

# Response ID ANON-JXWR-X9E4-N

Submitted to Development of the Islands Bond  
Submitted on 2021-10-25 14:38:50

## Questions

### 1 What are your initial thoughts on the proposed criteria of the Islands Bond?

Please give us your views:

Fuelled by the ever-increasing cost of island houses and land, population decline and the shift to an older demographic has become the norm for many islands. With fewer young people, the population, economy, and services are on an unsustainable trajectory and with fewer people from the islands, the history, culture and unique characteristics that identify an island are gradually lost.

The outlook, however, isn't and doesn't need to be universally bleak. Islands are great places to live and offer a lot of potential, particularly now as remote working, accelerated by the pandemic, has opened the door to a wide range of work and business opportunities. Young people do stay in and move to the islands, and many more will if the conditions can be turned around to enable them to do so.

SIF welcomes and values the much needed discussion stimulated by the Islands Bond initiative, particularly if this leads to collective and tangible solutions to the underlying challenges to sustaining living islands. However, in commenting on the initiative in its current form, we have a number of questions, reservations, and concerns.

Our initial thoughts on the proposed criteria are outlined below:

- The bond will be a £5 million fund across the lifetime of the parliament; if considered in isolation, across this timescale and across all the islands, £5 million will be very limited in its impact on population and demographics.
- The bond value will be up to £50,000; - further thinking around the value of the bond and therefore the number of individuals / islands that can benefit as well as what is expected in return will be needed. e.g., if it simply contributes towards costs of a house, or setting up a business etc, or how might specific outcomes be encouraged in particular situations or evaluated overall?
- Capital funding will be made available to young people and families to stay in or move to islands currently threatened by depopulation; -SIF would agree that younger and working age people should be the focus and that capital assistance for housing and business would be welcome and could helpfully benefit those in receipt. However, given SIFs awareness of the complexities of youth migration and the many factors driving it, this feels limited in its scope and reach and not the long-term, holistic approach that is needed to address island challenges with joined up thinking to create opportunities best suited to each island situation.

Present proposals feel fraught with difficulty and could prove competitively divisive within communities and between islands. With only 100 bonds available, what might the consequences be if several young local people of an island applied but only one can be successful (or if several young local people applied but a young person from elsewhere was successful?).

The application process will need to be robust and carefully thought through. What is the potential risk that the Bond could create further distortion in the housing market? Who will make the decisions, will it be run on a similar basis to the Croft House Grant Scheme or will there be more community involvement? Islands have a growing number of community landlords and all have had to think through what is most important to the sustainability of their community and how to allocate housing accordingly – Perhaps much could be usefully learned from their experience and gained from their involvement.

Further work will be needed to agree the definition of 'young people' which we strongly believe should include older age groups of working age as these are often keen to return to the islands, have much to offer but are often missing within relevant data. SIF also recognises changing demographics as critical to some islands as depopulation.

Identifying those islands most immediately threatened by depopulation needs further clarification. For example, the data used to assess it, (which may not be readily available), how 'threatened' is defined? Will small islands and communities be recognised within larger island groupings? Will the Bond recognise cultural, economic and environmental sustainability as equally crucial assets to nurture?

- Bonds issued will support people to buy, build or renovate homes, start businesses and otherwise make their lives for the long-term in island communities: Many young islanders have their potential curtailed because they cannot afford to buy or rent a house and can't take forward their ideals as they have no capital. Likewise, many young islanders would like to return but for similar reasons, cannot. SIF recognises that a bond awarded to support particular individuals could also benefit islands but our members are concerned about problematic limitations of the scheme and the harm it could do to community cohesion in some circumstances.

We would advocate some form of clawback to ensure that assets associated with bond investment aren't quickly sold off or lost from the community. Applicants should also be means tested and provide evidence of the difference the Bond would make.

The Croft House Grant Scheme has been highlighted by some members. In its original form, it was felt to be quite transformational in enabling people to stay or return, improving housing stock and stimulating the local economy through use of small scale, local contractors. A revitalisation of this scheme, opening it out to young people wishing to stay or return and not limited to those with crofts is an option worth exploring, combined with action on the cost and availability of land.

2 Which island location do you currently live in? (If applicable)

Not Answered

3 If you are a resident of an island, what do you think are the most significant population challenges in your area and why?

Please give us your views:

Based on feedback from SIF members, the most significant common population challenge is a lack of affordable housing and land, followed by limited diversity of year round employment opportunities. Digital and transport connectivity, inter-island mobility, access to health and social care services, education provision, access to business premises, fuel poverty and costs of living (and much more!) can all be crucial factors influencing the makeup of individual island populations and local statistical trends.

We would like to refer to the submission from Mull & Iona Community Trust which clearly outlines the many challenges around affordable housing and the wider impact this has on sustainable populations.

