



THE HIGHLANDS
SMALL COMMUNITIES
HOUSING TRUST



AN CAMAS MÒR

Detailed Report

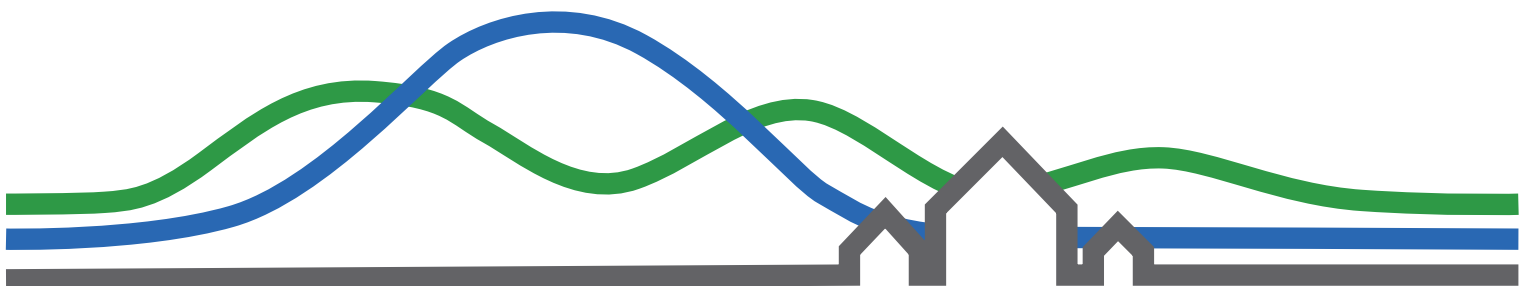
Detailed report for An Camas Mòr LLP investigating provision of homes affordable for people that live and work locally, including tenure and bedroom number preference

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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 Detailed 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.

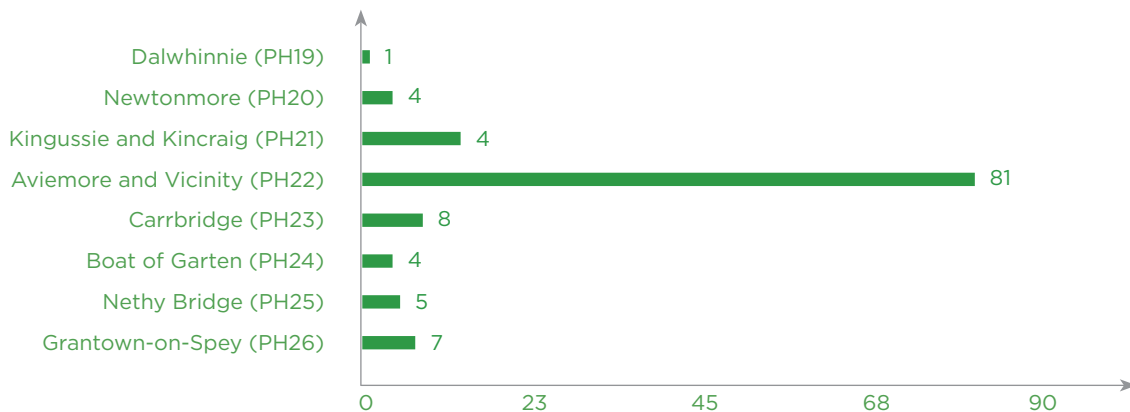
3. Executive Summary

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

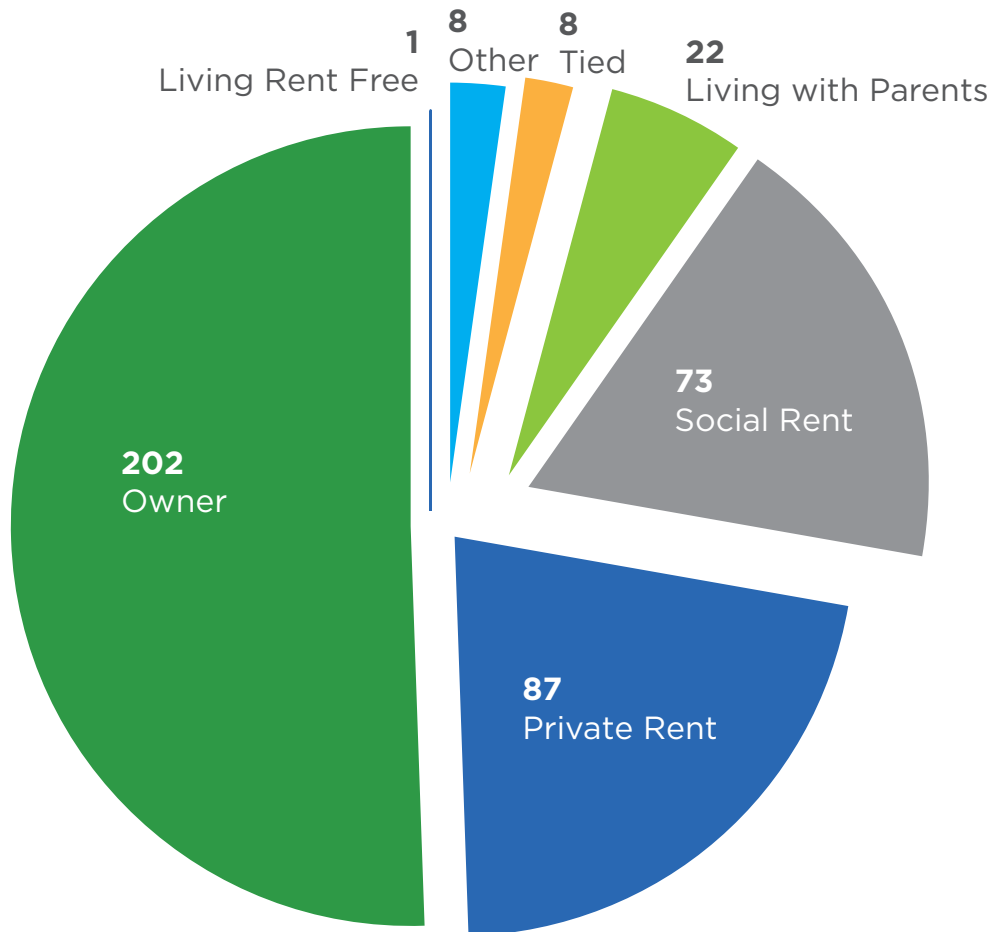
Through HSCHT's experience, the types of solutions that could be used at An Camas Mòr are:

- 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 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

4. Methodology

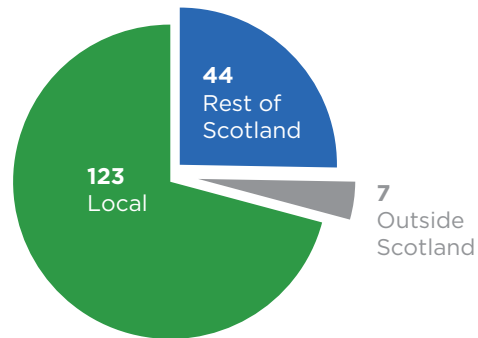
- Conduct a public survey on PollDaddy, promoted through various online channels
- Use survey results to establish current and future demand for alternative affordable housing provision beyond social rent in the development
- Collate and analyse findings to produce Detailed Report
- Use 2011 census data for Aviemore and Vicinity Community Council to provide comparisons to survey responses
- The survey results and census are not directly comparable. The survey was not restricted to a specific geographic area, although it was promoted through Facebook to the area between Dalwhinnie and Grantown-on-Spey.
- Establish affordability level based upon respondent household incomes
- Outline housing options suitable for the development based upon respondent need and local affordability levels
- Give respondents an opportunity to make comments on their needs to an independent 3rd party

5. Results

Postcode Analysis

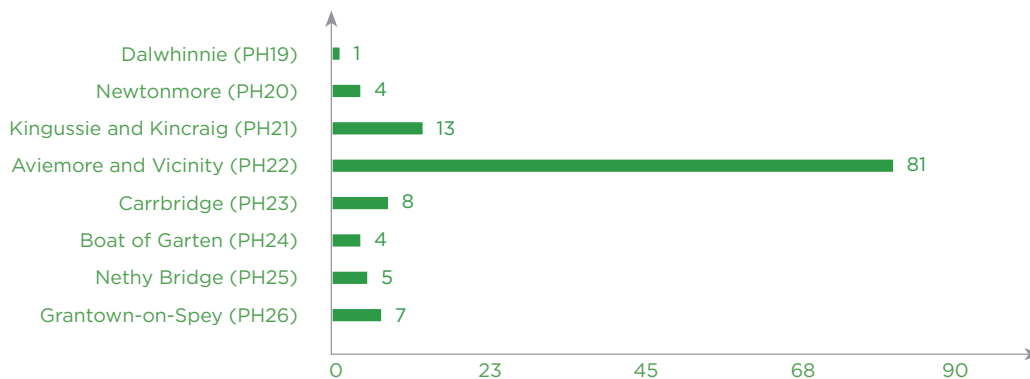
Respondents were asked to provide their address, but it was not a compulsory question. Some respondents gave part of their address, and Google Maps was used to find the postcode.

Of 401 total respondents, 174 (43%) provided address information that could be used to identify a postcode. Of these 174 respondents, the proportions from classified as 'local' (PH19-26 postcodes), from Scotland and from outside Scotland are set out below:



Of the respondents who provided address information, almost 71% are local, indicating that the data outlined in the questions below provides a sound snapshot of local need, income and aspirations for An Camas Mòr.

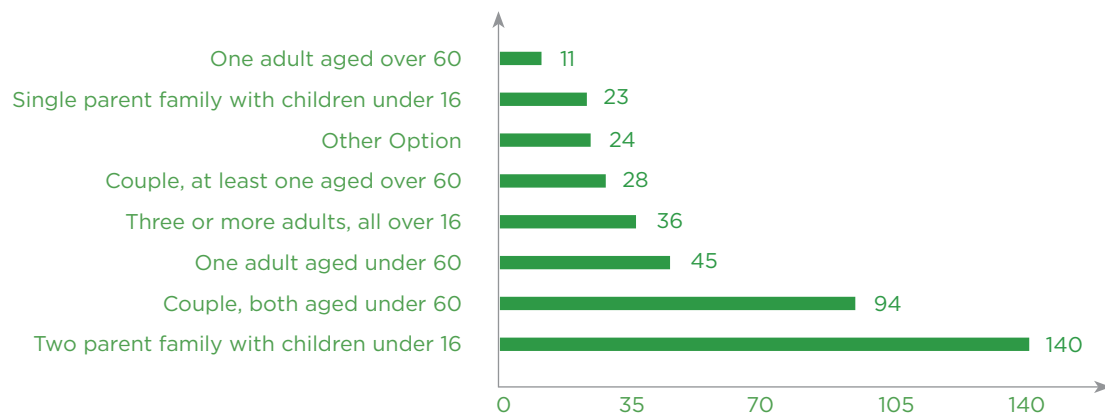
When the local data is broken down further, the overwhelming majority of respondents are from the Aviemore and vicinity postcode (PH22):



The graph above shows that 66% of respondents who provided an address are from the PH22 postcode. It is assumed that the postcodes immediately neighbouring the PH22 area are the ones where households are most likely to commute to Aviemore from due to proximity. When these neighbouring postcodes (PH21, PH23, PH24 and PH25) are considered, the respondent percentage increases to 90%, indicating the survey reached its target audience of local people.

The difference between the respondents in the PH22 postcode and respondents in other local postcodes may be accounted for by local people who presently live outside Aviemore but would like to live in the Aviemore to be closer to work.

1. How would you describe the composition of your home?

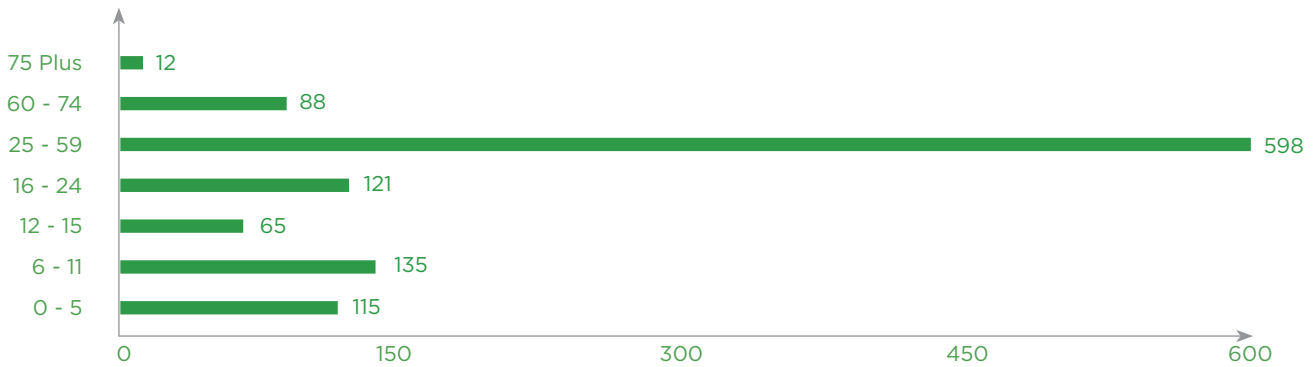


There is a significant proportion of 'Two parent family with children under 16' and 'Single parent family with children under 16'. These two groups account for 41% of the responses, whereas the corresponding group in the 2011 census account for only 26.9% of the population. Families with dependent children are therefore over-represented in the survey; this may indicate that families with dependent children are more interested in the development than households with independent children or no children.

The data for single person households also deviates from the census data, with single older person households underrepresented in the survey compared to the census (3% vs 10.8%). Interestingly, single younger person households are significantly underrepresented in the survey when compared to the census (11% vs 23.5%). There could be demand and need from this group that has not been expressed in the survey.

Although the survey targeted a broader geographic area than the census, Aviemore and Vicinity Community Council area has a younger demographic than surrounding community council areas. Due to the fact that younger people are overrepresented in the survey, it is likely that people from areas outside Aviemore and Vicinity have completed the response and are interested in affordable housing in the development.

2. How many people in your home are of the following ages?



The complete survey responses were from 401 households. If the number of people in these households is tallied up, it indicates that the 401 households represent 1,134 residents. Because the survey was not restricted to people resident in the Aviemore and Vicinity Community Council area, this number cannot be usefully compared to the population of the community council area. However, the demographics can be compared to the census data for illustrative purposes.

315 of indicative residents were aged under 16, which equates to 27.7%. In the 2011 census, under 16s accounted for 18.1%, meaning they were overrepresented in the survey. This indicates a particularly strong demand from families with young children, a demographic that often struggles to access affordable housing.

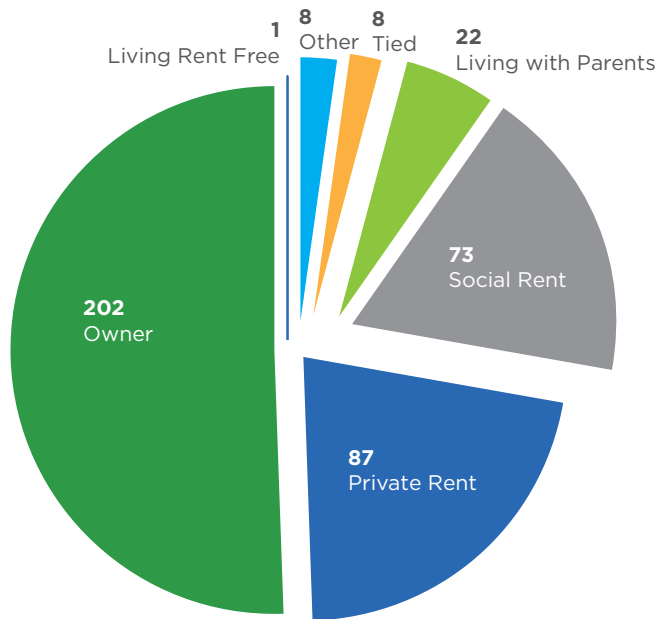
The number of people aged 60 and older represented in the survey was 100 (8.8%). In the 2011 census this group accounted for 19.3%. This underrepresentation is likely to have been in part due to online and Facebook promotion of the survey, where older people are less active than younger people.

In the survey, people aged 16 - 59 accounted for 719 of indicative residents in the respondent households, equating to 63.4% of the sample. This broadly corresponds to the 2011 census, where 62.6% of the population was in the same age range.

The difference between the survey and census percentages are accounted for by the overrepresentation of children under 16 and underrepresentation of over 60s. This corresponds to the data outlined in the household composition, as two parent and single parent families were overrepresented in the survey sample, and single person households for younger and older people underrepresented.

The overrepresentation of families with young children may be accounted for by people who commute to work in Aviemore and would prefer to live closer to the town.

3. What is the current tenure of your home?



50% of respondents were from owner-occupier households. This broadly corresponded to the 2011 census data, where 55.6% of households said they owned their property. Other Community Council areas in the area had higher rates of ownership, for example Kingussie with 67.6% and Grantown-on-Spey with 66.3% respectively. The Scottish average in the 2011 census was 62% and the Highland average was 67.2%, which means both the survey respondents and Aviemore and Vicinity Community Council are below the national and local average.

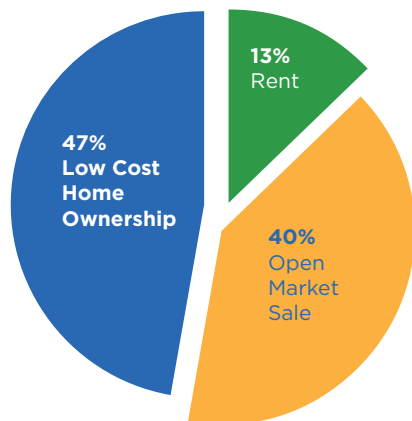
When only older households were considered, the rate of home ownership increased to 63%, bringing it closer in line with local, regional and national averages. This suggests that it is younger families who struggle to compete on the open housing market due to salaries and house prices.

A total of 47% of respondents were either privately renting, social rent homes, living with parents or in tied properties. This is higher than the 2011 census, where 42% reported being in the same living situation.

There were further detailed differences between the survey and census in the rental sector. Social rent homes in the survey accounted for 18% of households, whereas in the 2011 survey the same category accounted for 24.5%. Meanwhile, in the survey 22% of households were private rent, but only 15.5% in the 2011 census. This disparity could be explained by the relative security of tenure felt by social rent households, in comparison to the lack of tenancy security and higher rent being paid by private renters, who might want to move to social rent or purchase a home.

Careful consideration needs to be given to allocation to existing homeowners to ensure that the local housing market is not negatively affected by provision of new Low Cost Home Ownership houses.

4. What would your preferred choice of tenure be for a potential home?



The overwhelming preference was for one of the two forms of home ownership (Low Cost Home Ownership or Open Market), with 87% of respondents selecting this option. More respondents preferred the option of Low Cost Home Ownership, which likely corresponds to the issue of local affordability in the National Park.

The tables below shows the preferred tenure options of the 199 respondents who are not currently home owners:

Preferred Tenure	Number	Percent
Low Cost Home Ownership	117	59%
Rent	47	24%
Open Market Sale	35	17%

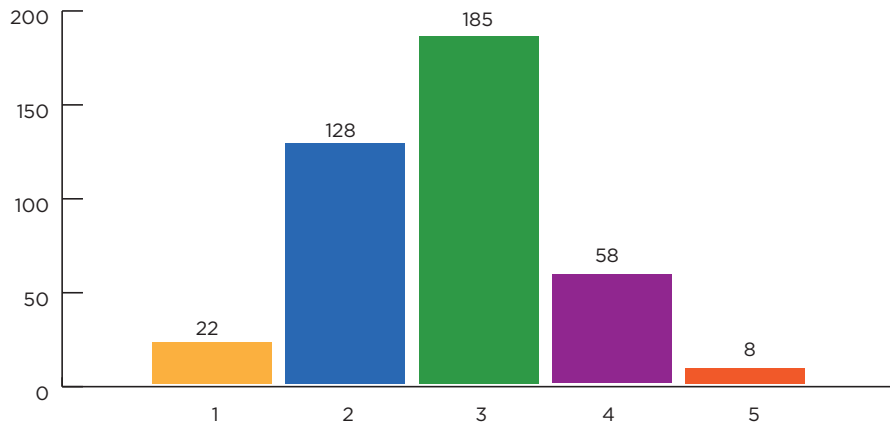
These results indicate that 38% of all respondents are aspirational home-owners.

The table below shows the aspirations of the 202 current owner-occupier households.

Preferred Tenure	Number	Percent
Open Market Sale	126	62%
Low Cost Home Ownership	70	34%
Rent	6	3%

The number of respondents who currently own a home but are seeking a Low Cost Home Ownership tenure may be indicative of a lack of affordability in the market for people to move into larger homes.

5. How many bedrooms would you require in a potential new home?



313 respondents said their preference would be for a 2 or 3 bedroom. This corresponds with HSCHT’s experience of providing affordable homes in other areas. There is no census data available for the number of bedrooms in homes, but some of the comments left at the end of the survey alluded to a shortage of three bedroom homes in particular.

The table below illustrate the preferred tenures for different number of bedrooms in homes:

Number of Bedrooms	Preferred Tenure	Number	% Category Preference	% Total Survey
1	LCHO	11	50%	2.7%
	Rent	8	36%	2.0%
	Open Market	3	14%	0.7%
2	LCHO	61	47%	15.2%
	Open Market	41	33%	10.2%
	Rent	26	20%	6.5%
3	LCHO	94	51%	23.4%
	Open Market	77	42%	19.2%
	Rent	14	7%	3.5%
4	Open Market	33	57%	8.2%
	LCHO	21	36%	5.2%
	Rent	4	7%	1.0%

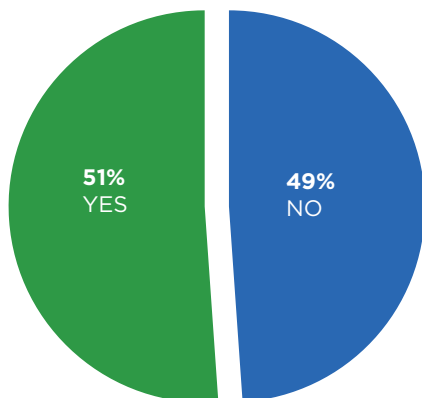
Taking into account both tenure and bedrooms, the three most popular preference overall in descending order are 3 bedroom LCHO, 3 bedroom Open Market and 2 bedroom LCHO homes.

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There are several clear trends in the table on previous page:

- Almost 24% of respondents said they preferred a 3 bedroom Low Cost Home Ownership house
- LCHO is most popular tenure preference for 1, 2 and 3 bedroom homes and is the the 2nd most popular tenure preference for 4 bedroom homes
- Open Market becomes increasingly popular as the number of bedrooms required gets larger, becoming the most popular option for 4 and 5 bedroom homes
- As outlined in the analysis of Question 4, Low Cost Home Ownership is the most popular preference overall

**6. Would you like any kind of workspace in or near your potential home?
E.g. studio, office, workshop etc.**



There was a significant amount of support for the idea of a workspace in or near the proposed homes.

The demand is split into several areas. The first is for interior office or studio space, e.g. a home office. This reflects changes in work practices which have focused less on central locations and instead allow flexible, remote or home working. Comments included:

- I have a small business that I would need some space to operate from, this being closer to home benefits the family
- Small inside office and small art studio outside or attached to house
- I work as a virtual assistant so an office would be a minimum. I would prefer a separate working space.
- I would like an art studio and also a space that could be used for an office
- Office or workshop space would open opportunities for home working or self-employment
- An office, this could double up as guest room. Work from home, need space for a computer, printer, storage space

There is also demand for DIY related workspaces, e.g. sheds, garages, greenhouses, workshop etc.

- A shed would be just fine, so that I can do my DIY
- Large garage/workshop for self-build projects and outdoors equipment
- Garages or lockup secure buildings
- Workshop but not for commercial activity just for maintaining classic boats and cars
- Garage/workshop space. Large enough garden for an additional good sized shed

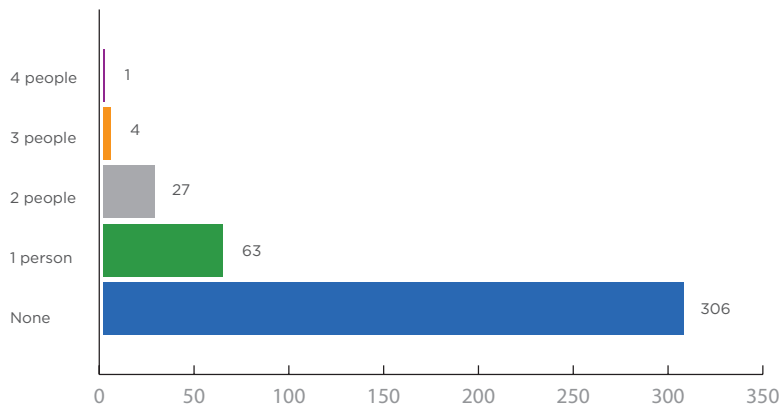
Finally there was demand for commercial facilities. This included professional services, creative industries, trades and cottage-type businesses:

- Offices with high-speed internet access would be extremely useful.
- Space for workshop including forge and/or woodworking and metal crafting space
- Small Micropub specialising in locally sourced real ales and whisky
- Opening a small sole trader business within the community.
- I am a local crafter so possibly room to have a small shop to display items would be lovely.
- I would like a Business Space available. This could have shared open areas, networking discussions and space for private meetings or Skype calls

More work could be done to analyse this demand in more detail.

7. Will anyone currently living in your home require an independent home in the next 3 - 5 years? If so, how many?

More work could be done to analyse this demand in more detail.



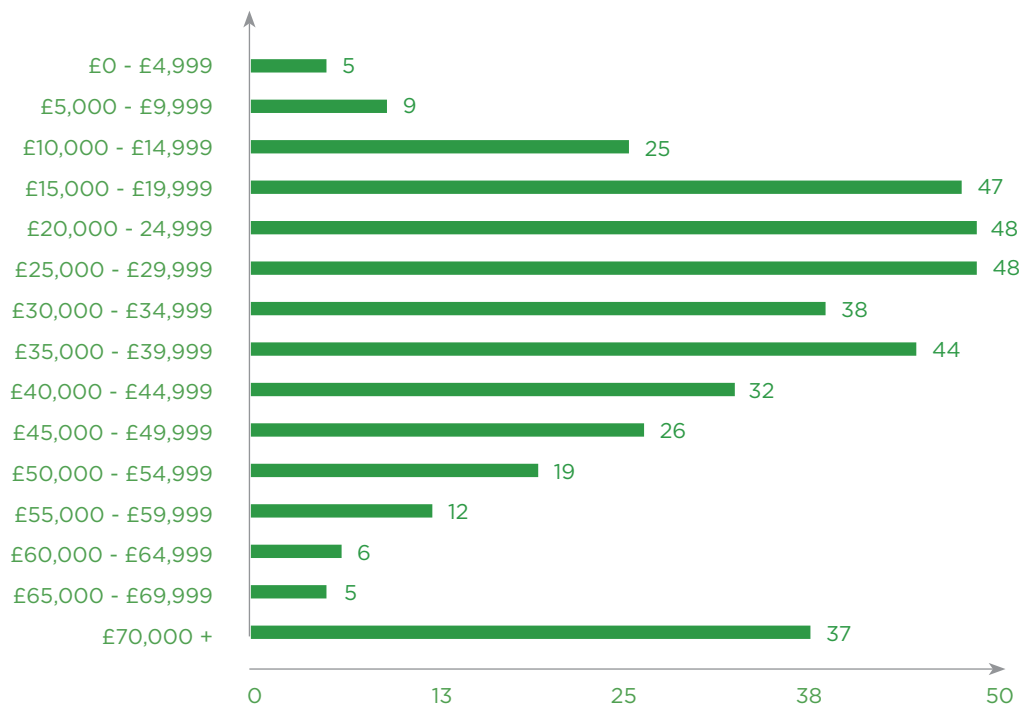
The results indicated there may be up to 135 people requiring an independent home in the next 3 - 5 years. Demand for independent homes is most likely to come from the 16 - 24 age category, and to a lesser extent the 12 - 15 age category. The 12 - 15 age constituted only 20% of people aged under 16 in the survey, so future housing need from the younger children may increase demand in a 10 - 20 year timescale.

In HSCHT's experience people requiring their first independent home are often seeking starter type homes with 1 - 2 bedrooms. The tenure need is likely to be for rent and Low Cost Home Ownership rather than Open Market Sales.

A final consideration in relation to this is the lack of representation of single person households outlined in the analysis of Question 1. It is likely that there is unexpressed need from single person households, which could be for new rental and Low Cost Home Ownership houses, which is likely to be the same tenure and size that new independent households would seek.

Although the survey return cannot be directly compared to the Census results for Aviemore, 14% of respondent households in the survey were a single adult, which is lower than the 34.2% single adult households in the 2011 census. The percentage of single adult households in Aviemore is higher than other local areas (e.g. Carrbridge: 25.1%, Kincaig: 27.2%) but is broadly similar to the Highland (31.7%) and national average (34.7%). It is likely this is a result of Aviemore's younger demographic.

8. What is your total personal/family income per annum before tax?



Data from 2014 indicates that the average household income was £36,026 in Central Badenoch and Strathspey.

Headline information from this survey is:

Results show that the incomes up to £19,999 accounted for 21% of total respondent households.

- These incomes will predominantly be Social Rental tenures that would be satisfied by provision from strategic housing partners

Results show that the income brackets £20,000 - £24,999, £25,000 - £29,999, £30,000 - £34,999 and £35,000 - £39,999 accounted for 44% of total respondent households.

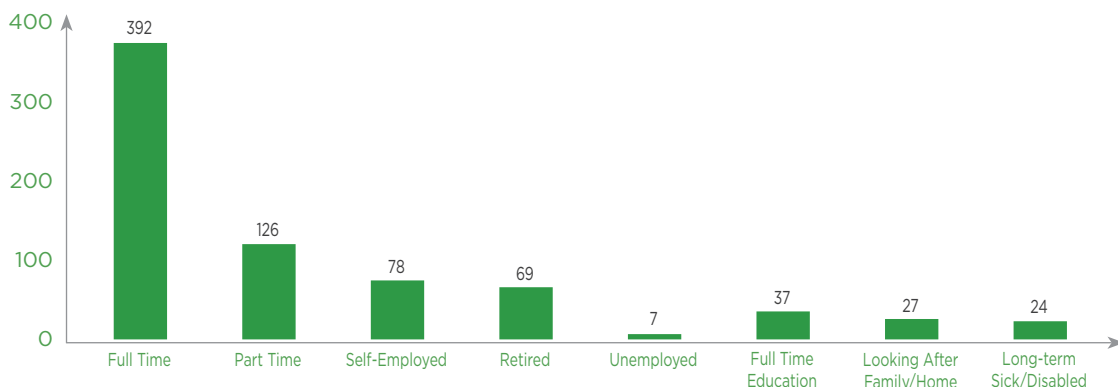
- These incomes could access Low Cost Home Ownership, although the £20,000 - £24,999 income bracket would require equity, savings or parental gift

As the household income bracket increased, the number of respondents in that category decreased, until the £70,000 + category where it jumped dramatically to 37 respondents, constituting 9% of all respondents.

As ranges were used and the final category is £70,000 +, a precise average cannot accurately be calculated for the respondents. However, a rough average can be calculated as being in the £30,000 - £34,999 income bracket. Anecdotal reports suggest that local incomes average less than £20,000, but the survey results suggest a figure closer to the 2014 average may be more accurate for household incomes.

Nevertheless, this does not take into account the lack of wage growth and the increase in house prices that have made home less and less affordable for local people.

Further analysis of income can be found in Section 6: Affordability.



Of the 401 completed responses, 397 households answered this question. When tallied up, the results for this question represent 760 adults. As set out in Question 1, the responses suggested there were 819 people aged over 16 resident in the surveyed households. This indicates that there are 59 adults unaccounted for in the responses for this question.

The table below sets out the percentages of the adults represented in this question in each category and the comparative statistics from the 2011 survey.

Employment Status	2017 Survey (%)	2011 Census (%)
Full Time	51.6	48.2
Part Time	16.6	15.5
Self-Employed	10.3	10.2
Retired	9.1	11.6
Unemployed	0.9	3.4
Full Time Education	4.9	3.9
Looking After Family/Home	3.6	2.6
Long-term Sick/Disabled	3.2	3.3

The data collected shows that 51.6% of people living in respondent households are in full time employment, higher than the 2011 Census (48.2%). Comparative data from neighboring community council areas suggests that the adults that lived in the respondent households were much more likely to be in full-time employment than Kingussie (38.1%), Grantown-on-Spey (38.5%), Highland Council average (39.5%) and Scotland-wide (39.6%).

The survey results show that the respondent households were marginally more economically active than the census results for the community council area, with more people in full-time employment, part-time employment and self-employed. Fewer people were retired and unemployed. Slightly more people were in full-time education and looking after family or home.

Overall, this continues the trend that a more economically active demographic has completed the survey and is represented in this report than is represented by the census data.

10. Is there any other comments you would like to share with us?

Please refer to Appendix 1 for the comments given by respondents.

6. Incomplete Surveys

Please refer to Appendix 2 for the full results of the 119 incomplete surveys, which represented an attrition rate of 23%. Below is a summary of the information that can be garnered from these results.

- 9 surveys had no information entered at all
- 105 surveys answered up to and including their current tenure.
Data from these responses is set out below:

Household Composition	Number	Percentage
One adult aged under 60	8	7.6
One adult aged over 60	4	3.8
Couple, both aged under 60	20	19.0
Couple, at least one aged over 60	16	15.2
Two parent family with children under 16	35	33.3
Single parent family aged under 16	3	2.9
Three or more adults, all over 16	17	16.2
Other	2	1.9

Current Tenure	Number	Percentage
Owner	76	72.4
Social Rent	12	11.4
Private Rent	11	10.5
Tied Accommodation	3	2.9
Living With Parents	0	0.0
Other	3	2.9

- 64 respondents went on to provide information about preferred tenure, number of bedrooms required, desired workspace, independent households and then stopped at the income question.

Preferred Tenure	Number	Percentage
LCHO	24	37.5
Open Market	31	48.4
Rent	9	14.1

Bedrooms Required	Number	Percentage
1	2	3.1
2	22	34.4
3	24	37.5
4	12	18.8
5	4	6.3

Workspace Required	Number	Percentage
Yes	33	51.6
No	31	48.4

Future Independent Homes	Number	Percentage
0	50	78.1
1	9	14.1
2	4	6.3
3	0	0.0
4	1	1.6

- A few responses included employment information but insufficient data was gathered to make comment on it so it has been omitted here but included in Appendix 2.

From the incomplete surveys, it appears that a variety of issues could have influenced people not to complete the survey:

- Respondent unwilling to disclose information considered private e.g. household income
- The respondents who chose not to proceed had a higher rate of household ownership than the main survey sample (Incomplete: 72.4%; Complete: 50%). When faced with a question they had a preference not to answer, households already in owner tenure may have chosen not to continue
- The point above could be supported by the fact that there was a lower preference for Low Cost Home Ownership and a higher preference for Open Market amongst incomplete surveys versus complete surveys
- In terms of household composition, there was little difference between complete and incomplete respondents
- People who chose not to continue the survey may have just been curious and chose to abandon the survey at a question which was seen to be more personal than the preceding questions

7. Affordability

A key element of planning and phasing the affordable elements of the development is understanding what is truly affordable to local people. There is a perception that 'affordable housing' is not really affordable to people who live in the area due to wage levels and high house prices.

According to Rightmove (using Register of Scotland data), the average price of properties sold in the last 6 months is £185,895 in the PH22 postcode. This takes into account monthly variations. This figure is higher than the Highland and Scotland average, which has grown steadily over recent years:

Year	Highland Average	Scotland Average
2013	£155,327	£156,820
2014	£162,896	£163,563
2015	£168,168	£169,402
2016	£169,025	£166,056

The table below shows the incomes reported by households in the survey and tenure options that may be suitable alongside.

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	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	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	15%	

There are many different factors that require to be taken into account. For example, parental assistance and personal savings could allow someone in the £20,000 - £24,999 income bracket to access Low Cost Home Ownership; conversely, a household with an income of £25,000 - £29,999 may not be eligible for Low Cost Home Ownership due to personal circumstances. Households in the £55,000 - £59,999 bracket may not be able to access Open Market due to high valuations in the areas.

8. Demand and Need

The Highland Housing Register has 260 applicants who gave Aviemore as their first choice preference location; there is no statistical evidence to determine how many of these applicants would consider An Camas Mòr as a location for housing. 50% of the respondents to this survey were homeowners, meaning they would not be on the Register.

Approximately 60% of the Register applicants required a 1 bedroom home, and only 5.4% of respondents to this survey required a 1 bedroom home, so the overlap for this group is likely to be limited. Single person household income levels are usually also a good match for social rent tenure.

Of the 192 non-homeowners (this excluded 8 people who gave 'Other' as a response), only 20 were non-homeowners with a requirement for 2 or more bedrooms, a rental tenure preference and rental level income. It is these 20 people who are most likely to be duplicated on the Highland Housing Register, indicating there could be up to 80 people on the Highland Housing Register with a preference for 2 or more bedroom house who are not duplicated in the survey, based upon there being approximately 100 people on the Register with those bedroom requirements.

