

Survey Summary

The Highlands Small Communities Housing Trust survey for An Camas Mòr investigating provision of homes affordable for people that live and work locally, including tenure and bedroom number preference.

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



520

responded to the survey



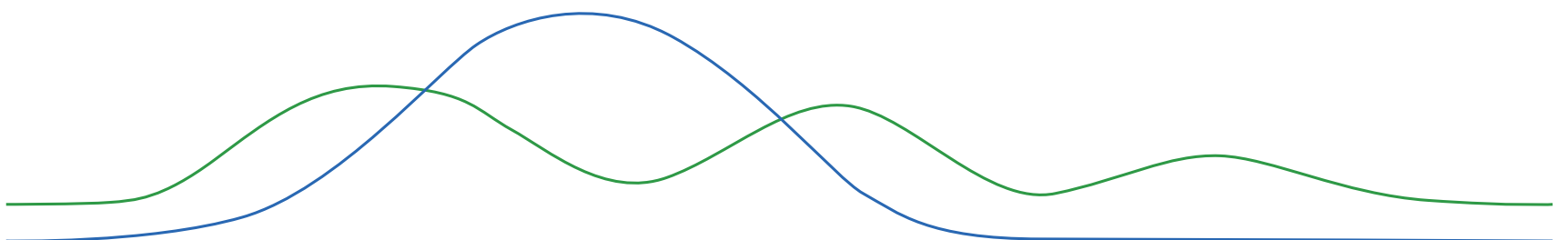
401

respondents completed the survey



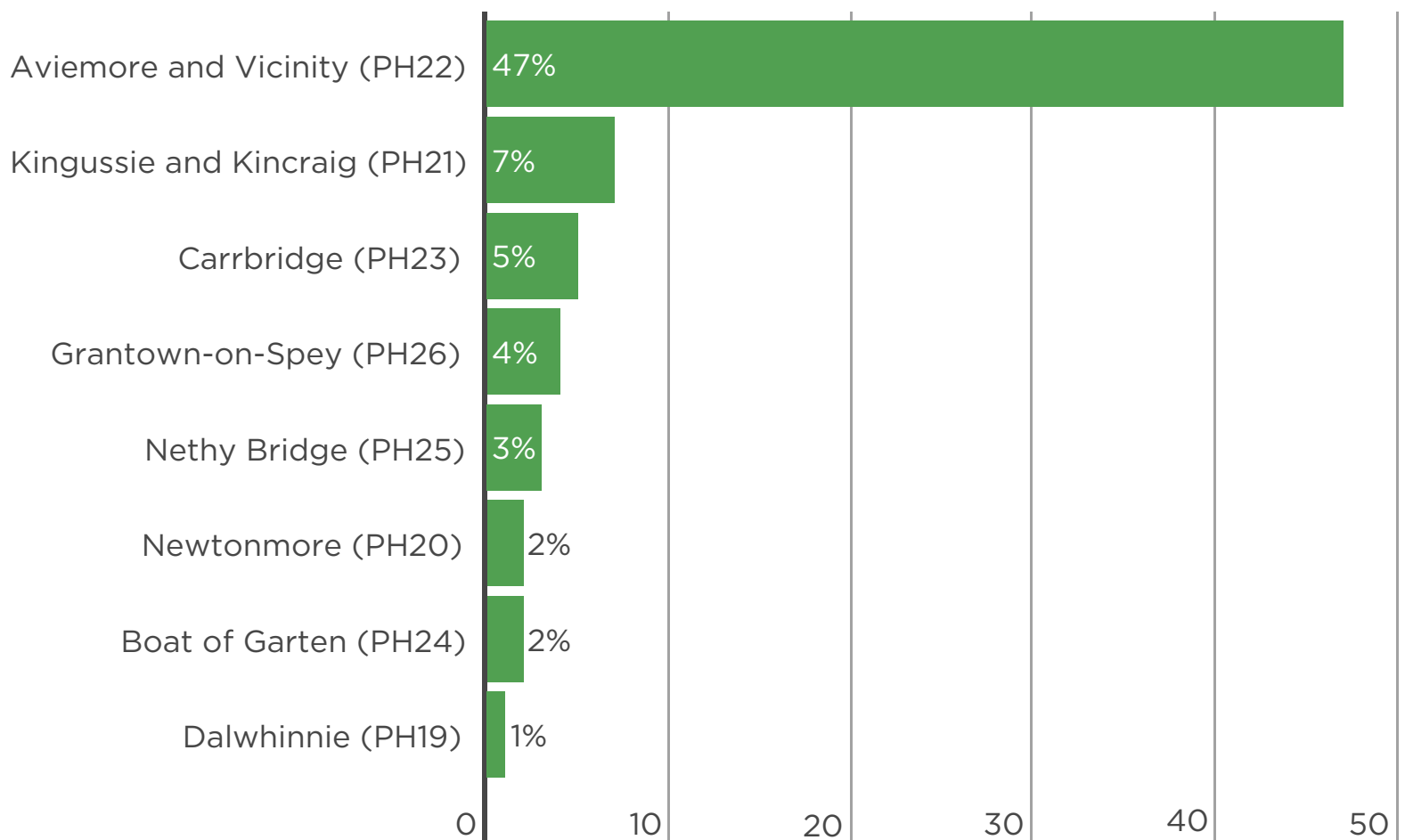
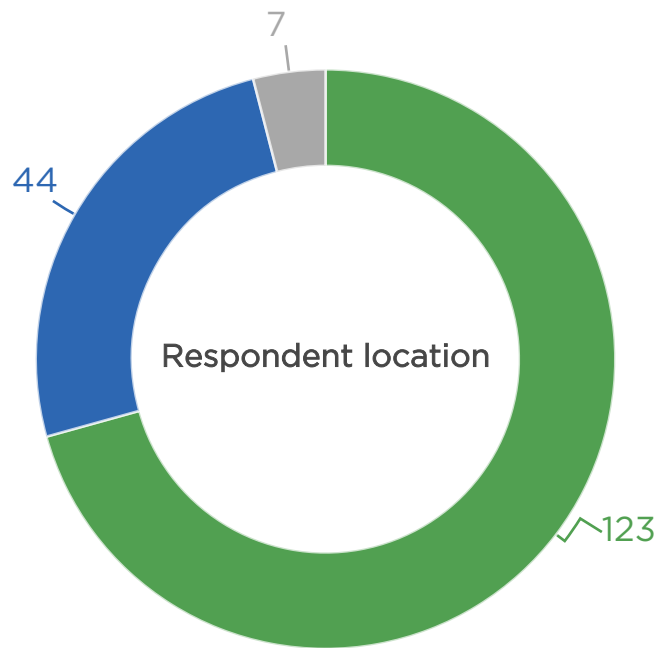
1,135

