

# THE ARRAN

# BANNER

ARRAN'S WEEKLY PAPER

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An unexpected visitor who used to live on Arran more than 20 years ago called the other day and, among other conversational matters, remarked on how many houses there appeared to be for sale on the island. He further commented that when he had lived on Arran during the seventies and early eighties there were so few houses available and how difficult it had been to find one.

I had not particularly noticed if there are more on the market than usual although building does appear to go on at a remarkable pace. But if it is as he said, it must surely be something to do with the 'credit crunch' and the widely talked about fall in house prices. This, therefore, must surely be the right time for anyone, especially any young people who are keen to get onto the housing ladder, to strike.

In fact the talk of falling house prices can be very misleading since it implies that they all go down together. Not at all, for in a few areas they may fall while in others they will merely flatten out and in yet others they continue to rise. Certainly on Arran, and in Scotland in general, we are not in the first category but, very generally, prices have tended to flatten out a lot. This means that instead of being snapped up at prices way over the asking price, they sit for a while and if they don't sell they might be readvertised at a fixed price, or if they don't they will eventually sell at close to the asking price or perhaps even below it.

This is about as good as it gets for anyone wanting to buy and if I were among those on Arran who are reportedly unable to buy a house this is certainly the time to act. This is not to say houses are cheaper but at least many of the other difficulties are removed. Vendors are a bit desperate and open to bargaining, and due to things being much slower there is not the need for precipitate action which has rushed buyers into offering over the score in recent years. Others may feel differently, for so long and so loud has it been shouted that it is impossible for young people to buy that this a lie which is in great danger of becoming the truth. And if people are told something is impossible many will believe it and indeed it will become impossible for them.

This is not to say in any sense that it will be easy. It never was. The same was said in the sixties about young people buying a house, yet most of us managed then. After the sale of council houses, which did have an unforeseen downside, the call for low cost housing went up and I believe that the development at Benlister was the first of these. Yet even then, around 1990, those who were moaning about house prices said they were beyond the reach of young people and that the part mortgage, part rent scheme was a scam. I believe the price at that time was around £45,000, a price which looks wonderful from 2008 and should have been grasped with both hands.

Of course many did grasp it and, one presumes, have now put that particular life hurdle behind them and get on with other things, perhaps moving onwards and upwards. I know of many other young people who have bought houses recently, on Arran and off, without any special help. All however have understood the need to put their other desires to the bottom of their wish lists, holidays, new cars, fancy electronic gadgets. For houses do not come cheaply but, given the right attitude and a huge effort, they can be within grasp. It is worth that sacrifice and those who keep telling young people that they cannot afford a house only make it more difficult for them.