

STRATHFILLAN HOUSING DELIVERY PLAN.

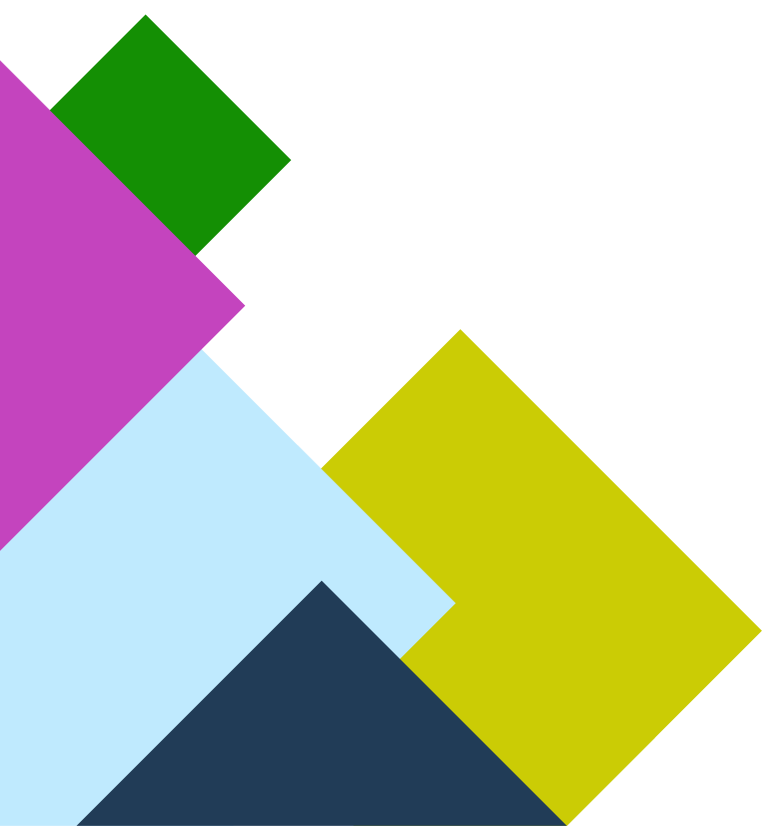
LOCH
LOMOND
& THE TROSSACHS
NATIONAL PARK



M|C Macdonald & Cameron



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Executive Summary.

This Delivery Plan provides a delivery-focused framework to guide public, private and community partners in bringing forward the right homes in the right places, coordinated with infrastructure and environmental commitments. It covers the Strathfillan Community Council area including Crianlarich, Tyndrum, and Killin, and reflects their functional ties (healthcare, employment, services, and travel patterns).

Macdonald & Cameron Ltd has been commissioned by Loch Lomond and the Trossachs National Park Authority (LLTNPA), in January 2026 to prepare this Housing Delivery Plan for the Strathfillan area. It sets out a practical route to deliver affordable, sustainable, and locally appropriate homes across Crianlarich, Tyndrum and Killin over the short, medium and long term. It is informed by the Strathfillan Community Place Plan (2021–2031), and subsequent consultation with community stakeholders and statutory bodies. It includes an assessment of previously identified potential development sites and, through consultation with landowners, we have sought to identify additional sites which may help to inform the development of LLTNPA's next iteration of the Local Development & Land Use Plan (LD&LUP). The plan proposes settlement-specific actions for mixed tenure housing provision including affordable rent, Low-Cost Home Ownership, self-build, key-worker, and essential worker homes which will meet the future needs of the communities, and a phased delivery programme tied to infrastructure and funding opportunities.

Policy and Strategic Context.

Affordable Housing Delivery in the National Park is driven by three main key policy areas.

At a national level, the National Planning Framework 4(NPF4) is the Scotland-wide planning policy which is now embedded in the LLTNPA statutory development plan.

The LLTNPA Local Development Plan (LDP) sets out the Park Authority's detailed planning policies and site allocations (LDP 2017- 2021 remains in force until the new LD&LUP is adopted).

The Call for Sites and Ideas for the next iteration of the plan is currently being promoted. There are also supplementary guidance and initiatives which include developer contributions, rural development frameworks and targeted interventions on second home, short term lets and local needs.

NPF4 was adopted in 2023 and sets national requirements for creating livable, affordable places with sufficient housing supply. There are clearly additional requirements, but this is the most relevant to this Housing Delivery Plan. The current LDP sets a target of 75 new homes per year to address population decline and has allocated housing sites across villages and towns in the Park. Importantly, it encourages the development of affordable homes and discourages the dominance of second homes. It also sets out requirements for developments to contribute affordable homes or make financial contributions where on-site provision is not feasible.

Going forward, strategic policy direction is set out in the 2024-2029 Partnership Plan, which proposes a variety of interventions to the housing market to address the emerging issues of the decreasing and

ageing population. Therefore, it is proposed that all new homes should be prioritised for permanent residents; there should be the establishment of short-term let-controlled areas, and it seeks to deliver at least 30 affordable homes per year for local residents.

The LLTNP actively supports delivery of Affordable Housing through a range of interventions:

- Identifying local housing need, collaborating directly with communities to prepare local place plans.
- Working with housing associations and local authorities to influence development of Strategic Housing Investment Plans.
- Addressing second homes and short-term lets to free up housing for locals.
- Encouraging developments that are suitable for small households where evidence shows that is the greatest demand.

Local Profile and Evidence of Need.

Tyndrum

Tyndrum is a small, but strategically significant, village on the northwestern boundary of LLTNP. At the 2011 Census it had a population of 167. It functions as a major transport and hiking hub. The main A82 trunk road to Fort William passes through it and the A85 splits towards Oban just north of the village. The West Highland Way runs through the village and brings tens of thousands of walkers every year. The West Highland Line splits at Crianlarich and so there are two railway stations in Tyndrum. Employment is mainly tourism related with a range of campsites, cafes, hotels and B&B's providing services for mainly passing visitors. Cononish Gold Mine, Scotland's only commercial gold mine is a large employer with around 80 employees.

Crianlarich

Crianlarich is a small village located at the junction of Glen Falloch and Glen Strathfillan, around 6–8 miles north of the head of Loch Lomond. At the 2011 Census it had a population of 185. Despite its size, it plays a disproportionately large role as a transport hub due to its location at a major crossroads of Scotland's north-south and east-west routes. It sits at the junction of the A82 (Glasgow -Fort William) and A85 (Perth- Oban). The West Highland Railway splits at Crianlarich with one route going on to Fort William and one to Oban. It also sits adjacent to the West Highland Way and in addition to its tourism industry it functions as a service centre for forestry and farming. There is a local Police Station and Primary School.

Killin

Killin is a historic conservation village located at the western end of Loch Tay in Breadalbane. It sits at the confluence of the River Dochart and River Lochay. Its location means that the village is quite constrained from a development point of view. It is the largest of the Strathfillan villages with reported 739 residents in the 2022 census. It has an ageing demographic with 28% of residents aged over 65. Tourism is a primary driver in the local economy with many opportunities for outdoor activities. Consequently, hospitality and outdoor recreation are the main employers. One of the Community Priorities identified in the Local Place Plan is to address housing needs and affordability.



Stirling Council has a statutory duty to produce a Housing Need and Demand Assessment (HNDA) which must follow guidelines set by the Centre for Housing Market Analysis and must meet a requirement to be ‘robust and credible’. This document is key to shaping the Local Housing Strategy (LHS) which in turn provides the basis for government investment in housing in the area. The research for Stirling Council's draft HNDA 2025-2044 looked at need and demand at the sub-market area of the National Park area rather than Strathfillan, but at this level, analysis indicates a need for more housing across all tenures.