4 If you are a resident of an island, are there any particular demographics underrepresented in your area that you think the Islands Bond should target?

Other

Please set out your reasons and try to be specific about the demographic or demographics you refer to:

SIF would favour empowerment of individual island communities to decide their own respective needs and priorities in terms of facilitated immigration and population retention through resources associated with this scheme.

One size does not fit all in terms of sustainability strategies for Scottish islands. Local anchor organisations know their communities, and every island is different (clearly evident in the recent NIP survey results). Should island communities depend on top down decision making to decide whether Island Bond resources invested in a doctor, dentist, vet or carer might be more crucial to the sustainable quality of local life than retaining a builder, electrician, plumber, musician or dialysis patient in the local community?

5 What do you think should be the priority focus for the Islands Bond?

Both

Islands Bond Priority:

The options given aren't straightforward and perhaps rather than a choice between growth and retention, a focus on population sustainability would work along with recognition that the options really depend on the particular needs and material circumstances of each individual island.

For example, some islands may have young people who are struggling to find a house, sustainable employment, or capital to help them take forward a business idea. Other islands may have no young people or have a need to both 'enable' young returners as well as 'encourage' a wider diversity of young people to give island life a go.

Those islands where loss of culture and language is a concern, may like to see priority given to supporting the existing community to remain and enabling their young islanders to return.

These complexities within migration are well captured withing the research paper, 'Young people out-migration and Scottish islands – surveying the landscape' by Rosie Alexander, now published in the book, 'Scotland and Islandness'.

Rather than 'retain' and 'attract', the evidence considered in Rosie's paper suggests that a focus on potential island returners might prove a more positively productive strategy. Secondly, a focus on young people who have already chosen to stay may also be helpful to consideration of how best to support them with ongoing training and development to enable them to progress. The paper also reminds us of the need for policy not to overlook the importance of island identity and culture in young people's choice to stay or return.

6 What additional capital investment through the Islands Bond would most influence people's decision to stay or move to our Islands?

Islands Bond Capital Investment Ideas:

For many SIF members, local housing and employment concerns are critical, but the islands bond isn't going to solve either issue, except perhaps to a limited extent in a limited number of individual cases.

As well as housing, transport links, digital inclusion, business premises, child care, services, cost of living, schools, fuel poverty, health care, community cohesion and culture, climate change and many more factors, all influence people's decisions and therefore it is vital that these are considered within capital investment as a whole, and addressed through normal policy channels rather than waiting for the bond policy to develop.

7 Do you agree that there would be a need for an advisory service to support those relocating to island communities?

Not Answered

8 In your opinion, what should be the main purpose and role of an advisory service to support those relocating to island communities?

#### Role of a Resettlement Service:

This question is difficult to answer. One of the concerns raised by our members is the potential tension that the bond could create, but we know that in Bute, for example, the support service set up to help relocate refugees, has been generally successful. If this consultation indicates that an advisory service is required to support new, returning and/or retained islanders then SIF would be keen to feed into it, but primarily concerned to signpost participants in the Bond Scheme to relevant local and specialist agencies.

For SIF, however, recognition that a support service may be required effectively highlights inherent problems concerning the initiative in its current form. It presently implies top down decision making rather than co-production with island communities.

Until the consultation is over, it is unknown whether bonds will be offered to people wanting to relocate and therefore the need for such a service. Also, the scheme is so limited with just 100 bonds, that the merit and additional layer of cost and bureaucracy seems questionable.

SIF would see it as essential that Island Bond applicants are required to demonstrate that they are fully conversant with local conditions and able to demonstrate research and commitment as a primary consideration during the application and selection process, as appropriate to each particular island situation.

If there is a need for such a service SIF's favoured option would be long-term investment in community anchor organisations in islands and a more holistic approach to support all young islanders to fulfil their potential whether in receipt of the bond or not. For example, improved access to training, career development, coaching, leadership, and inspiration. Networking, volunteering and exchange programme, scholarships – the Island Institute in Maine has some good examples of this.

#### 9 Who should be involved in the delivery of an advisory service to support those relocating to island communities?

##### Who should deliver a Resettlement Service:

As noted above, SIF believes island community anchor organisations (Development Trusts etc) could be best placed to serve as one stop local information shops but it really depends on available resources to support whatever services may be required.

10 If you are an individual with lived experience of, or an organisation with experience of, challenges related to protected characteristics, how positive do you think the impact of the Islands Bond may be?

Not Answered

Please set out your reasons:

SIF appreciates merits of island communities which are both socially inclusive and also empowered.

11 Beyond those outlined in the Consultation Paper, what other methods of measuring the progress and impact of the Islands Bond might we adopt?

##### Suggestions for Measuring and Evaluating the Islands Bond:

We would suggest lessons could be learned from similar schemes delivered in the Irish islands where Rural Resettlement Ireland is currently helping families move to Sherkin island in County Cork in conjunction with the Sherkin Island Development Organisation. RRI has established a programme under which families will be helped to move to Sherkin to begin a new life on this island which is badly needing young families to keep its primary school open.

