more difficult it becomes to get sensible solutions to issues which demand a West Highland or Crofting Counties consensus.

No matter who is in power, it is essential to have Ministers who will challenge the way in which these issues are presented to them by civil servants. I have fought these battles internally and externally, won some and lost some. And I still see exactly the same hands at work behind the scenes. The question is whether anyone is committed to challenging them.

Because there is so little willingness to put these specifically local issues before blind party allegiance, the result is that even the most indefensible actions are defended, usually through silence. The financial implications of restoring a proper Crofter Housing Grant and Loan Scheme are absolutely marginal.

If every Crofting Counties MSP just said so, something of fundamental importance to peripheral communities would be achieved without the slightest impact on the bigger world of party politics and political advantage. Or is Scotland now so small and divided that the making of common cause for even such strictly limited and essentially apolitical ends is now unattainable?