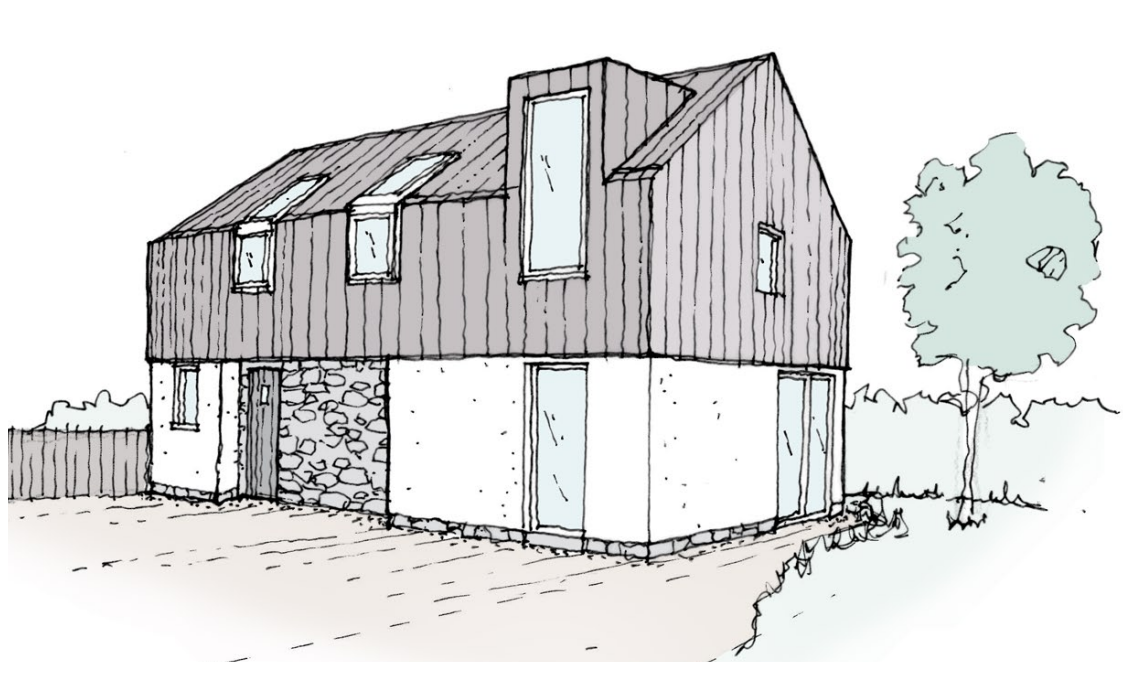




ARRAN

DEVELOPMENT TRUST
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Hall's Field

Benlister, Lamlash - Proposed Service Plots for Self-Build Accommodation

The information contained within this Marketing information document is for illustrative and general information purposes only and does not in any way constitute a legally binding contract.

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About The Arran Development Trust

The Arran Development Trust is a company limited by guarantee, a registered charity and a Rural Housing Body and was initiated in 2017 by a group of highly motivated island resident volunteers who identified a lack of affordable housing on the island affecting both economic growth and island depopulation. They resolved to seek and provide evidence with a variety of solutions suitable for a broad variety of potential current and new residents. To date, these solutions include the provision of affordable housing for rent and now 23 serviced self-build plots for those who aspire to build their own home in an idyllic location on the island of Arran.

The not for profit Arran Development Trust enjoys a growing island membership of over 420 people, all of whom joined in support of the ADT values and purpose to provide voluntary help, guidance, experience and high level skills. The Arran Development Trust is free to join and open to all on the island of Arran.

The Arran Development Trust can assist with every aspect of the self-build process if required and has the skills, knowledge and construction experience necessary to take your project through planning, building warrant and construction if required.

The ADT realise every self-build project is different and will be designed and costed accordingly. It may be you only require a foundation, or your project taken to Wind & Watertight stage or indeed a full turnkey build. Given our knowledge of construction on the island we stand ready and able to assist with your project to ensure its success.

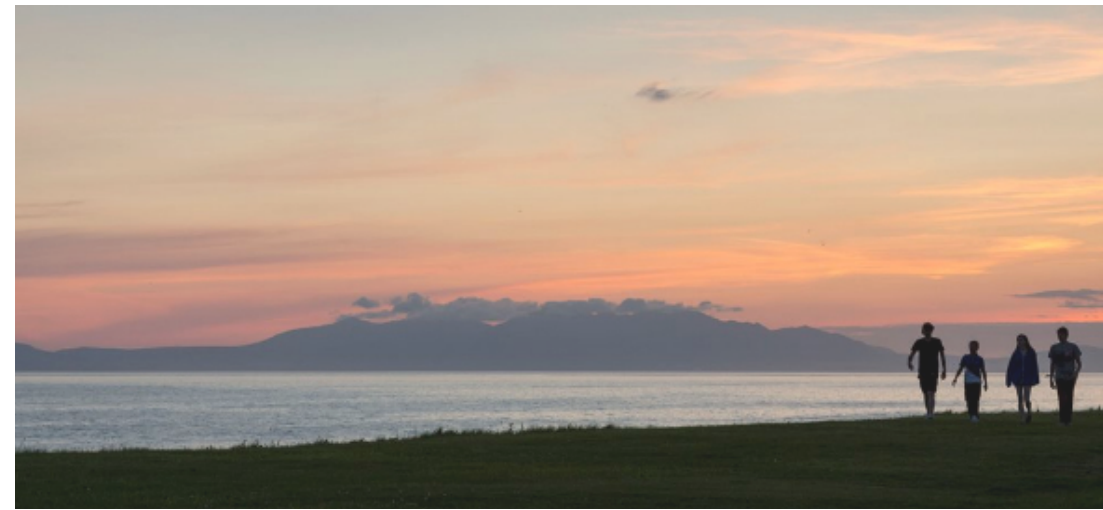
Should you wish to discuss any aspect of your project with the ADT please get in touch by email or telephone and we will be happy to help.