The RRI was started in 1990 and has assisted some 302 families, mostly from the Dublin area, to move to 19 rural counties. In the past seven years the resettlement success rate has been 80 per cent, and there is now a total of 3,600 families who have filled in the questionnaire and are on the waiting list. The organisation receives 60 per cent of its core funding from the Department of the Environment; the remainder is provided through voluntary donations. Two years ago, RRI launched a five-year parish initiative in Athlone, designed to encourage rural parishes all over Ireland to find one house every year, for five years, which could be used for resettling families. The move, it is hoped, will empower local communities to chart their own survival.

RRI is working with local associations throughout the State to get more families into rural areas. The fight is against rural depopulation: as families prepare to move, they are advised on what to expect and can avail of courses on issues such as mortgages, housing problems and first aid.

#### 12 Any other comments on the Islands Bond

Any other comments:

The initial promotion of the bond has felt disappointingly out of close touch with the island communities it seeks to support. It was presented as the Scottish Government stepping in to create an incentive to move to or stay in an island and this just isn't in line with what young islanders have clearly articulated as being needed. They don't need an incentive to stay or move home, they just need to have employment and housing conditions re-set to enable them to do so.

There is real inequality of access to island life and opportunities and for many years it has flowed in the wrong direction for young islanders. The bond in itself is not going to solve all the challenges and population sustainability cannot be solved without considering the very many factors at play and how much they differ within and between each island neighbourhood.

Overarching decision-making, resources and the control of availability of affordable housing needs to lie with island communities for sustainability's sake and there is a critical need to reverse trends of critical housing stock on many islands falling into the possession of second home owners who are absent for most of the time.

However, the objectives behind the bond are welcome to SIF and we look forward to further opportunities for input into how Scottish Government commitment can be taken forward and combined with other measures to address the diverse range of population challenges facing the islands. A well-funded pilot run for two or three very different islands may be an effective way to establish what would work, followed by a much more comprehensive scheme to address the wide range of challenges to population sustainability such as housing stock, connectivity, fuel poverty, cost of living and running a business (up to 30% higher in islands – MIS report), availability of land and crofts, promoting decentralisation of jobs, supporting island cultural and heritage etc.

SIF would also support the objectives behind the bond being embedded across all policy areas and in more general terms, a shift within policy, to consider the opportunities for islands as well as the possible negative impacts.

For example, the current Fuel Poverty Strategy has a significant role to play in shaping the future of island housing provision and affordability as well as creating skilled low carbon jobs. The forthcoming National Care Plan could open the door to much better career opportunities within the care sector. Potential opportunities for remote working within the digital economy, and local renewable energy generation to shape net zero island economies are all game changers that need to be grasped.

If the Scottish 'Island Bond' might be the answer, some SIF members might reasonably wonder: What exactly was the question? Who asked it and why? Might it have been useful for island communities to have been more actively engaged at an earlier stage to help frame critical matters for consultation concerning distribution of a £5 million fund to immediately enhance the sustainability of Scotland's most vulnerable island communities?

SIF suggests that is not an altogether bad idea to offer a £50,000 prize to 100 people who have clear plans to support the sustainability of their selected island communities by becoming local residents but it does not present a quick or assured fix for island challenges.

SIF tentatively proposes a comparable budget to establish a network of island sustainability champions, with at least one individual supported for every inhabited island, for at least 2 years, specifically to address individual island sustainability challenges more effectively and urgently. Local data gathering activity could inform community awareness and advocacy to engage wider stakeholders in planning for local resilience to help mitigate considerations of climate emergency, extending to shortage of affordable housing, problematic access to health and social care and just too many grimly ominous demographic trends on islands.

## About you

13 What is your name?

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15 What is your post code?

Post code:

16 Are you responding as an individual or an organisation?

Organisation

17 What is your organisation?

Organisation:

Scottish Islands Federation

18 The Scottish Government would like your permission to publish your consultation response. Please indicate your publishing preference:

Publish response with name

19 We will share your response internally with other Scottish Government policy teams who may be addressing the issues you discuss. They may wish to contact you again in the future, but we require your permission to do so. Are you content for Scottish Government to contact you again in relation to this consultation exercise?

Yes

20 I confirm that I have read the privacy policy and consent to the data I provide being used as set out in the policy.

I consent

## Evaluation

21 Please help us improve our consultations by answering the questions below. (Responses to the evaluation will not be published.)

Matrix 1 - How satisfied were you with this consultation?:

Slightly satisfied

Please enter comments here.:

Matrix 1 - How would you rate your satisfaction with using this platform (Citizen Space) to respond to this consultation?:

Very satisfied

Please enter comments here.: