



AN CAMAS MÒR

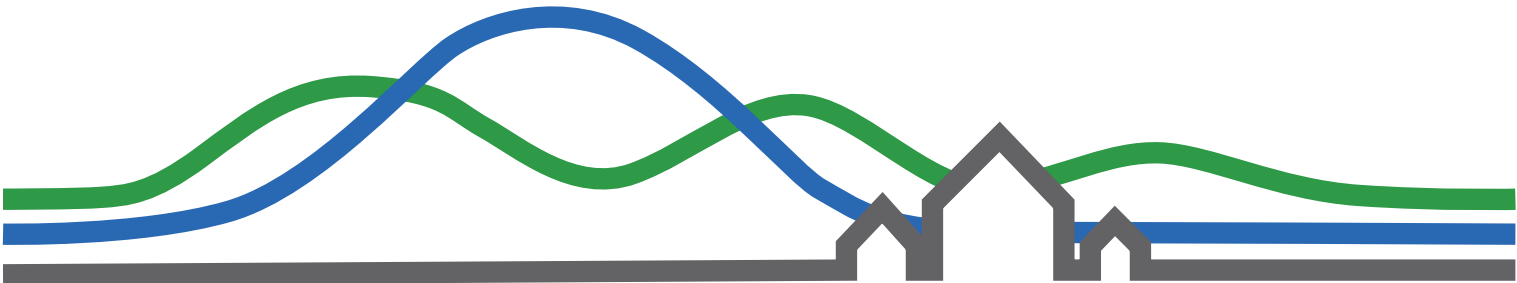
# Summary Report

Summary report for An Camas Mòr LLP investigating  
provision of homes affordable for people that live and work  
locally, including tenure and bedroom number preference

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# 1. Introduction

The Highlands Small Communities Housing Trust (HSCHT) has been commissioned by An Camas Mòr LLP to conduct a survey to understand the housing need of people currently living in the area, and those with an aspiration to live in the area.

The main target group was those households with modest incomes who have difficulty competing on the local housing market. House prices have been influenced in part due to the volume of holiday and second homes the Badenoch and Strathspey area. This underlines the importance of protecting the availability and affordability of the new homes through mechanisms like the Rural Housing Burden.

Unlike the data recorded on social housing need, there is no data collected by local or national government on need for a broader variety of tenure options, such as those developed by HSCHT. HSCHT was therefore asked to carry out a survey that would provide information on the demand and need for additional affordable housing options that could be provided in An Camas Mòr to complement mainstream social rent provision.

The information gathered in the online survey was analysed for this Summary Report, and could be used to help develop a future An Camas Mòr Affordable Housing Strategy, establish local affordability levels and outline potential housing options based upon respondent requirement.

HSCHT understands that there are currently 260 applicants on the Highland Housing Register who have given Aviemore as their first choice preference for housing. Mostly these are single people seeking one bedroom accommodation. It is not clear how many of these applicants would move to An Camas Mòr if offered social rent housing in this location. This survey will establish what additional complementary types of tenure there is need for to broaden the range of affordable housing available to local people.

HSCHT is a community-driven organisation. We were able to provide this service for An Camas Mòr LLP as the local Community Council had reaffirmed their support for the broader development.

HSCHT is grateful to An Camas Mòr LLP for paying for graphic design work on this report and the associated business survey.

## 2. Map and background



An Camas Mòr is a planned sister community for Aviemore which will include a close-mix of homes, social and community buildings, business premises, employment space and recreation facilities over a thirty year period. The original idea, for a sister community with a countryside park, was initially proposed in 1987 and the site was adopted into the local plan in 1999. The development is currently being taken forward by An Camas Mòr LLP, and the concept is supported by local stakeholders like the Aviemore and Vicinity Community Council.

International architects Gehl have been involved with Aviemore and An Camas Mòr since 2005. Gehl say:

*Regardless of the complexity of a project, our process always begins with people which is why we turn the design process upside down and start our projects by planning for life first - then space - then buildings. Our method is to understand how the city (in this case locality) is performing for people to provide guidance for planning, empowerment, and design.*

David Sim of Gehl, born and educated in Scotland, has spent much time listening to local experiences and aspirations and on-site. David has led 9 stakeholder workshops and 5 public meetings; the resulting plan for An Camas Mòr was awarded status as an exemplar of a sustainable community by Scottish Government under The Scottish Sustainable Communities Initiative. The overarching report can be seen here <https://www.ancamasmor.com/masterplan/>.