potential residents represented by the complete responses



Respondent Location

- > 43% of respondents (174) provided information that could be used to identify their 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.



% of respondents who provided information that could be used to identify their postcode (174)

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.

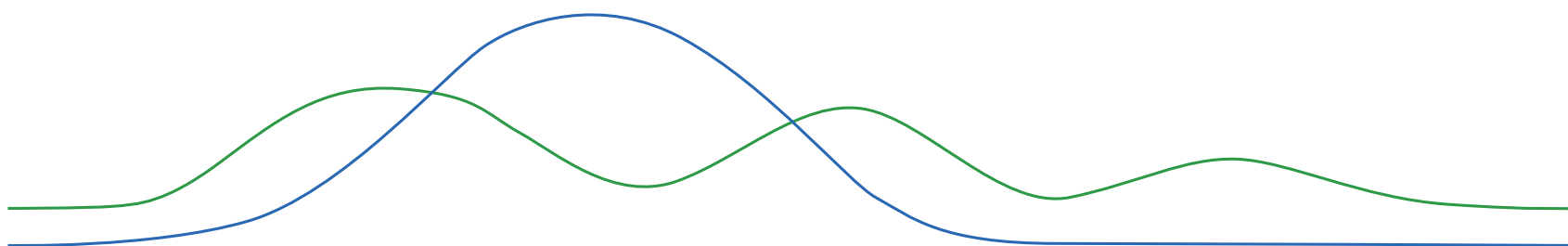
There is particularly strong demand and need from families with children under 16 years of age.

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.



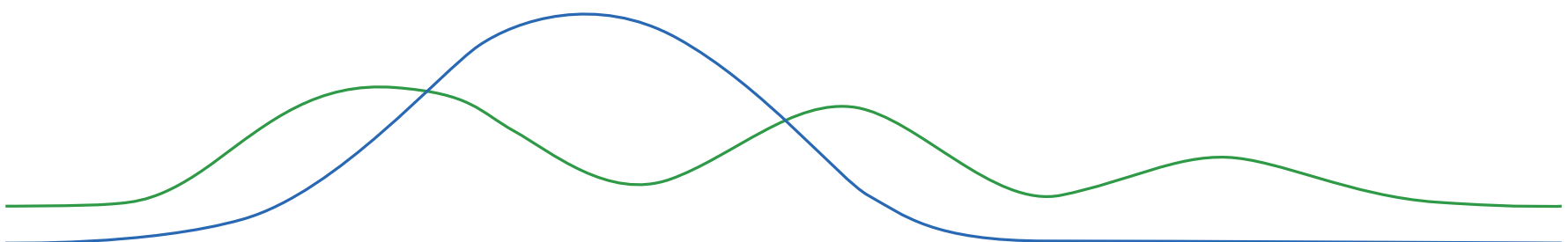
41% of households have children under 16 years of age



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



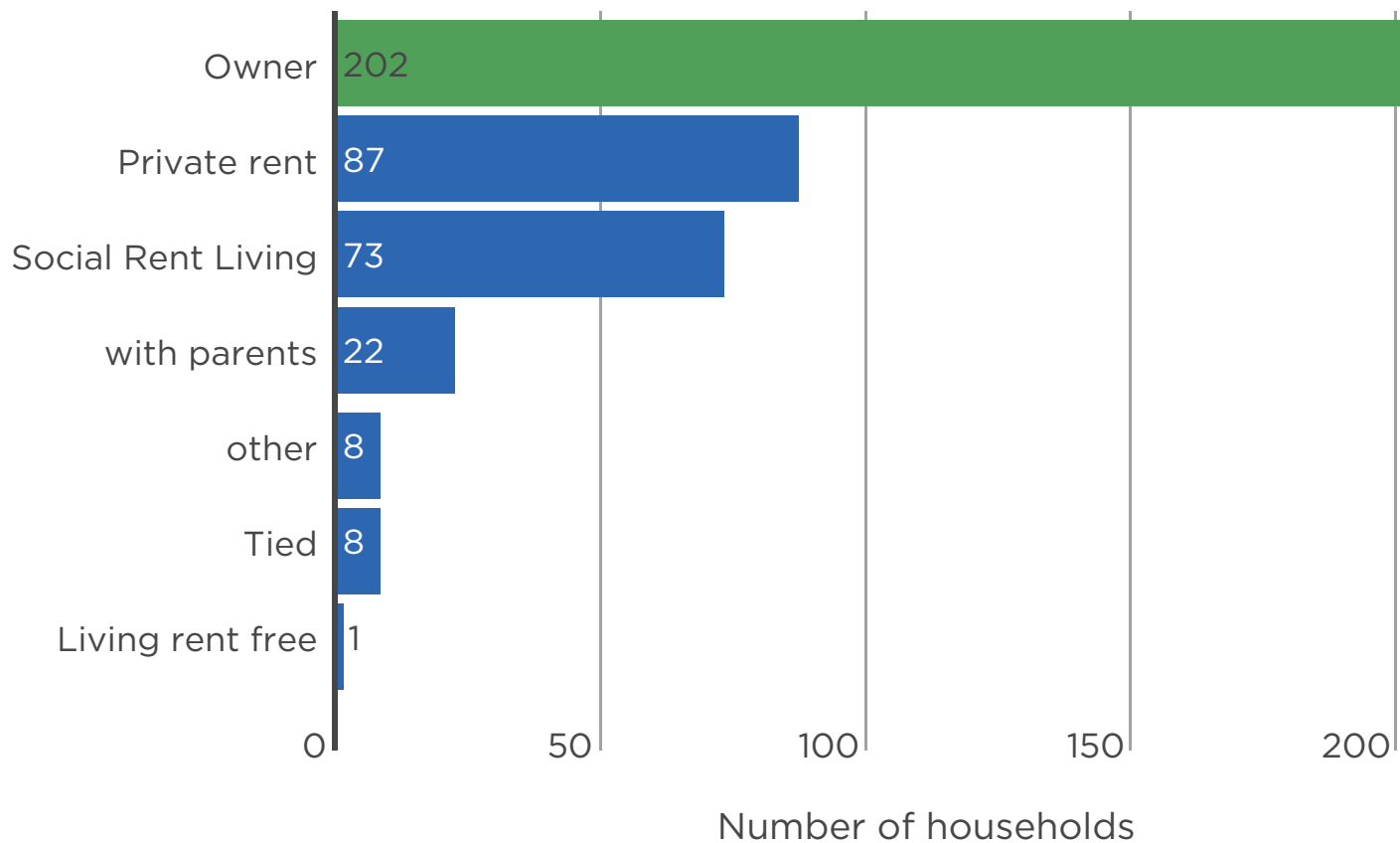
Current Tenure

- > 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
- > 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



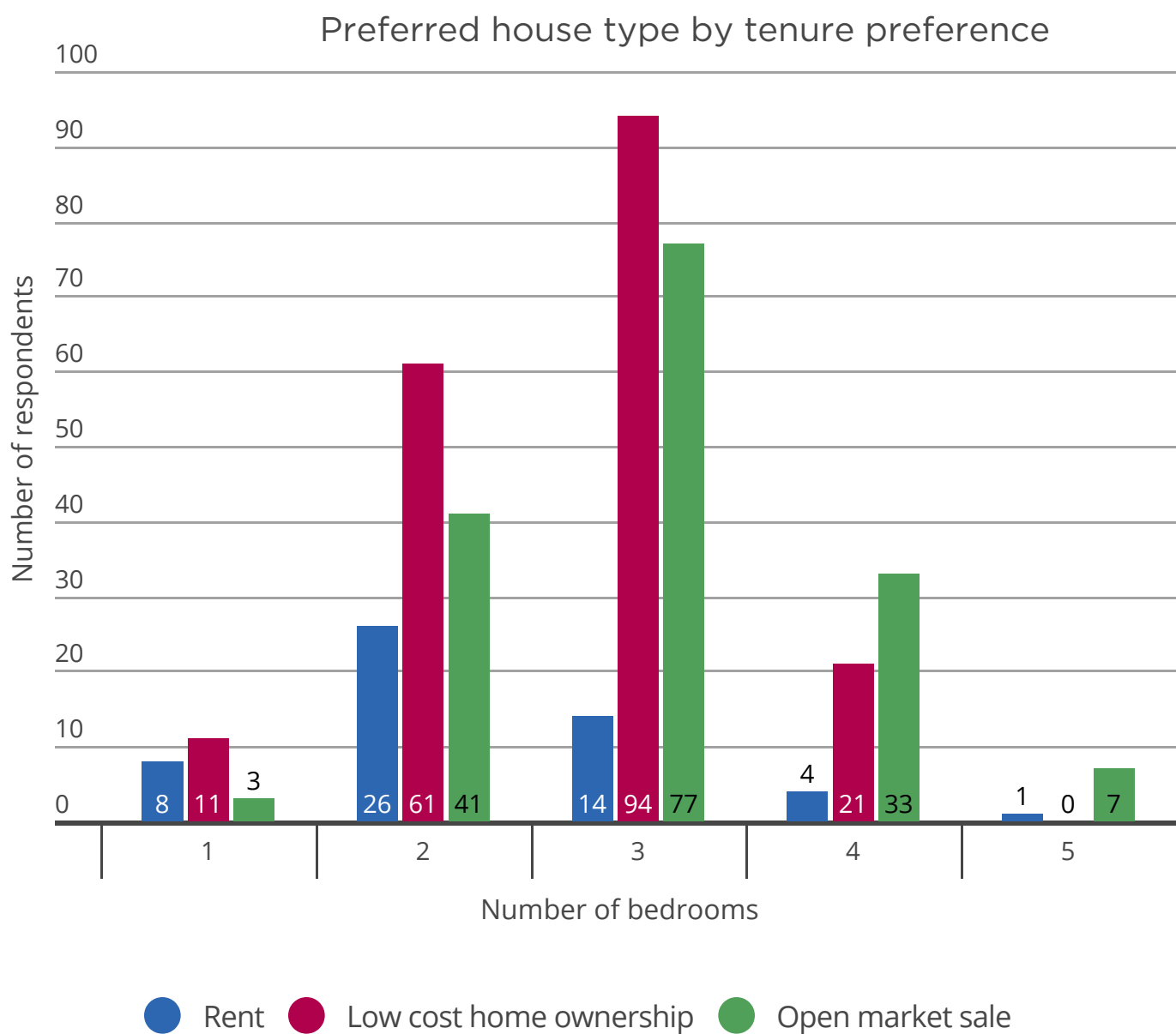
5 in 10 respondents currently own their homes

Current tenure:



Preferred house type

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



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



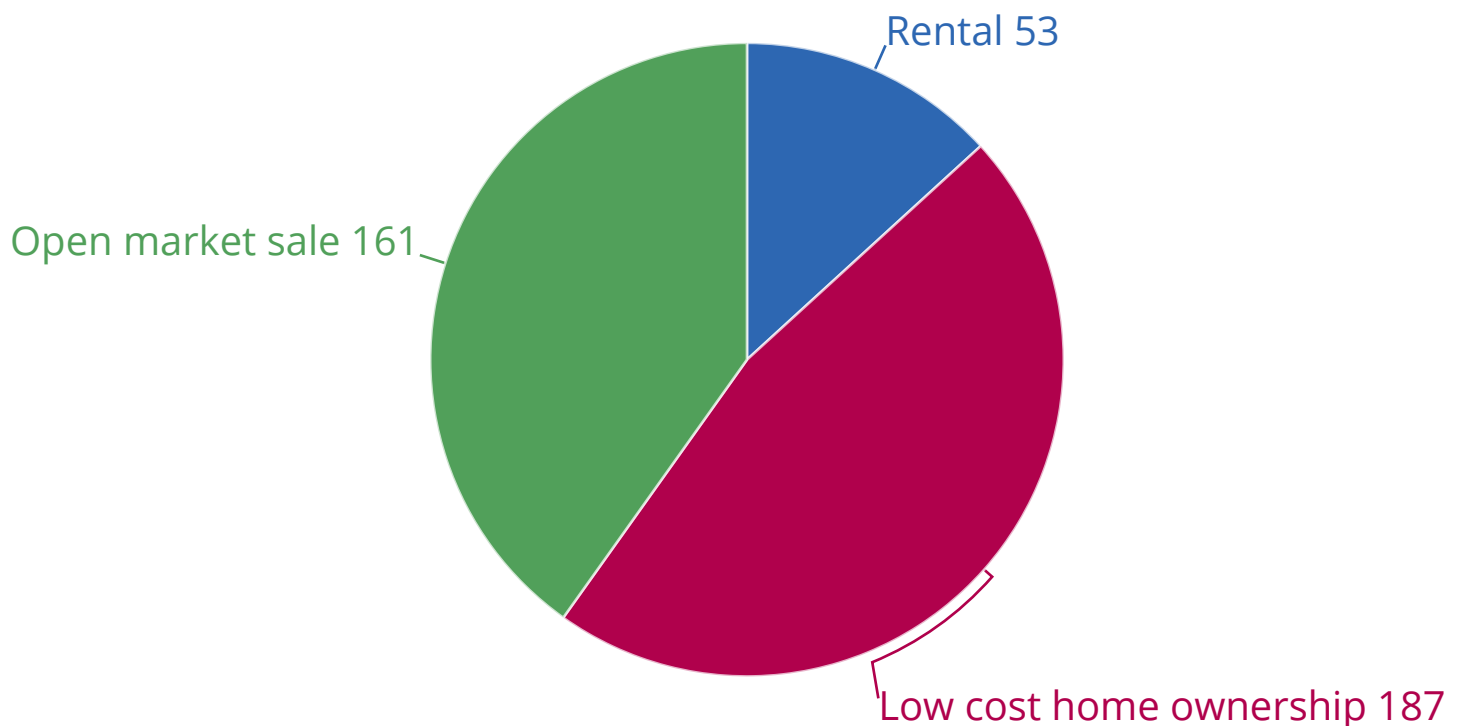
9 in 10 respondents preferred an ownership tenure



152

respondents are aspirational home owners.

Tenure Preference:



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

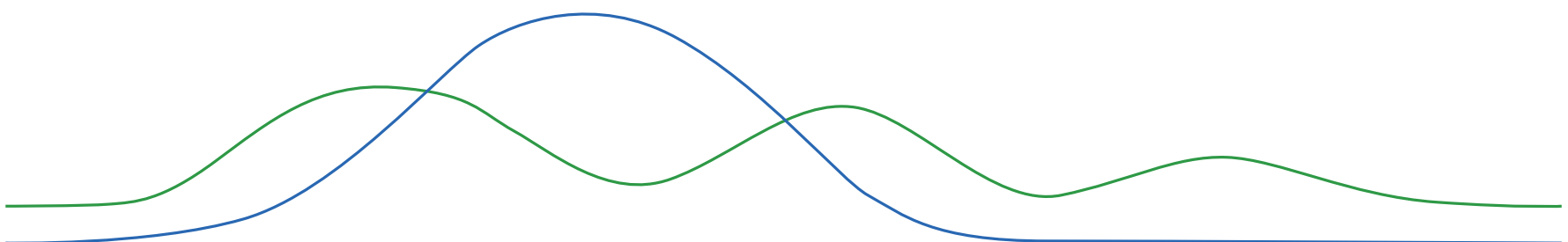
Households with incomes £20,000 - £54,999 are likely to be those best served by complementary affordable housing provision like Low Cost Home Ownership

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

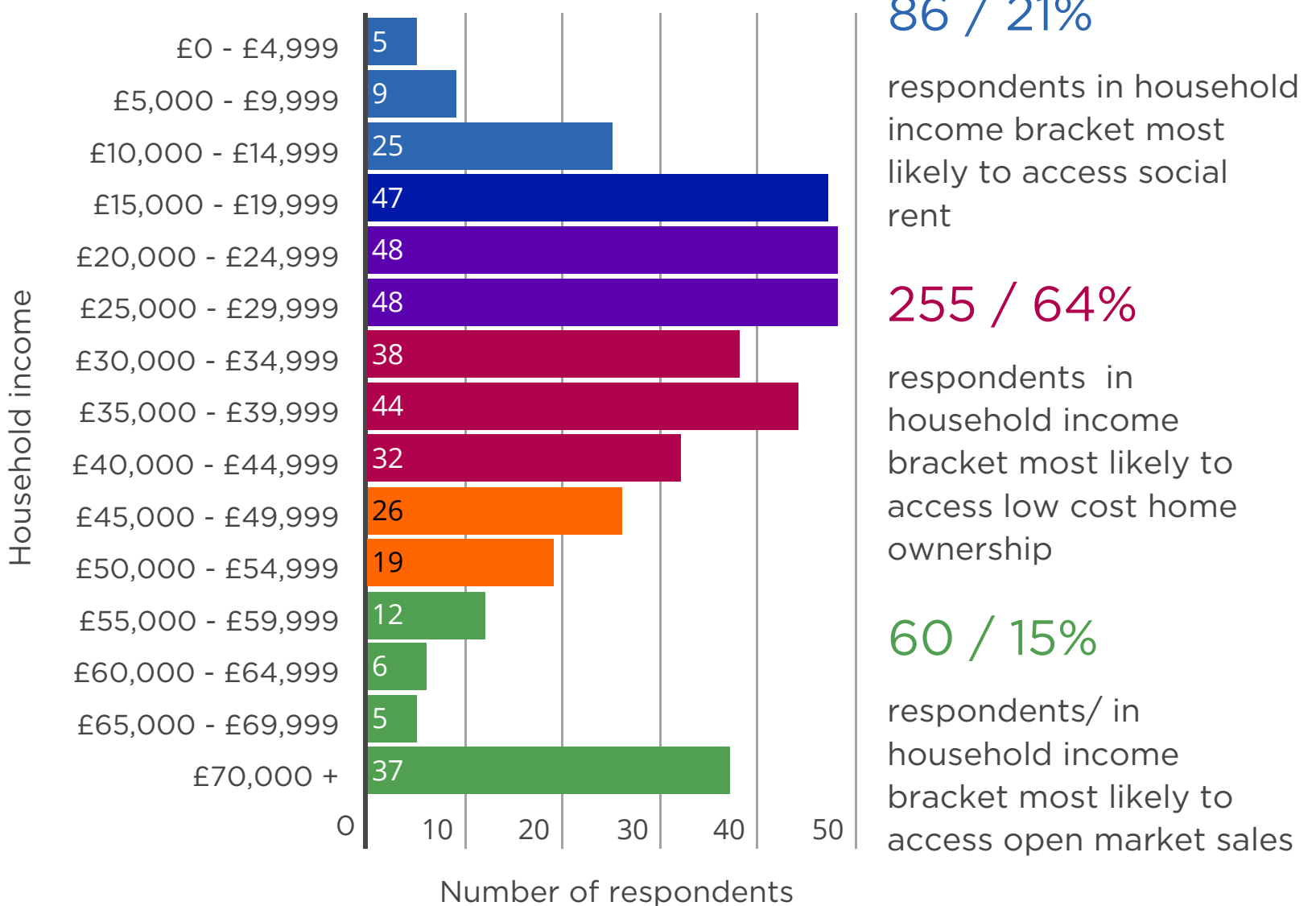
255 households (approx. 64%) were in the £20,000 - £54,999 income bracket

- 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

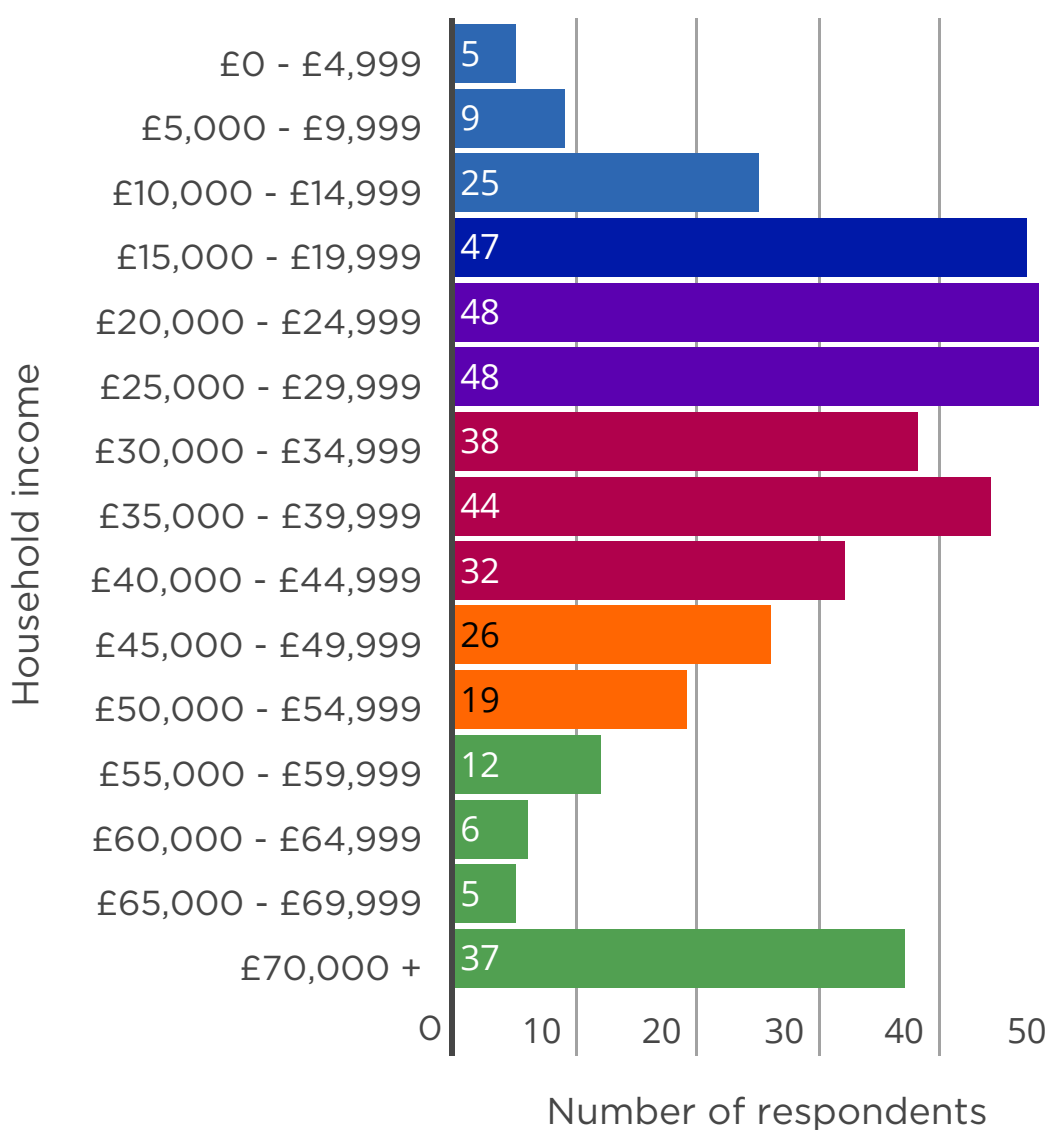


60 households (approx. 15%) were in the £55,000 or higher income bracket

- 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 and Affordability



86 / 21%

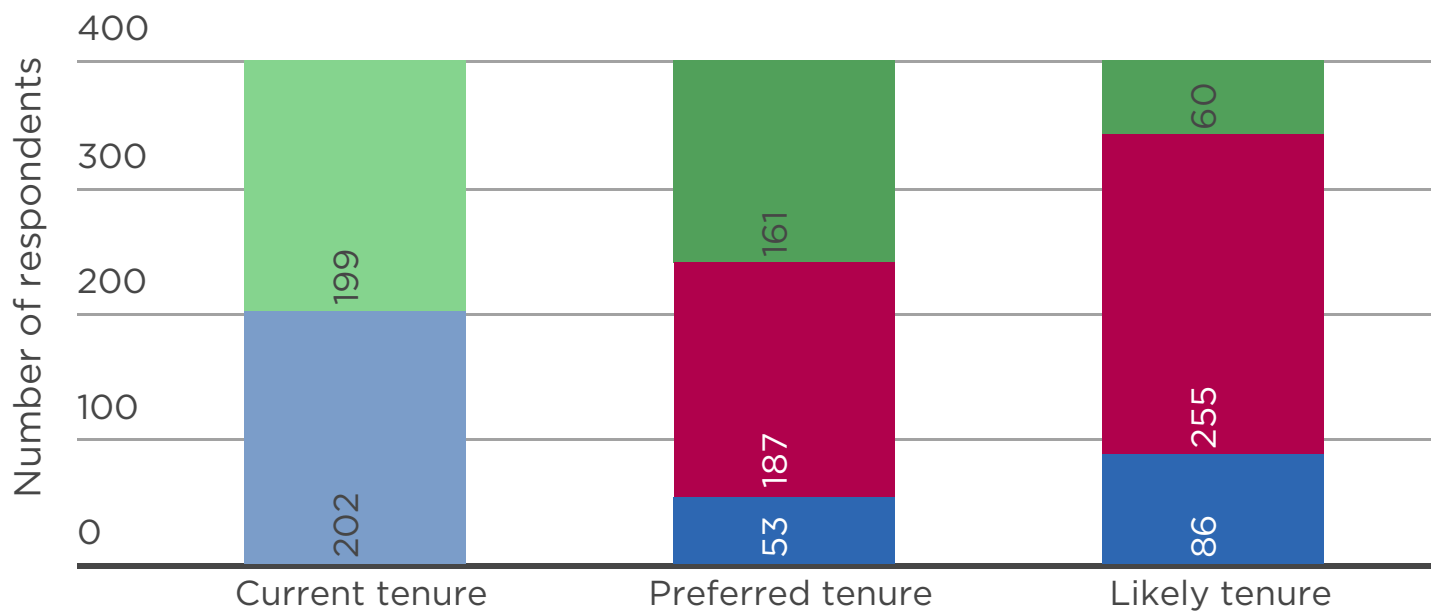
respondents in household income bracket most likely to access social rent

255 / 64%

respondents in household income bracket most likely to access low cost home ownership

60 / 15%

respondents/ in household income bracket most likely to access open market sales



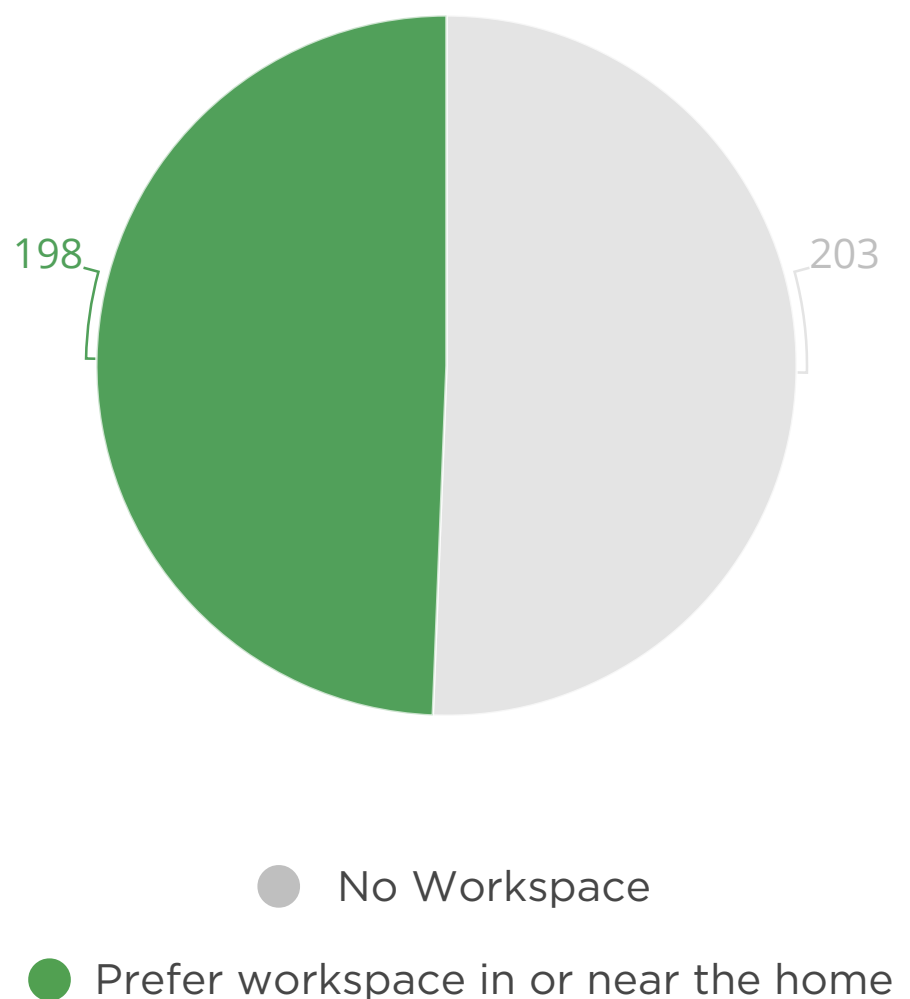
- Social/ Private Rent, living with parents or tied accommodation
- Social Rent
- Low cost home ownership
- Open market sales
- Own

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



86

new jobs planned by 20 local businesses in the next 5 years



31%

31% of businesses said they would benefit from new premises that could be provided in An Camas Mòr.



7

businesses said they would be interested in becoming directly involved with housing provision

Future Households

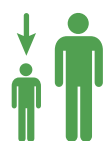
Results indicate that 135 new homes are needed in the next 3-5 years.

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 an increase of 46.6% total and equivalent to 3.6% per annum from 253 in 2016/17 to 371 in 2029/30.



135

New homes needed in the next 3-5 years.



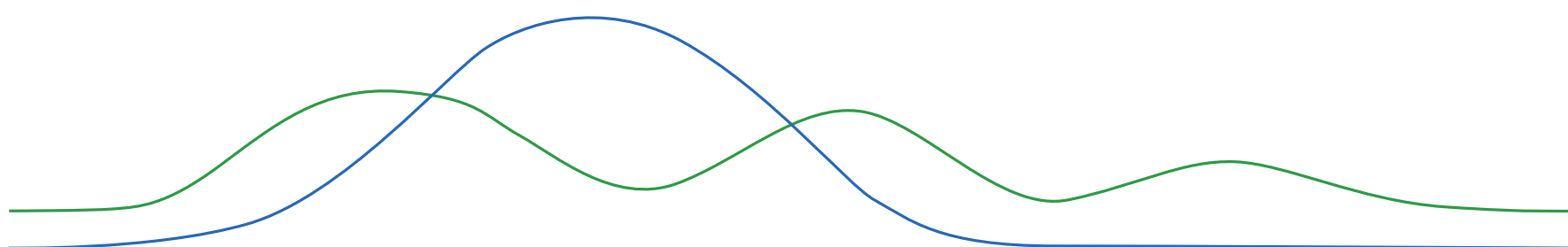
49%

Increase in population of the Aviemore and Locality Area between 2001 and 2011.