The central estimate from the draft HNDA provides a need for the following homes in the National Park HMA:

National Park HMA	2025-29	2030-34	2035-39	2040-44	Total 2025-44		
					Total	Annual	% share
Buyers	35	25	20	15	95	5	22%
Market rent	30	25	20	15	90	5	20%
Below market rent	25	20	15	15	75	4	17%
Social rent	130	20	15	15	180	9	41%
Total	220	90	70	60	440	22	100%

Table I

Based on local knowledge and anecdotal evidence from community consultation events it is likely that, within and beyond the tenures identified above, there is a specific need for worker accommodation in the Strathfillan area.

Feedback from communities in Strathfillan during drop-in engagement sessions held in July/August 2025 regarding the Council's LHS provided anecdotal evidence that the lack of affordable housing has a particular impact on younger people who can't find affordable local housing (or employment) and as such have to move away to find housing. This was also confirmed as an issue during the stakeholder conversations held this year.

Council and Registered Social Landlord (RSL) housing registers also can be used as an indication of housing need. There are a number of reasons why these figures need to be treated with caution. As the Council and RSLs operating in the area have separate waiting lists there is a degree of duplication as applicants can apply to all the landlords individually. Low turnover of the limited social housing in the villages also deters people from registering for a home. Applicants can apply for houses in multiple locations therefore, again there is the possibility of double counting.

Stirling Council's demand figures currently for Crianlarich, Killin and Tyndrum across homeless and waiting/transfer lists are shown in Table 2, with the numbers representing the total number of applicants on the waiting lists for each village for each size of property.

Stirling Council	Tyndrum	Killin	Crianlarich
1-Bed	25	47	29
2-Bed	15	24	14
3-Bed	12	22	12
4+ Bed	11	16	11

Table 2

Rural Stirling Housing Association holds a separate waiting list which shows demand broken down in Table 3 below. There are substantially more applicants registered on the RSHA list than on the Council list. The information is taken from the housing register where applicants are requested to indicate their first preference for the location, they wish to be housed. Not all applicants provide this information and consequently there may well be an element of double counting in the numbers. Also, these figures include people who are already tenants of the Housing Association but wish to transfer to another property.

Waiting list figures are only useful as an indicator of need as there will be people in housing need who do not register applications for a tenancy as the turnover of the limited number of existing properties is very slow, so the perception is that there is little to be gained from joining the list.

RSHA	Tyndrum	Killin	Crianlarich
1-bed	54	75	49
2-bed	29	46	22
3-bed	17	36	20
4+-bed	4	6	3

Table 3

The highest number of applicants on both lists is for 1 - bed properties in each of the villages. Killin shows the highest demand for 3 bed properties. The relatively high demand for smaller property types could be a result of the ageing population of the villages, or a result of the number of single people and couples that are active in the economy in the area that seek security of tenure in affordable housing whilst their current housing could be tied to their occupation, in accommodation such as housing of multiple occupancy (HMOs).

The HNDA highlights the fact that HMOs have increased at a slower rate since Stirling Council introduced an Overprovision Policy in 2015. The rate of registrations for Stirling area as a whole was 1.7% between 2016 and 2024. HMOs currently account for 1.8% of Stirling dwellings, which is **three times the national average**.

A major factor influencing the LLTNP housing market area is the high number of short-term lets with the National Park recording 825 short-term let licenses per 10,000 dwellings, which is more than **four times the rate across Stirling** as a whole.

Stakeholder Consultation.

Additional consultation with stakeholders has been conducted to gather evidence on views held by local businesses, public bodies and individuals. Of the 40+ stakeholders contacted, around 50% were willing to participate.

The outcome of the consultation exercise is summarised below, and it identifies common themes around housing needs, barriers and opportunities in the Strathfillan area.

In terms of overall housing need, there is a significant shortage of housing across all tenures and there is particular emphasis on the high need for affordable and social housing. There are extremely limited opportunities for private rent and consequently there is anecdotal evidence of younger people leaving the area due to the lack of options.

The provision of all forms of affordable housing were supported: social rent, mid-market rent, low-cost home ownership, affordable private rented housing and worker accommodation. Some concerns were expressed about social rent allocation policies which enable allocations to vulnerable tenants who cannot access appropriate support, and those who have no connection with the villages.