Badenoch and Strathspey, and the wider Highland area, is disproportionately affected in comparison to the rest of Scotland by second home and holiday home ownership. In the 2011 census there were 1,888 household spaces in the Aviemore and Vicinity Community Council area, 282 of which were second or holiday homes (14.9%). This is significantly higher than regional (5.7%) and national (1.5%) but not as high as some neighbouring communities, e.g. Boat of Garten with 25.1% and Nethy Bridge with 27% of homes utilised as second or holiday homes.

This has driven up the cost of homes in the area, and has resulted in house prices above the Highland and Scottish average. Local people with modest household incomes have been unable to compete on the open housing market. An Camas Mòr could provide solutions to this with affordable homes being provided, and Rural Housing Burdens and other tenure options being used to protect the affordability of the homes in perpetuity.

There is a perception in the area that housing deemed as affordable by developers may be unaffordable for local people on modest incomes. The economy of the Aviemore area is characterised by an above average dependency on tourism and land based employment. In a complementary survey by The Highlands Small Communities Housing Trust of Cairngorms Business Partnership members, local businesses cited a lack of housing that people who work locally can afford as the principal issue they face and a key constraint on the growth of their businesses.

An Camas Mòr is planned to be developed in accordance with the Cairngorms National Park Authority Principles for An Camas Mòr and the Cairngorms National Park Economic Strategy 2015-18 which 'aims not only to strengthen the tourism sector but also to strengthen and diversify other sectors to reduce our reliance on tourism.'

An Camas Mòr LLP is taking a long-term view for the project, where short-term profit is being deferred to provide a range of infrastructure to support local business, shops services and community facilities integrated with commercial space and residential housing that people who work locally can afford. The project aims to diversify an economy that is overly reliant on tourism by attracting high value service based employment and new businesses. The upfront investment aims to support increased demand and steady open market sales to people who work locally in higher value employment.

An Camas Mòr LLP's concept for the village is to create employment space in live/work units, commercial and studio space centered around a High Street close to the homes. Employment will be generated in a diverse range of economic sectors but will particularly exploit the potential for remote working, and be attractive to the entrepreneurial and the self-employed. Homes in varied tenures will be created, suited to local workers who currently are obliged to commute or live locally in inadequate accommodation.

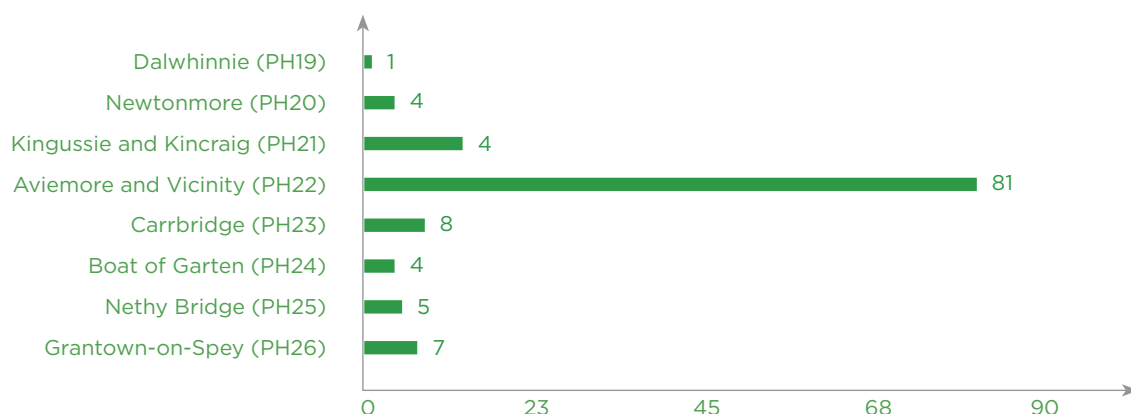
### 3. Executive Summary

#### Response

- The survey received 520 responses from households; 401 households completed the survey, a completion rate of 77%
- 119 households started but did not complete the survey, with many people choosing not to continue at the question on household income
- This return was a very strong response for an online survey and has provided a significant amount of data to analyse for the report

#### Respondent Location

- 43% of respondents (174) provided their address information, including postcode
- Of these 174 respondents, 71% of the addresses had Badenoch and Strathspey postcodes (PH19 – PH26)
- Of the 174 respondents, 47% of the addresses had an Aviemore and Vicinity (PH22) postcode
- This indicates the survey reached its target of local people interested in living in An Camas Mòr
- The graph below shows the number of respondents from local postcodes



## Demand and Need

The statistical evidence supports a strong demand and need for affordable housing

- The Cairngorms National Park Authority defines affordable housing as 'housing at a reasonable quality that is affordable to people on modest incomes', and housing is one of the priority areas for the National Park Authority's 2017-2022 Partnership Plan
- Income levels indicate up to 85% of respondents would be unable to compete on the local housing market and could be said to have modest incomes

There is particularly strong demand and need from families with children under 16 years of age

To be eligible for affordable housing, a household would have to demonstrate that they could not compete on the open market - the majority of respondents in the survey fulfil this criteria.