The Executive Team

Barry Mochan, Chief Executive Officer
Tom Jessop, Finance Director
Sheena Borthwick-Toomey, Operations Director

Contact Details

Website: www.discoverarran.co.uk
Enquiries: Sheena.borthwick.aeg@gmail.com
Telephone Number: 07711 223 209 (mobile)
Office Address: The Old Haybarn, Park Terrace,
Lamlash, Arran, KA27 8NB



General Plot Information

The Arran Development Trust is a Scottish Government registered Rural Housing Body (Registration Number 172) and is offering 23 x serviced self-build plots with outline planning permission for sale at discounted market valuation prices starting at £82,500 plus £1,000 to cover administration and marketing costs. The initial discount varies depending on individual plots from an average market valuation of £120,000 per plot. Services included are as follows:-mains water, drainage, electricity, BT connections to the plot/site boundary only.

A plot reserve deposit of £1,000 will be requested to secure your preferred plot and this reserve amount will be taken into account on completion of the legal sale. If the legal sale does not complete, the £1,000 deposit is non-refundable. On deposit of the reserve fee, potential purchasers will have 10 weeks to complete the legal transaction and 2 years to complete the construction of their new home (from the date of legal completion). This will ensure as far as possible that all plot construction work commences on completion of legal certification, lessening any disruption to neighbouring properties over an extended time period.

Each self-build plot will carry a Rural Housing Burden on the Title Deed; which means the plots and the new homes built on them can only ever be used as a principle residence and not as a holiday or second home, in perpetuity. The initial discount will gradually decrease over the next 10 years of plot ownership to a final discount of 10% which the ADT will always retain, under the right of pre-emption.

The Arran Development Trust, as a community membership and not-for-profit organisation want to ensure as far as possible that these discounted serviced plots are first offered to people who live and work on Arran. To allow us to do this, we need to ask a few questions and request supportive evidence which is not common practice in a housing transaction. We hope you understand our reasoning and feel able to support this process, as we believe it is in the best interests of the Arran community both short and long term, that these discounted plots are first offered to people who live and work on Arran with an urgent need for accommodation.

Introduction to Hall's Field Site

The site is situated at the north western edge of Lamlash, the biggest settlement in Arran, 4 miles south of Brodick and 5 miles north of Whiting Bay.

The site is presently accessed from a track along its southern boundary, which is a continuation of the adopted Benlister Road. A key part of our proposal is to upgrade this track to become an adopted road which would access the development site. The site which is primarily a vacant meadow at present is bounded to the north by sloping terrain with some trees and planting to the northern edge, to the west by fields and to the east by a narrow ditch watercourse. Shrubs and the line of the existing watercourse define the south boundary obscuring Benlister Road.



Site Map



North boundary



East boundary



South boundary



West boundary

Site Context



Local Facilities/Transport

Although the site lies at the edge of the town, it is within walking distance to key local facilities, with the local secondary school 200m away, bus stops 450m away, and convenience stores, cafes and bars and other amenities in the centre of Lamlash between 600m and 1 kilometre from the site. The nearest doctor's surgery is within 500m of the proposed development.

Access to the open countryside is also easily achievable from the site, with the land to the west immediately accessible from the lane.

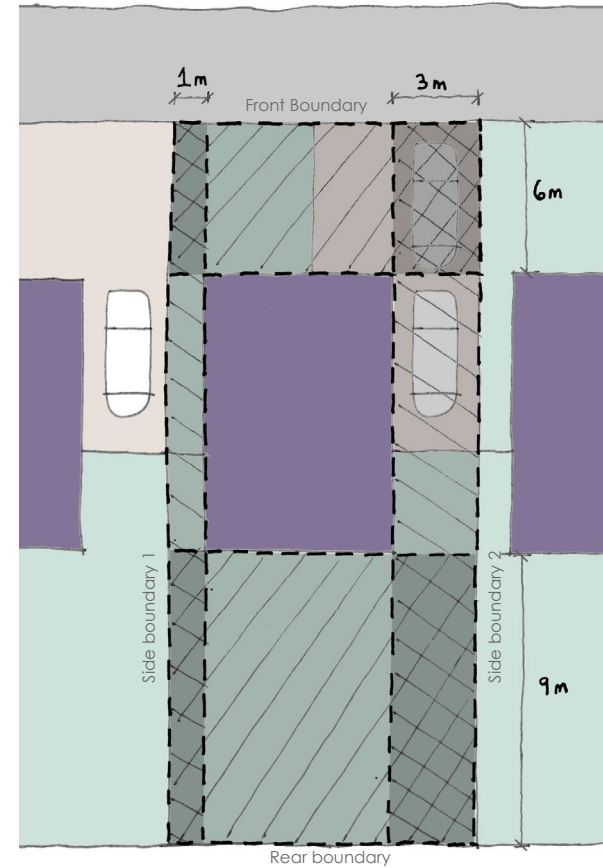
Key

- Industrial
- Licensed Premises
- Civic Buildings
- Commercial
- Education
- Medical Centre/ Coastguard
- Police Station
- Recreation
- Main Traffic Route (A841)
- Benlister Road
- The Site
- Bus Stop
- Adjacent Approved Development

Site Benefits & Plot Parameters



- The site presents some opportunities which can be summarised as follows:
- Entry to the site – The proposed layout shows the road upgraded to an adopted standard, with a new entrance to the site.
 - The site layout ensures that there is surveillance of the shared central space.
 - Good visual amenity to the west.
 - Southern light over the edge of gardens at the northern edge.



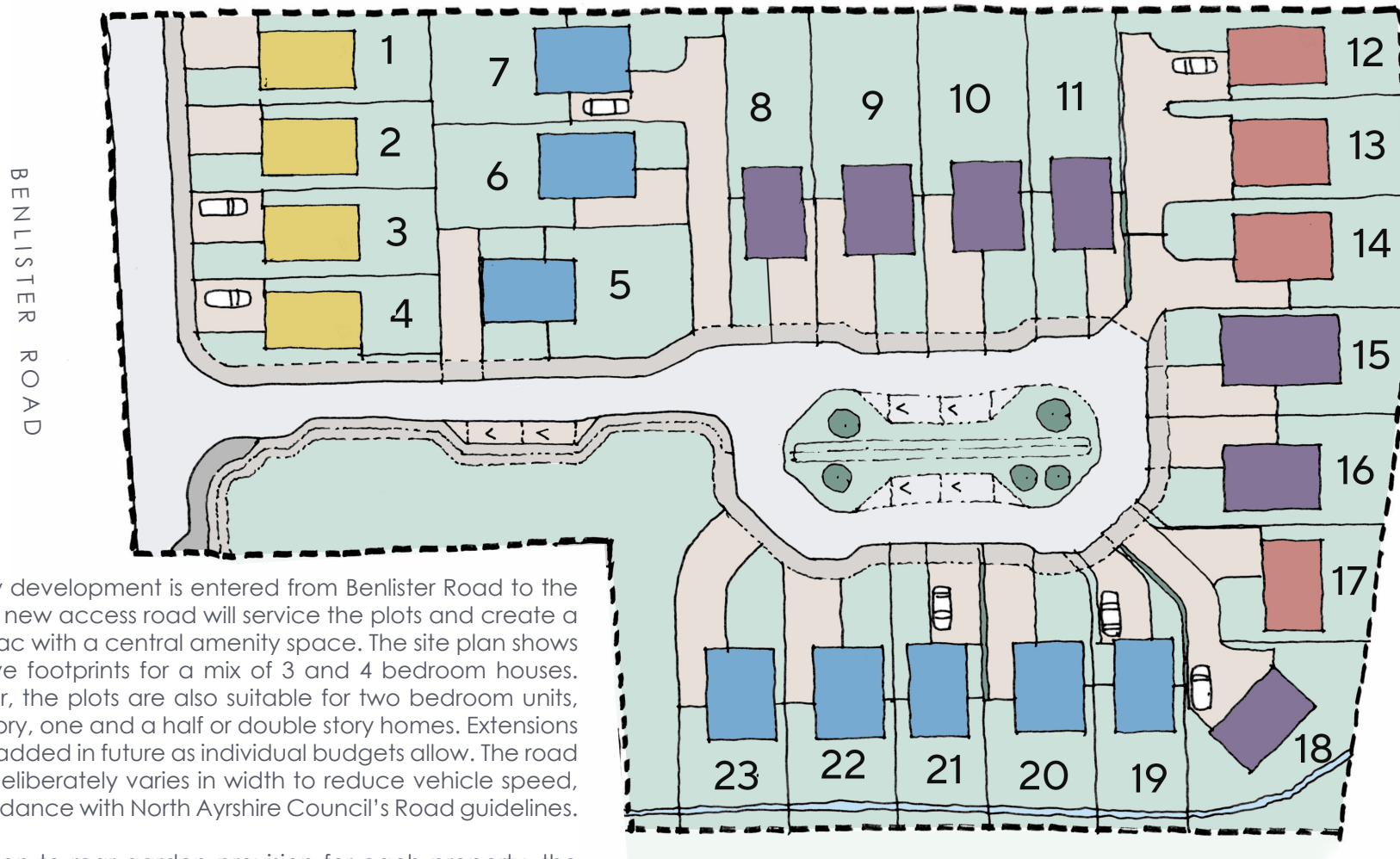
TYPICAL PLOT DIAGRAM

The house footprint requires to adhere to the sizes indicated in the diagram above. North Ayrshire Council does not have definitive plot boundary distances. However, the dimensions outlined are to be used as guidance. The plot diagram is based on a 3 bedroom house and allows for a minimum of two car parking spaces per unit. For a 4 bedroom house, 3 parking spaces should be allocated.

Setback from:

- Front Boundary - 6m
- Side boundary 1 - 1m
- Side boundary 2 - 3m
- Rear boundary - 9m where possible

Indicative Site Layout - Proposed Self-build Dwellings



The new development is entered from Benlister Road to the south. A new access road will service the plots and create a cul-de-sac with a central amenity space. The site plan shows indicative footprints for a mix of 3 and 4 bedroom houses. However, the plots are also suitable for two bedroom units, single story, one and a half or double story homes. Extensions can be added in future as individual budgets allow. The road layout deliberately varies in width to reduce vehicle speed, in accordance with North Ayrshire Council's Road guidelines.

In addition to rear garden provision for each property, the site layout offers a central green space which would improve both the social and visual impact of the development.



Plots priced at **£82,500** extends a discount of 31.5% approx from a £120,000 valuation.



Plots priced at **£90,000** extends a discount of 25% approx from a £120,000 valuation.



Plots priced at **£95,000** extends a discount of 20.83% approx from a £120,000 valuation.



Plots priced at **£86,250** extends a discount of 28.12% approx from a £120,000 valuation.

This site plan has been deemed correct at time of publication, however, could be subject to change.

Collaborating with Denham Youd Architects

OUR APPROACH

We have worked with the Arran Development Trust on a number of projects and would be happy to discuss the design of your new home and obtaining the necessary statutory consents to enable you to get on site.

Our people-centric approach takes us closer to our clients to 'get' their needs and exceed their ambitions. With an eclectic blend of skills and expertise across our studio, we fuse multiple perspectives to design modern buildings and make great architecture accessible for all.

TOGETHERNESS

We position ourselves as partners, thriving when designing buildings together with our clients and collaborators by listening to their ambitions, discovering their needs, and exceeding their expectations.

COMMITMENT

We're committed to designing solutions that are right for our clients, not us. Helping people realise their vision while increasing the longevity of local communities through responsible design.

PERSPECTIVE

Our coastal location gives us space and perspective to be present and forward-thinking, from research to understanding and designing. In our studio, all perspectives are welcome and every opinion counts.