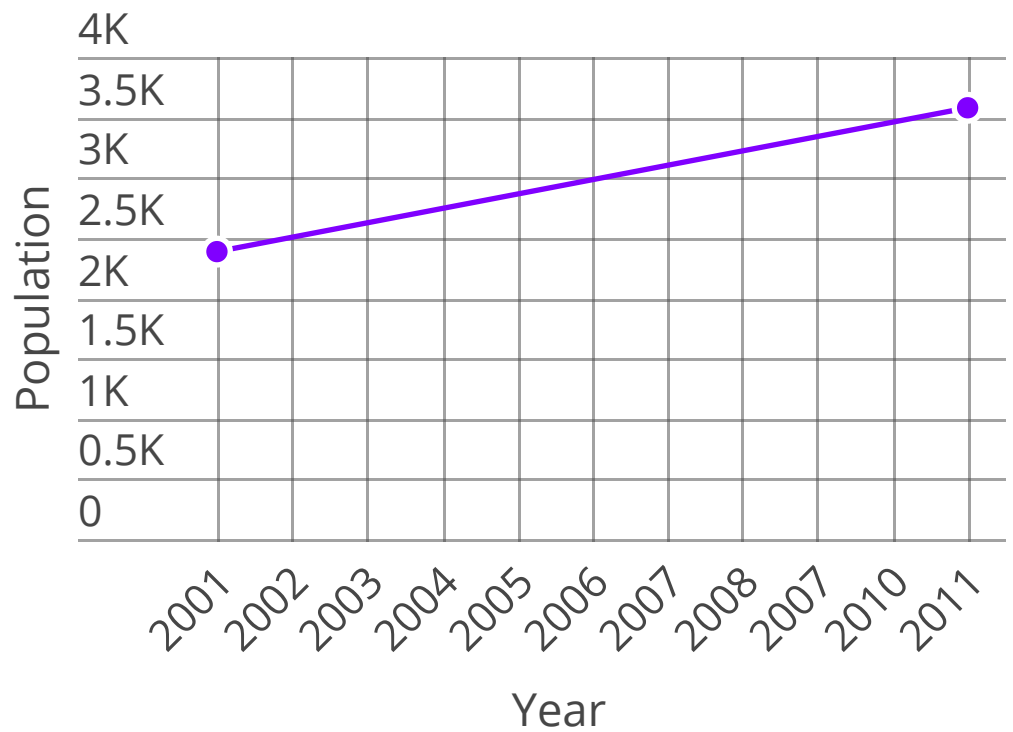


46%

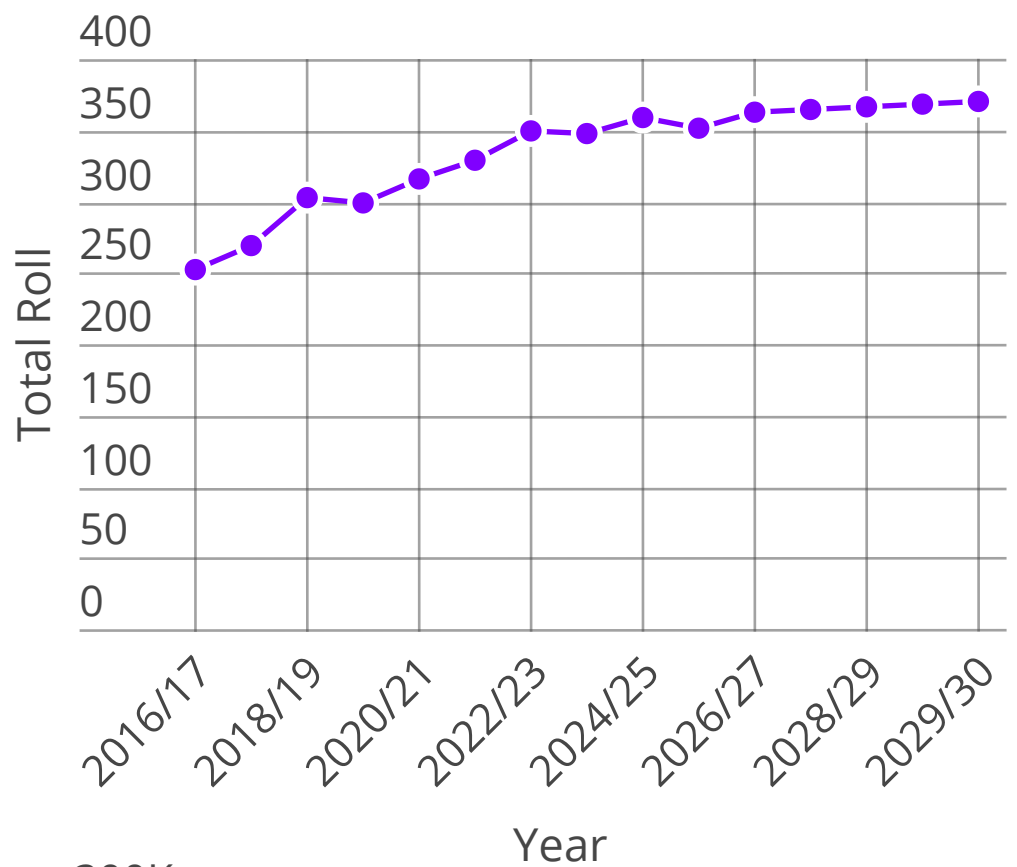
Projected increase in the school roll of Aviemore Primary School by 2029/30.



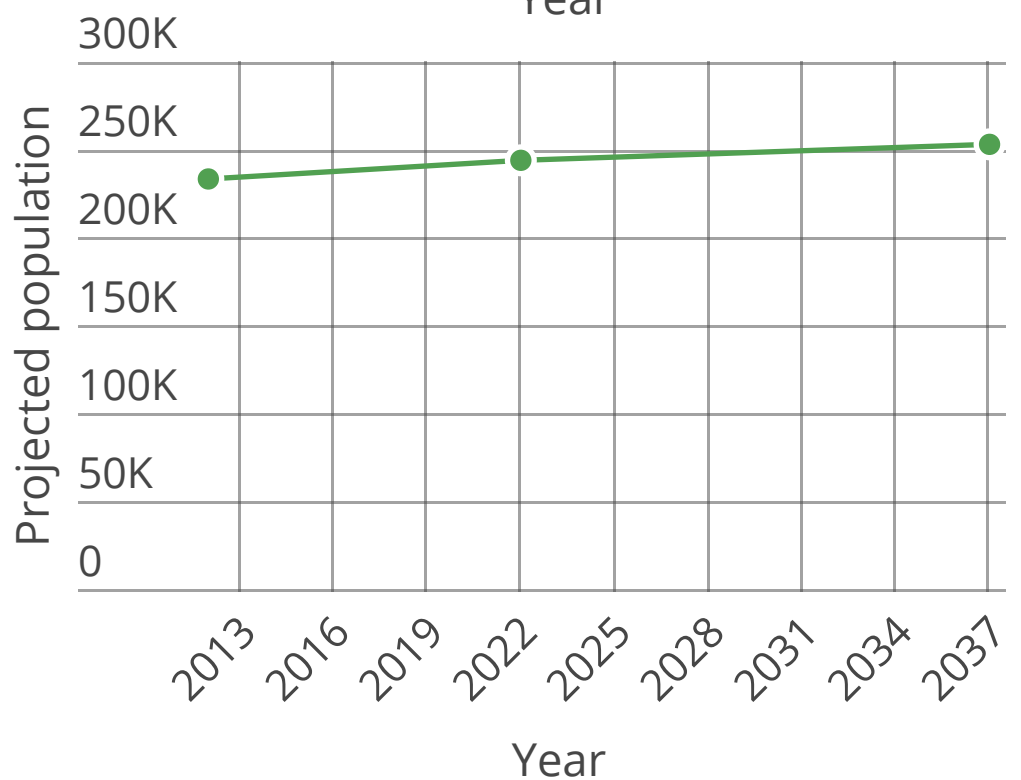
Aviemore Population
Census statistics



Aviemore Primary School
school roll forecast



Highland Council area
projected population



Demand and need conclusion

There is clear demand from the survey respondents for housing. The highest need units that have realistic tenants and purchasers:



Starter homes e.g 1 or 2 and 3 bedroom flats/ terraced homes



1, 2 and 3 bedroom rental homes



2, 3 and 4 low cost home ownership homes



3, 4 and 5 bedroom open market homes