The comments left by responders indicate a strong support for housing for those who cannot compete in the local market, but concerns were voiced over second homes, holiday homes, retirement homes and local service provision

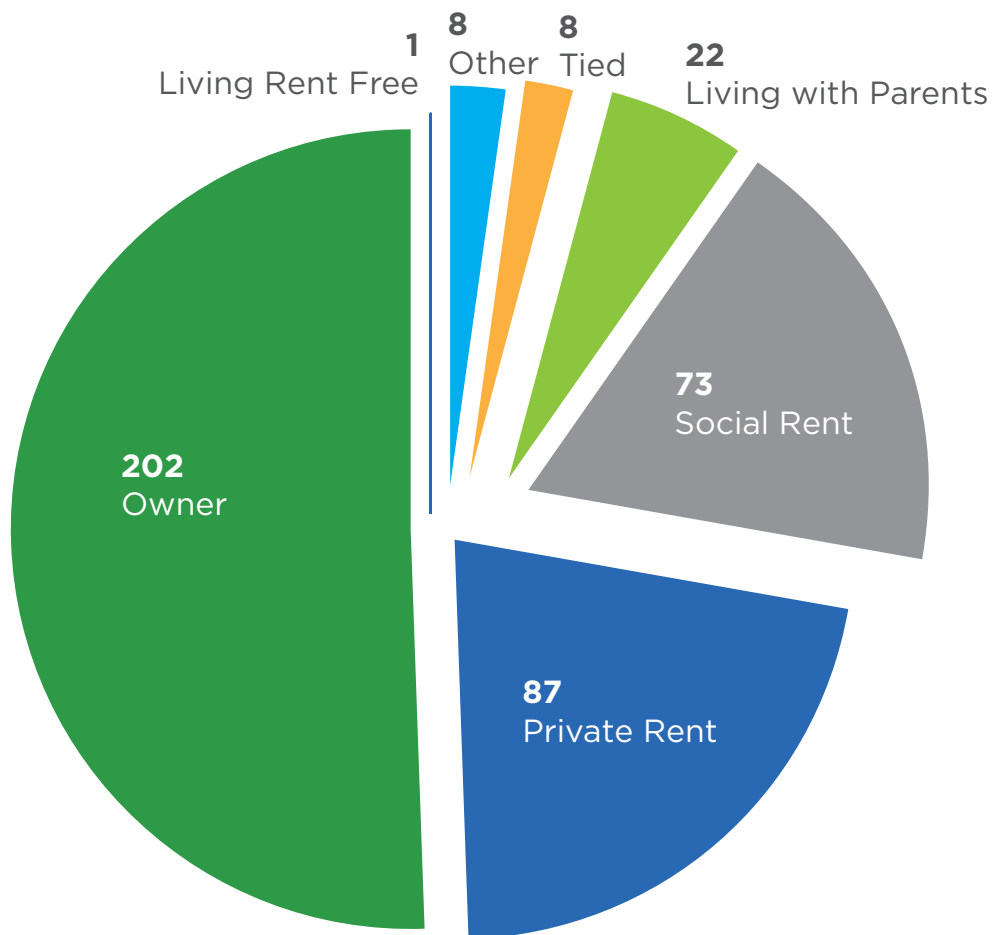
## Potential Housing Solutions

Through HSCHT's experience, the types of solutions that could be used at An Camas Mòr are:

- Social Rent (through a Local or Registered Social Landlord)
- Low-cost Initiative for First-time Buyers - LIFT (Low Cost Home Ownership)
- Shared Equity (Low Cost Home Ownership)
  - ➔ This could include various tenure and funding options
- Rural Housing Burdens (to protect the affordability and availability of the homes)
- Mid-Market Rent (above social rent but below market rate)
- Open Market Sale (purchasers compete on open market)
- Housing suitable for older people (due to changing needs or downsizing)
  - ➔ This could include various tenure and funding options
- Community-led housing for rental (opens up new funding opportunities but needs to address the needs of a specific group not addressed through social rent)
- HSCHT believe that all these options are deliverable at An Camas Mòr – further information is available in the Detailed Report in Section 9: Tenure Options

## Current Tenure

- 50% of respondents currently own their homes
- 47% of respondents were either in private rental homes, social rent homes, living with parents or in tied accommodation and the remainder responded 'Other' for current tenure
- The desire for current home owners to move could be to secure a larger home, move to a different area, move closer to their place of work or difficulty with current housing costs e.g. mortgage or rent payments or household bills
- The graph below shows the current tenures of respondents:





## Preferred House Type

- The most popular requirement was for three bedrooms, the second most popular was two bedrooms

Number of Bedrooms Preferred	1	2	3	4	5
Number of Respondents	22	128	185	58	8

## Preferred Tenure

- Almost 90% of respondents preferred an ownership tenure, with 47% of the total respondents preferring Low Cost Home Ownership and 40% preferring Open Market Sale
- Just under half of respondents said they would like some kind of workspace in or near their potential home

Preferred Tenure	Rental	Low Cost Home Ownership	Open Market Sale
Number of Respondents	53	187	161

## Income and Affordability

The average income for the respondent households is in the £30,000 - £34,999 bracket; a precise figure cannot be calculated as ranges were used for incomes

Households with incomes £20,000 - £54,999 are likely to be those best served by complementary affordable housing provision like Low Cost Home Ownership

86 households (approx. 21%) were in the £0 - £19,999 income bracket

- Households with incomes up to £19,999 are likely to be limited to social rent, unless they are already homeowners with equity, have savings or have a parental gift

255 households (approx. 64%) were in the £20,000 - £54,999 income bracket

- HSCHT's experience suggests that households with these incomes could access Low Cost Home Ownership, which was the preference for 53% of households in this category
- Households with incomes up to £30,000 are likely to require savings or a parental gift to access Low Cost Home Ownership. Households not in this position could be served by Social Rent provision
- Households with incomes above £45,000 and substantial equity or savings may be able to compete for Open Market Sales for smaller homes

60 households (approx. 15%) were in the £55,000 or higher income bracket

- HSCHT's experience suggests that households with these incomes could compete for Open Market Sales, which was the preference for 77% of households in this category
- Due to the likely valuations in the area, it may be the case that households with incomes up to £60,000 are required to be homeowners with equity, savings or a parental gift in order to compete on the open market. Households without equity, savings or a parental gift would be able to access Low Cost Home Ownership options
- New build homes require to be built to a high insulation standard, which will reduce the running costs of the homes for residents and help reduce the home's carbon footprint
- The table below shows the number of respondents in each income bracket:

Income	Number	Percentage	Comment
£0 - £4,999	5	1%	Households in this category most likely to access social rent
£5,000 - £9,999	9	2%	
£10,000 - £14,999	25	6%	
£15,000 - £19,999	47	12%	
			Total: 86 respondents / 21%
£20,000 - £24,999	48	12%	Households in this category most likely to access Low Cost Home Ownership
£25,000 - £29,999	48	12%	
£30,000 - £34,999	38	9%	
£35,000 - £39,999	44	11%	
£40,000 - £44,999	32	8%	
£45,000 - £49,999	26	6%	
£50,000 - £54,999	19	5%	
			Total: 255 respondents / 64%
£55,000 - £59,999	12	3%	Households in this category most likely to access Open Market Sales
£60,000 - £64,999	6	1%	
£65,000 - £69,999	5	1%	
£70,000 +	37	9%	
			Total: 60 respondents / 15%

## Workspaces and Employment Opportunities

51% of respondents said they would like a workspace (e.g. studio, office, workshop etc.) in or near their potential home.

This was an unexpectedly high result and indicates very strong support for the concept, which correlates with wider changes in employment e.g. flexible working, home working, gig economy

- The gig economy is the shift toward workers acting as independent contractors in flexible, non-geographic roles that are created by access to the internet and associated technology

## Future Households

Results indicate that there will be 135 independent homes required in the next 3 – 5 years

Demand and need beyond 5 – 10 years can be difficult for people to quantify, but the phased nature of An Camas Mòr means that long-term demand could be satisfied.

The population for the Highland Council region is projected to increase by 8.6% between 2012 and 2037 from 232,910 to 252,875, equivalent to approximately 0.35% per annum

The population of the Aviemore Locality Area in 2001 was 2,397 and the population for Aviemore and Vicinity in 2011 was 3,574, an increase of 49.1% and equivalent to 4.9% per annum

Highland Council project that the school roll of Aviemore Primary School will increase from 253 in 2016/17 to 371 in 2029/30, an increase of 46.6% total and equivalent to 3.6% per annum

## Business Survey

The accompanying business survey identified that local businesses were planning to recruit 86 new staff over the next 5 years