Introduction to Self- Build

- **Planning permission has been granted for the Hall's Field site.**
- **The buyer has the choice between suggested house types or a completely new design of their choice.**

Steps to Your Dream Home - Denham Youd's Process

1. Concept Design + Brief

Agree a design that works with your budget. Introduce other key members of the design team including:

- Structural engineer who will develop structural design and apply for Scottish Water connection.
- A principal designer will address pre-construction and post-construction Health & Safety for the project.
- An Energy Consultant will advise on the most suitable heating and ventilation for your home.

2. Planning (Developed Design)

Develop the design with increased level of detail. We will liaise on your behalf with North Ayrshire Council until planning is determined.

3. Building Warrant (Technical Design)

Progress the technical aspects of the design and submit a building warrant application and other relevant statutory approvals such as Scottish Water connection. We will correspond with building standards to ensure your building warrant is processed.

4. Construction

We will provide you with a comprehensive set of construction drawings to enable you to build or appoint a contractor for the works. There are contact details for Build Store to assist you with construction methods and materials. The Arran Development Trust will be able to assist you with the selection of a contractor (if required) for your new home.

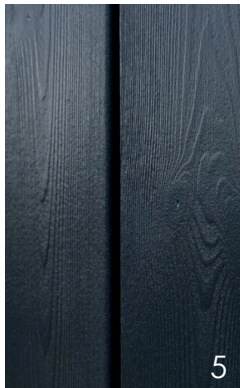
Please note that you are free to engage with another architect for this process.

Suggested Material Palette

This is only an indication of what may be acceptable to the local planning department



1. Standing seam Metal Roof
2. Corrugated Metal Roof
3. Corrugated Metal Cladding
4. White Render Finish
5. Pre Stained Thermo Pine Cladding
6. Silver Larch
7. Stonework
8. Natural slate



This is a suggested material palette for the new homes including exterior finish of corrugated metal, larch, stonework or render (for the walls) with sinusoidal metal, standing seam metal or slate (for the roofs).

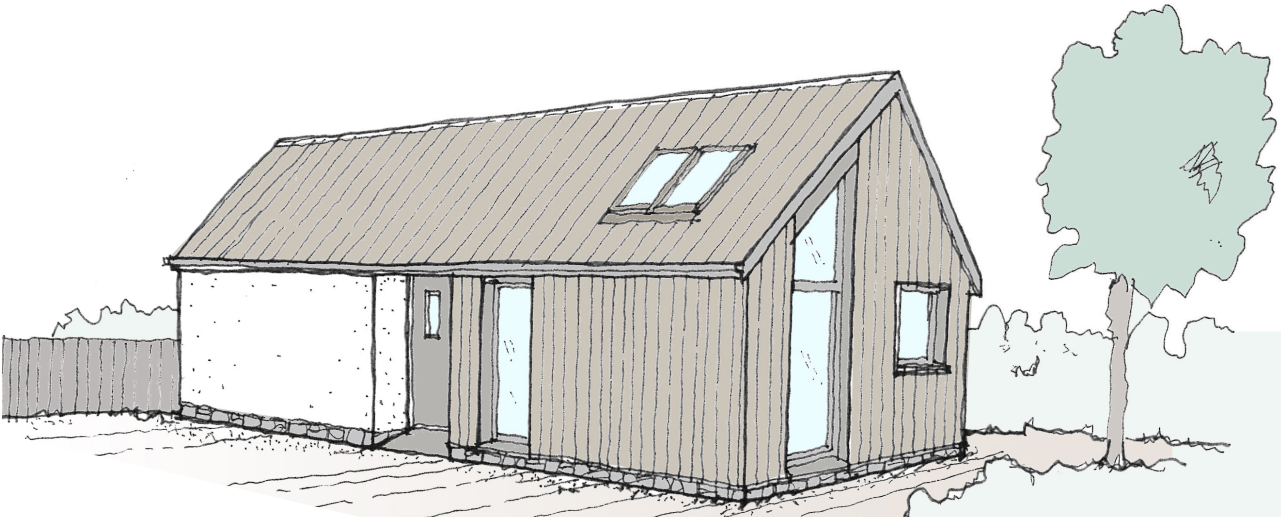
Feature walls are proposed as boundary treatments in key parts of the site where an enhanced visual amenity is required, where the rear gardens of properties are located next to the new street.



The proposed materials reflect a rural Scottish aesthetic with a contemporary feel.

Houses Types

House Type D



House Type D
2 BEDROOM SINGLE STOREY HOUSE



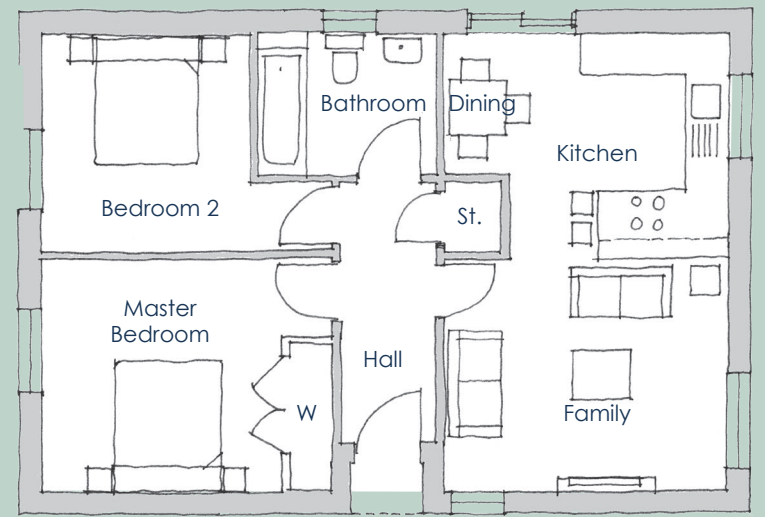
ROOM DIMENSIONS

Family Room	4.0m x 3.2m
Kitchen	3.2m x 2.4m
Dining	2.0m x 2.0m
Master Bedroom*	3.4m x 3.3m
Bedroom 2	3.0m x 3.1m
Bathroom	2.0m x 2.5m

*Bedroom sizes exclude wardrobe space.



Ground Floor Plan

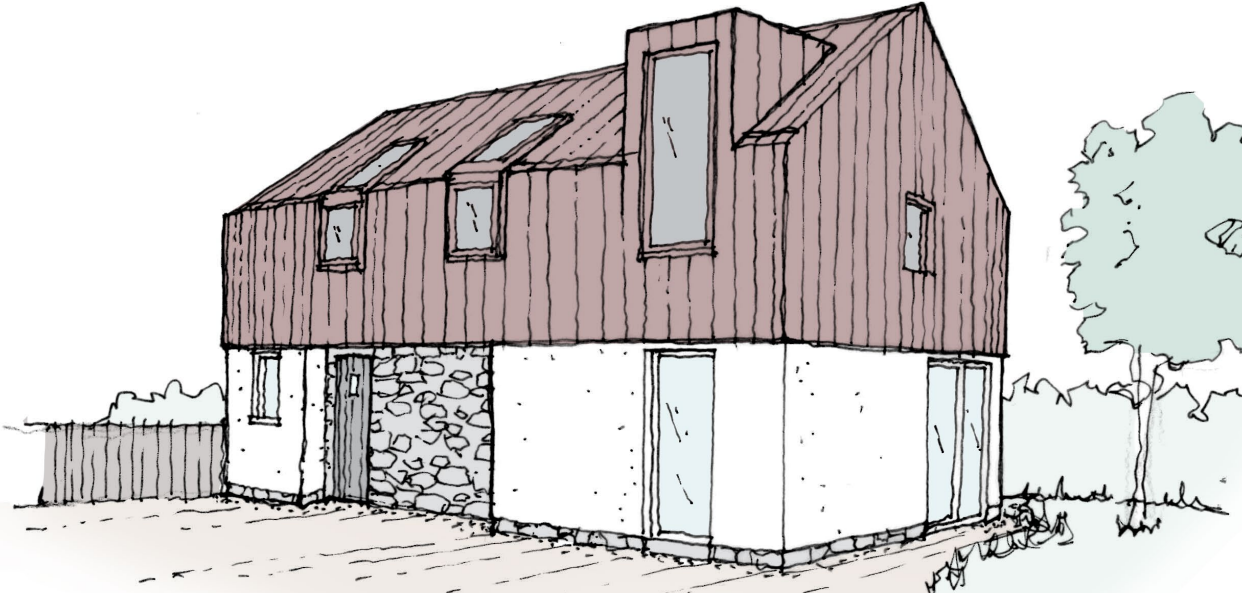


Approx F.F.A= 63 sq. m.

A very rough cost estimate for the build of this house based on the latest figures available and using Build Route 3 from the table on Appendix 4 of £1,600/m2, a build cost would be in the region of £100,800. Please note, this is an indicative cost only as each house is likely to be customised with differing internal and external finishes.

Houses Types

House Type B1



House Type B1

3 BEDROOM DETACHED FAMILY HOUSE



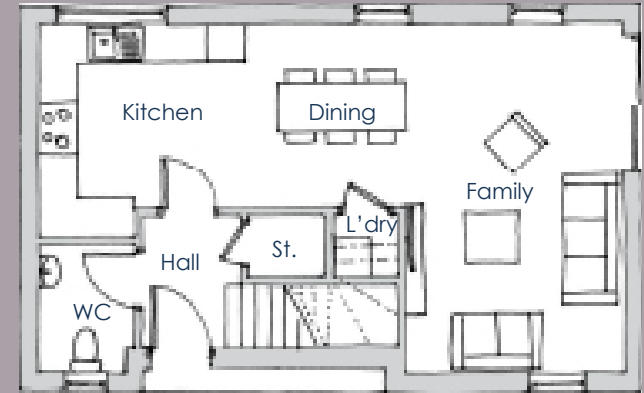
ROOM DIMENSIONS

Kitchen	3.3m x 3.2m
Family Room	3.4m x 5.4m
Dining Room	2.4m x 2.9m
Laundry	1.0m x 1.0m
WC	1.5m x 1.9m
Master Bedroom*	3.4m x 3.4m
Ensuite	1.8m x 1.9m
Bedroom 2*	3.6m x 2.9m
Bedroom 3*	3.6m x 2.4m
Bathroom	2.3m x 1.9m

*Bedroom sizes exclude wardrobe space.

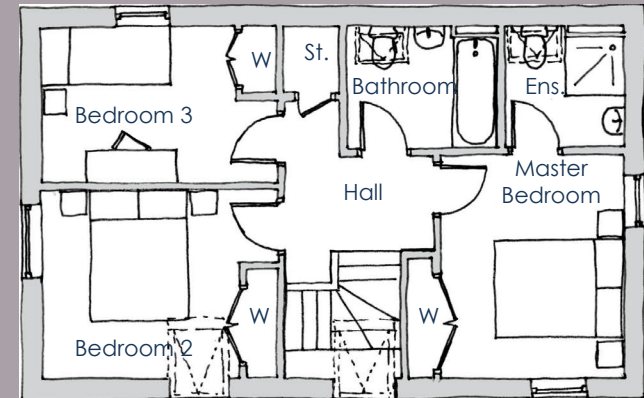


Ground Floor Plan



Approx G.FA= 47 sq. m.

First Floor Plan



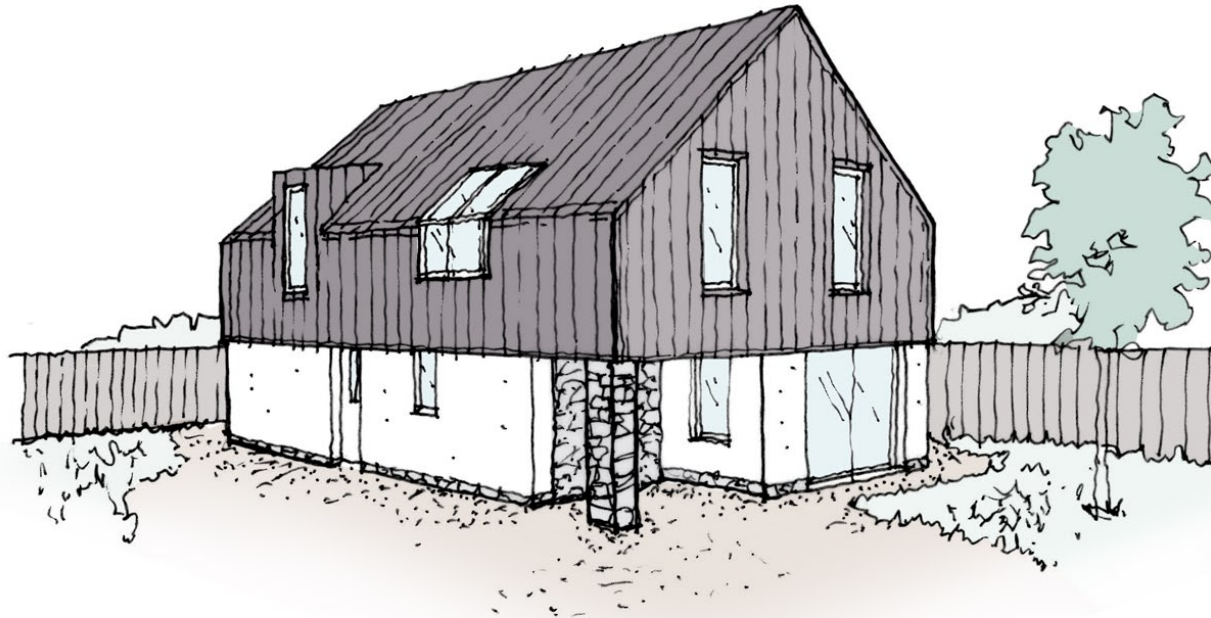
Approx F.FA= 48.5 sq. m.

Total floor area = 95.5 sq. m.

A very rough cost estimate for the build of this house based on latest self build figures from Buildstore of £1600/m² a build cost would be in the region of £152,800. Please note; this is an indicative cost only as each home is likely to be customised with differing internal and external finishes.

Houses Types

House Type C



House Type C

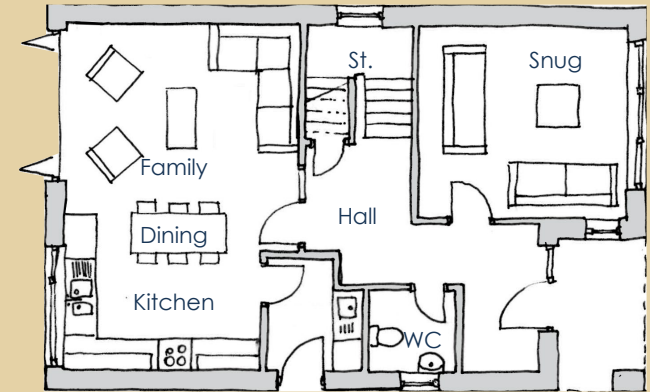
4 BEDROOM DETACHED FAMILY HOUSE

ROOM DIMENSIONS

Family Room	3.9m x 3.8m
Kitchen/Dining	3.8m x 3.0m
Snug	4.0m x 3.8m
Laundry	1.9m x 2.2m
WC	1.7m x 1.6m
Master Bedroom*	3.2m x 3.2m
Ensuite	1.8m x 2.0m
Bedroom 2*	4.0m x 3.4m
Bedroom 3*	3.2m x 3.4m
Bedroom 4 *	3.2m x 3.2m
Bathroom	2.5m x 2.0m

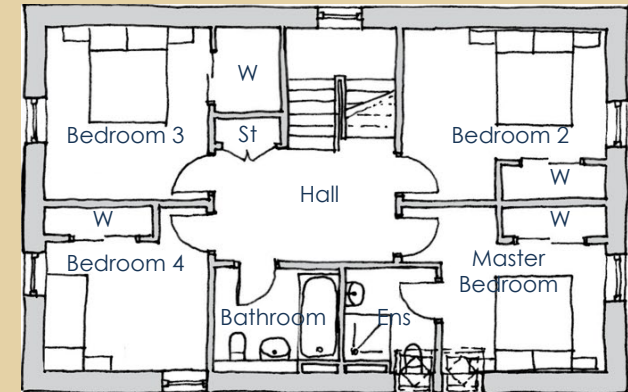


Ground Floor Plan



Approx G.FA= 67 sq. m.

First Floor Plan



Approx F.FA= 74 sq. m.

Total floor area = 141 sq. m.

A very rough cost estimate for the build of this house based on latest self build figures from Buildstore of £1,600/m² a build cost would be in the region of £225,600. Please note; this is an indicative cost only as each home is likely to be customised with differing internal and external finishes.

*Bedroom sizes exclude wardrobe space.

Appendix 1

Potential Plot Purchaser Questionnaire

Contact Details

Please indicate how you wish to be contacted i.e. email or mobile or landline by using a *in the relevant box

Name:

Current Address:

Email Address:

Mobile Telephone Number:

Landline Telephone Number:

General Information

Are you a current Arran resident, and if so, do you currently rent or own your own home ?

Do you have a connection to the island, and if so, what is it ?

Do you work on the island or have a job offer, and if so, what is it ?

Do you intend to operate a business (new or on-going) ?

Do you have access to available funds to reserve and purchase the plot ? The ADT will require proof.

Do you have access to or available funds to construct/build your new home i.e. self-build mortgage offer or other ? The ADT will require proof.

Do you require information on self-build mortgages, financial advice, plot insurance, architectural or any other related form of advice/guidance ?

As there has been a substantial number of Expressions of Interest registered to purchase these serviced self-build plots, is there any other information you wish to share with the ADT for which you consider appropriate and in support of your application. Please use a separate page and include it with your completed application.

When complete, please return to Sheena.borthwick.aeg@gmail.com

All information provided to the ADT will be treated in the strictest confidence at all times. The Arran Development Trust has engaged Buildstore (independent company based in Livingston, West Lothian) to advise and guide potential plot purchasers through the financial and self-build construction management processes. Buildstore has been at the forefront of self and custom build properties for over two decades. All of the Buildstore services have been designed specifically to make the process straightforward and achievable. For further information see www.buildstore.co.uk

Appendix 2

What is a Rural Housing Burden?

A Rural Housing Burden is a Title Condition which applies to all homes or self-build plots sold by The Arran Development Trust (ADT). The property/plot owner has full legal title to the property. The Rural Housing Burden is used to protect the stock of island homes as principle residences and to ensure affordability is maintained as far as possible for future generations. The Rural Housing Burden comprises two elements:

1. The percentage discount offers a discount to the purchaser from the open market value due to the restriction on use (i.e. principle residence only and not as second or holiday home in perpetuity).
2. The right of pre-emption means that the ADT, as a community group has the option to buy back the property first, at the original discount offered from market value when the owner decides to sell their home. This then allows the ADT to sell the property to another purchaser at an affordable price.

Where there is a Rural Housing Burden attached to the title, the owner must offer the property to ADT first, to buy back. Where ADT confirm they do not wish to exercise the right of pre-emption this will allow the owner to sell the property on the open market to a third party. When this situation arises, the Rural Housing Burden conditions will remain on the title 'in perpetuity'. The ADT has 42 days to confirm their decision to purchase or not.

The priority groups that the ADT will consider selling a home/plot to, will include:-

- a) People who have a local connection to the island of Arran and have been unable to afford to buy or build a house in the community.
- b) People within the worker categories of Health & Social Care, Education and Hospitality sectors or where there is a known skills shortage.

In addition to the Rural Housing Burden, there are other legal conditions attached to the title:

- c) The property must be the permanent and only residence of the purchaser (it cannot be a second home or holiday home in perpetuity).
- d) The property must not be let, sub-let or leased out, unless by a registered Rural Housing Body i.e. Arran Development Trust.

Rural Housing Burden Explanation & Working Example

Arran Development Trust 23 Serviced Self-Build Plots at Halls Field, Lamblash, Isle of Arran

- Fully serviced plots will be sold at various discounts (to August 2023 valuation).
- Completed properties will only be used for principle or main residence by those living on Arran (not as second or holiday homes) in perpetuity
- The discount associated with the Rural Housing Burden will taper off as follows:
 - Original land purchase price discount from start of developing house until building control sign off
 - 15% for years 1-3 of completed house
 - 12.5% for years 4-10
 - 10% for years 10 and onwards

Working Example of Rural Housing Burden in Action:

- Mr & Mrs Smith purchase at plot at £90,000 in 2024.
- Build house on plot at a cost of £160,000 in 2026.
- Live in house for 7 years (2024-2031) then decide to sell.
- Offer to sell the house (under Right of Pre-Emption to the ADT).
- Mr & Mrs Smith arrange for an independent valuation. Property is valued at £330,000.
- The ADT has 42 days to decide whether to purchase the property and take advantage of the 12.5% discount available under the Right of Pre-Emption (4-10 years), this discount equates to £41,250 and final purchase price to the ADT of £288,750. The ADT would only do this if a) affordable to go into rented stock or b) there is a waiting list for such sales already identified.
- If the ADT decide not to purchase the property and add to current stock for rental or resell, the property can be sold on the open market by the current owner at full valuation. However, the sale price will be affected as the Rural Housing Burden still applies and will be reactivated every time the property is marketed. This also allows the ADT Right of Pre-Emption in perpetuity.

Appendix 3



Paying for your self build home at Hall's Field

BuildStore Mortgage Services is delighted to be partnering with Arran Development Trust to provide you with a range of borrowing options, including exclusive mortgages designed to fund your self build home at Hall's Field.

BuildStore is the UK's leading mortgage brokerage specialising in mortgages and finance, designed specifically for homebuilding projects. We've helped more than 30,000 customers successfully fund their self build projects over the past 25 years, and our knowledge of construction and homebuilding finance is second to none.

What is a stage payment mortgage?

Stage payment mortgages are specifically designed to suit the needs of homebuilders. They differ from traditional mortgages as they release funds in stages - in arrears or in advance. Depending on your individual circumstances, your stage payments will either be guaranteed based on your costs or rely on an uplift in value at each stage. BuildStore offers a range of solutions from every project type and our products offer unique benefits you won't find elsewhere.

There are two main types of stage payment mortgages:

Valuation-based stage payment mortgages

A valuation-based mortgage releases funds upfront to purchase your plot, and then after each stage of works are complete. Stage releases are reliant on a valuation taking place which shows an uplift in value throughout the build. Cost-based stage payment mortgages BuildStore's unique cost based mortgages offer guaranteed stage payments based on your build costs, either before or after each stage of works, depending on your payment schedule, and irrespective of lender interim valuation figures. This gives you complete certainty in your budget, and peace of mind knowing you'll have the cash you need, when it's needed.

With a valuation-based mortgage it's possible to borrow up to 85% of your plot and build costs.

Cost-based stage payment mortgages

BuildStore's unique cost-based mortgages offer guaranteed stage payments based on your build costs, either before or after each stage of works, depending on your payment schedule, and irrespective of lender interim valuation figures. This gives you complete certainty in your budget, and peace of mind knowing you'll have the cash you need, when it's needed. With a valuation-based mortgage it's possible to borrow up to 85% of your plot and build costs.

With a cost-based mortgage it's possible to borrow up to 95% of your plot and build costs and up to 90% of the value of your completed home.

Tailored solutions

The right mortgage for you will depend on your individual circumstances, build and payment schedule. BuildStore's expert mortgage advisers will recommend and tailor your mortgage to suit your individual payment terms and project costs.

View on-demand webinar from BuildStore for more information about self build mortgages. Simply scan the QR code to watch.

For more information and expert advice on how to fund your Hall's Field home, call 0345 223 4888 or visit [buildstore.co.uk](https://www.buildstore.co.uk)



Appendix 4

APPROXIMATE COSTS OF CONSTRUCTION

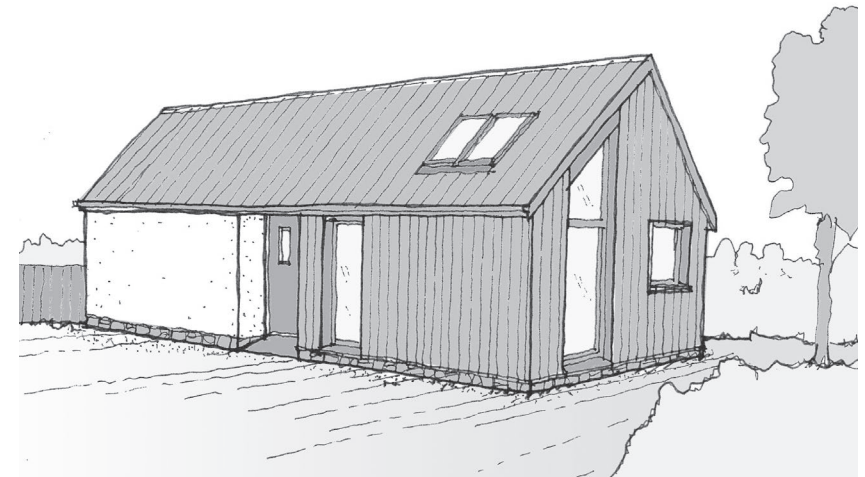
It is extremely difficult to quote exact pricing for construction projects, as each is different and customised to personal taste, design, market conditions, materials pricing, whether the plot purchaser undertakes work him/herself, but as a general guide the following information may be useful:

Build Route 1 – All work is carried out by a main contractor.

Build Route 2 – You employ a project coordinator and a team of subcontractors.

Build Route 3 – You self-manage the project, and employ a team of subcontractors.

BUILD ROUTE	TOTAL FLOOR AREA
BUILD ROUTE 1	m ² x £2,500 ft ² x £232
BUILD ROUTE 2	m ² x £1,900 ft ² x £177
BUILD ROUTE 3	m ² x £1,600 ft ² x £149



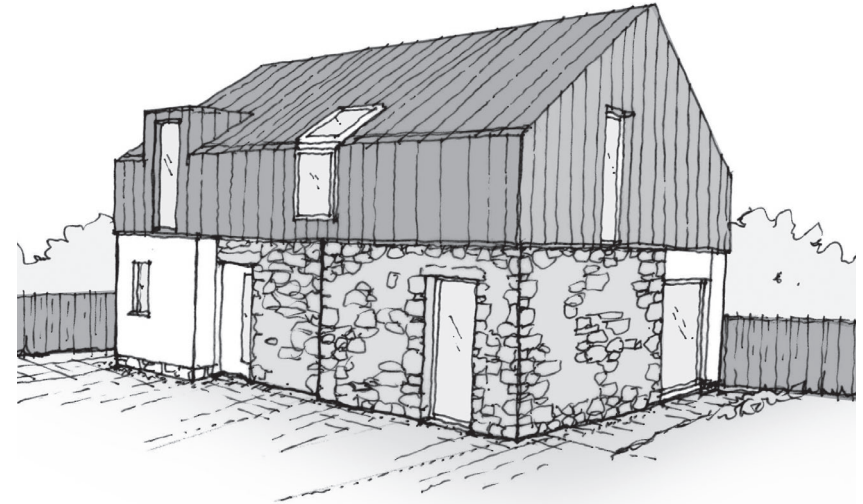
Plot purchasers should also take into account additional potential challenges of (ferry cancellations due to weather/technical difficulties, contractor accommodation required due to the knock on effect, materials delivery delays, market turmoil etc) which may affect costs when building on Scottish Islands.

TOP TIPS: GETTING PREPARED

- Discuss your borrowing options with a specialist mortgage adviser
- Work out your budget and costs early on
- Make sure your chosen build type and design is mortgageable
- Have a clear and realistic build cost breakdown
- Check your credit score before the lender does
- Clear any credit cards and overdrafts where possible
- Make sure your bank statements show a responsible spending pattern

Next Steps

1. Complete the ADT Questionnaire within the Marketing document and send to ADT by email.
2. Identify a route for payment of your self-build project. Do you have savings to use or do you need a mortgage for all or part of your project, and importantly if so, are you able to afford it? Whilst we cannot provide financial advice or recommend a specific provider we can assist by providing details of lenders and advisors who we are aware will finance island self builds.
3. Plot Reservation. Once certain that you can finance the project identify which plot you would like to purchase and using your appointed solicitor, reserve it by lodging £1000 deposit.
4. Professional Appointments. Consider the appointment of professionals to assist you, particularly an Architect who will be essential in most instances to help with design, planning and Building Warrant submission. Again, whilst we cannot provide specific recommendations we can provide contact details for reputable Architects who we are aware carry out work on the island.. Decide whether you wish to construct an "off the shelf" modular type home, or will you require a custom design by an architect.
5. Construction works. Consider who you might appoint as a main contractor to carry out the work or would you prefer a series of sub-contractors.
6. Completion. Once your property is complete it will require to be signed off as habitable by building control and confirmation passed to the Trust and your finance provider (if applicable)
7. Move in!



QR Code here.



Do you require any help with your build from the Arran Development Trust ? Give us a free no obligation call to discuss further on 07711233209.