Affordability

The majority of consultees highlighted the lack of housing options for people on low wages. Anecdotally, one consequence of this is that low income levels is negatively affecting the short term let market as it is difficult to recruit staff to manage, clean and maintain holiday rental properties. This suggests that the short term let industry not only limits the availability of existing houses available for permanent residences, it also relies upon permanent residences for staff to operate them.

The anecdotal evidence from respondents is borne out by the research conducted by Stirling Council to inform the HNDA. The tables and examples below highlight information contained in the HNDA and provide income data which indeed supports the anecdotal evidence. HNDA data shows that at a local level, incomes are generally higher in the National Park HMA with the median income £49,256 and the lower quartile income £28,012 – both above the Stirling Core HMA levels but below the Stirling Rural Villages HMA levels. Strathfillan is within the National Park HMA with Killin bordering the Stirling Rural Villages HMA.

The full income distribution across the Stirling Council area and submarket areas is shown in Table 4 below:

	Stirling LA area	Stirling Core HMA	Stirling Rural HMA	National Park HMA
Lower quartile income	£25,482	£23,968	£32,382	£28,012
Median income	£45,855	£43,191	£55,638	£49,256
Under £20,000	17%	19%	11%	14%
£20,000 to £29,999	14%	15%	11%	13%
£30,000 to £39,999	12%	13%	11%	12%
£40,000 to £49,999	11%	11%	11%	11%
£50,000 to £74,999	20%	19%	22%	21%
£75,000 or more	25%	23%	34%	28%

Table 4



There is limited information on private rents in Strathfillan (and the Stirling area), with the most reliable evidence being across the Broad Rental Market Area (BRMA) of Forth Valley. This information is set out below, but it's worth noting that Stirling is generally the most expensive area of the BRMA and private rents are likely to be more unaffordable than analysis at BRMA level indicates. In terms of rental affordability, available data suggests that 30% of Stirling households cannot afford the average private rent across the area (based on not being required to spend more than 30% of their income).

Data Zone_Code	Data Zone_Name	Data Zone_Description	Total Households	Mean Income	Median Income	Mode Income	Lower Quartile
S01013120	Highland - 04	Killin	494	£54,094	£46,833	£22,500	£27,433
S01013121	Highland - 05	Crianlarich, Tyndrum & Inverarnan	150	£52,542	£43,845	£22,500	£24,529

Table 5



Conclusions from the Stakeholder Consultation .

The question set asked of the interviewees included:

What housing need do you think there is in the Strathfillan area, and what impact do you think the lack of affordable housing has on the area?

What type of housing tenure do you think is needed in the Strathfillan area? PRS, Social Rent, Market Housing, Worker Accommodation

What size and type of housing do you think is needed?

Is there a need for accessible housing?

How affordable is housing in the area for people on the average local wage?

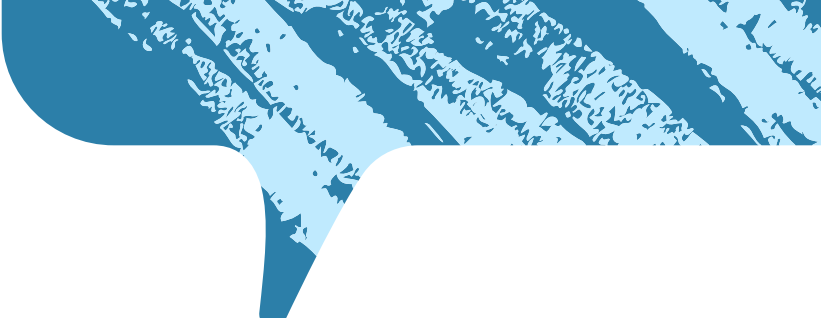
What prevents people from accessing housing in this area?

Do you know of any land, vacant/derelict sites of buildings that have the potential to be used for housing?

Would you be interested in participating in a community workshop to discuss housing needs and any potential solutions?

A number of barriers were identified to people accessing housing and creating a sustainable community. Feedback from the consultation interviews identified many consistent themes including:

- There is a scarcity of available properties across all tenures.
- Properties are not affordable on local wages. The economy is dominated by tourism and there is a lack of employment diversity.
- Short term let growth is causing the loss of long-term rentals.
- There is high demand from retirees and relocators which pushes up prices.
- Social housing has long waiting times as there is slow turnover of the limited housing stock.
- Public transport services are extremely limited, particularly in Killin, and this is a disincentive for people to move to the area.
- Population decline is affecting the schools and the Crianlarich nursery is now closed.
- There is a lack of people to fill volunteering roles.
- There is a shortage of local workforce.
- Seasonal businesses suffer from staff shortages due to the lack of housing.
- Each of the communities demonstrated a strong desire to support the planned workshops to discuss the Delivery Plan and there is a willingness to work with statutory bodies to address these issues.



What size of properties are needed?

There was strong demand for 1–3-bedroom properties. The views supported, predominantly 1-2 bedrooms and worker housing for Tyndrum and Crianlarich with Killin demonstrating a need for 2–3-bedroom family homes. One interviewee noted that restrictions in size when allocating social housing precludes people from becoming registered childminders as there are strict space requirements imposed by regulations. It is therefore suggested that a more flexible approach could be taken when considering the size of house a household requires.

Housing Development Delivery Plan.

An initial assessment has taken place to try and identify potential land that could offer the opportunity for the development of new build housing in the short and long term through the Strathfillan Area, focusing on Tyndrum, Crianlarich and Killin. A number of sites are highlighted in the report which could offer development opportunities whilst taking into consideration their proximity to existing services, infrastructure, topography of sites and SEPA Flood Risk Maps. All of the areas have the challenges of topography and flood risk due to their proximity within the Strathfillan Valley, which also creates competition for prime land between development, farming, tourism and transport. Details of each site is included in the Appendix.

Settlement	Site Location	Delivery Model	Term	Capacity	Action
Tyndrum	A82 opposite Green Welly Shop	RSL Affordable	Short	18 Units	Planning obtained and funding to be secured once contractor procured. Site start in 2026, completion in 2027.
Tyndrum	Mansefield	RSL Affordable	Long	10-16 Units	Engage with landowners (Scottish Government) to discuss area of land being made available for future housing.
Tyndrum	Caravan Park	Partnership Opportunity	Medium	TBC	Engage with landowner to discuss available land to the rear of the site being utilised for worker accommodation
Crianlarich	Willow Brae	Local Authority Affordable	Medium	4-6 Units	Engage with Stirling Council in terms of land ownership and any constraints
Crianlarich	Site Village Centre	Local Authority/RSL Affordable	Long	TBC	Engage with Stirling Council in terms of land ownership and any potential constraints plus any current Community use.
Crianlarich	Main Street	Worker Opportunity	Medium	TBC	Land adjacent to existing worker accommodation (for sale) could present an opportunity for an extension of this use.
Crianlarich	Site Adjacent to A82	RSL Affordable	Long	TBC	Detailed discussion with landowner to review site for development potential.
Killin	Builder's Yard	RSL Affordable	Medium	18 Units	RSHA to advance discussion with landowner to acquire the site subject to Stirling Council SHIP support.
Killin	Glebe	RSL Affordable	Long	8-10 units	Engage with Church of Scotland to discuss potential for site development and ensure site is included in LDP call for sites 2026

Table 6

Funding and Tenure Options.

New build affordable housing is primary funded by the Scottish Government's Affordable Housing Supply Programme grants, administered by the More Homes Division. Funding for projects within the Strathfillan area is allocated via Stirling Council's Strategic Housing Investment Plan (SHIP), which is a 5-year investment plan which is updated annually and agreed between Stirling Council, the Scottish Government, and the local housing providers such as Stirling Council and Rural Stirling Housing Association.

The current 2026/26 to 2030/31 Stirling Council SHIP allows for investment in new build affordable housing in Tyndrum (RSHA) and Crianlarich (Stirling Council) whilst Killin is not allocated any development funding in the current 5-year plan.

Funding for acquisitions, whereby RSLs and local authorities purchase existing stock to then rent at an affordable rate, comes from a different allocation of funds (the Acquisition Programme) and Rural Key Workers Fund also administered by the Scottish Government and Stirling Council.

LLTNPA's intention to accommodate the delivery of 75 new build affordable homes within its LDP is mirrored in the SHIPs of the four local authorities that operate in the Park area.

Whilst traditional affordable housing for affordable rent relies upon the constrained budget of the Affordable Housing Supply Programme and Stirling's allocation within, there are other options for funding that are available to both RSLs, local authorities, and community groups to facilitate the delivery of new build affordable housing.

Mid-Market Rent

This is another tenure available in some instances to Local Authorities and RSLs however current legislation prevents RSLs operating such properties directly and as such subsidiaries are required to facilitate MMR developments. The primary benefit and opportunity associated with MMR is that it 'helps households on modest incomes, who have difficulty accessing social rented housing, buying their own home, or renting privately' It is not allocated on a 'needs' basis. MMR tenants must be employed with their gross yearly household income between £20-£40,000. These criteria can vary depending on the housing provider's policy.

Funding and Tenure Options (cont.) •

Low Cost Home Ownership schemes including New Supply Shared Equity (NSSE) housing involves RSLs or local authorities building new homes for sale on a shared equity basis.

The scheme is open to first-time buyers and priority access groups:

- people aged 60 and over
- social renters (people who rent from the council or a housing association)
- disabled people
- members of the armed forces
- veterans who have left the armed forces with the past two years
- widows, widower and other partners of service personnel for up to two years after their partner lost their life while serving.

The NSSE scheme is also available to people who have previously owned a home and have experienced a significant change in circumstances – for example, a marital breakdown.

Community Led Housing

Other options commonly available to community groups include the Scottish Land Fund and The Rural & Islands Housing Fund whilst other funding sources sometimes include project partners such as HIE and SSE.

Private Housing

Private housing for sale relies upon the interest of a private development partner that wishes to develop properties for sale and accept the risk of sales not being achieved. Given current construction prices and market conditions, combined with mortgage affordability challenges, the private market has shrunk and it isn't expected that speculative private house building would be viable in such a scale as to solve the housing need in the Strathfillan area, if any is to occur.

The total number of private new build starts in Scotland, according to the Scottish Government, was 17,466 in 2019-20, 15,331 in 2021-22 and 12,582 in 2024-25, representing a **28% decrease in annual stats over the past 5 years.**

At the time of writing there were no private properties for sale or rent advertised in Tyndrum and Crianlarich and only one affordable property (£230k) for sale in Killin.

Alternative Housing Development Options.

Whilst Affordable Rent and Low-Cost Home Ownership is constrained by Government budgets and the allocation of funds, and allocation criteria could be challenging for both, MMR involves additional complexities in governance for operators, and the Private housebuilding and Private rented sectors are limited, Strathfillan benefits from having active community and business interests with a vested interest in solving the housing challenge. All three villages have limited options available for new-build development sites but all also feature a predominance of ineffective stock. There may therefore be an opportunity for the business community to partner with a housing operator, such as an RSL, to invest in refurbishing existing buildings to accommodate workers. The model could involve a business purchasing an existing empty property and inviting an existing community group with relevant experience, or a RSL, to manage the tenancies on its behalf. This would allow businesses to concentrate on operating their business rather than being forced to act as landlords in addition to their primary business activity.

Delivery models could include:

- » Business purchases empty home and refurbishes for long term » worker accommodation – rents directly to staff
- » Business purchases empty home and leases property to community group which then provides tenancies to workers. Business gets income, community group gets income, workers get housed with some security and avoids their employer being their landlord
- » RSL purchases empty home and lets via subsidiary as MMR
- » Community group purchases empty home and lets as affordable rent with LLI or key worker allocation policy
- » Business works together with RSL – RSL leads development of a new build site, business takes houses and lets them to workers
- » Community group works together with RSL – as above but community led and less tied – available to all local workers. Community doesn't need development experience as RSL led and can lever in additional and separate funding streams – the Balmaha model