As outlined above, affordability and need are closely interlinked and are influenced by a broad variety of external factors. These include house prices, tenure preference, availability of deposit and personal finances. There will always be some fluidity between what types of home households in income brackets can access dependent on these external factors.

Rental level incomes

- Of 401 respondent households, 86 are in the £0 - £19,999 income bracket
- Of the 86 respondents in this bracket, 22 said they were already homeowners, 25 were in private or social rent, and 10 were living with parents and 5 selected 'Other Option'
- Of the 86, 43 have a preference for LCHO, 27 have a preference for rent and 16 have a preference for Open Market Sale
 - Unless there are specific favourable circumstances around the 43 households with a preference for LCHO and the 16 households with a preference for Open Market, they may have unrealistic aspirations for their tenure
- The 27 respondents with a preference for rent had the following bedroom requirements:
 - 1 bedroom: 6 households
 - 2 bedrooms: 12 households
 - 3 bedrooms: 8 households
 - 4 bedrooms: 1 households
- The 43 respondents with a preference for LCHO had the following bedroom requirements:
 - 1 bedroom: 3 households
 - 2 bedrooms: 21 households
 - 3 bedrooms: 17 households
 - 4 bedrooms: 2 households

Low Cost Home Ownership (LCHO) level incomes

- Of 401 respondent households, 255 are in the £20,000 - £54,999 income bracket
- Of the 255 respondents in this bracket, 128 said they were already homeowners, 56 were in private rent, 49 were in social rent, 20 were living with parents or in tied accommodation and 2 chose 'Other Option'
- Of the 255, 135 have a preference for LCHO, 94 have a preference for Open Market Sale and 26 have a preference for rent
- Of the 94 with a preference for Open Market Sale, 67 have a preference for a 3, 4 or 5 bedroom house. This is likely to be an unrealistic aspiration due to house prices, but LCHO options would be more accessible.
- Of the 135 with a preference for LCHO, 81 are currently not home owners and 68 of these are in private or social rent homes; this demonstrates that capacity could be created in the rental market locally by the provision of LCHO options.
- The 135 respondents with a preference for LCHO had the following bedroom requirements:
 - 1 bedroom: 8 households
 - 2 bedrooms: 40 households
 - 3 bedrooms: 68 households
 - 4 bedrooms: 19 households

Open Market Sale level incomes

- Of the 401 respondents, 60 households had an income of £55,000 or higher
 - Of the 60 respondents in this category, 52 are already homeowners
 - Of the 60 respondents, 51 preferred Open Market Sale and 9 preferred LCHO
- The 51 respondents with a preference for Open Market Sale had the following bedroom requirements:
 - 2 bedrooms: 6 households
 - 3 bedrooms: 27 households
 - 4 bedrooms: 12 households
 - 5 bedrooms: 6 households
 - The 9 respondents with a preference for LCHO all required a 3 bedroom home

Future Need

As explored in the Results section for Question 7 that there may be 135 independent homes required in the next 3 - 5 years. With the ages of household residents indicated in the survey responses, there are a significant number of young people who may drive demand up over a longer period from 5 - 15 years.

In order to satisfy this future need, it is important to have provision for both rental and LCHO starter homes like tenement flats, terraced units etc. with 1 or 2 bedrooms in the plan. Turnover of these units is likely to be fairly high as people move up the housing ladder and new first-time buyers purchase the starter homes, maintaining a healthy supply of affordable units.

Demand and Need Conclusion

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

- Starter homes e.g. 1 or 2 bedroom flats/terraced homes
- 1, 2 and 3 bedroom rental homes
- 2, 3 and 4 bedroom LCHO homes
- 3, 4 and 5 bedroom Open Market Sale homes

We have assumed that Low Cost Home Ownership options are the tenure that would provide greatest added value as a complementary tenure and this has been investigated further below.

There were 135 respondents in the £20,000 - £54,999 income bracket whose preference was for Low Cost Home Ownership. In HSCHT's experience, this income range and tenure aspirations are well matched.

An important consideration for the project is the effect that provision of new homes will have on the local housing market, especially in an area where second and holiday homes are a concern. If a significant number of current homeowners were eligible to move to new Low Cost Home Ownership houses, there is the potential for existing homes to come onto the open market at a similar time, which could potentially affect valuations and possibly lead to a number of holiday/second homes being purchased.

The table below sets out the bedroom requirements of the 135 respondents in the £20,000 - £54,999 income bracket whose preference was for Low Cost Home Ownership and if they are currently home owners.

Bedrooms Required	No. of Respondents with this preference	No. of Respondents who are existing homeowners	No. of Respondents who are not existing homeowners	Percentage of Existing Homeowners
1 Bedroom	8	2	6	25%
2 Bedrooms	40	17	23	43%
3 Bedrooms	68	26	42	38%
4 Bedrooms	19	8	11	42%
	Total	53	82	

9. Tenure Options

Affordable housing is often misinterpreted to mean only social rented housing. More accurately, affordable housing covers a very wide variety of housing options, including low-cost home ownership and self-build models. Some examples and explanations of the basic principles and housing models are below:

Rural Housing Burden

The Rural Housing Burden is a Title Condition created by the Title Conditions (Scotland) Act 2003 that can be applied by Rural Housing Bodies. It is used widely by HSCHT and other Rural Housing Bodies to protect the affordability of rural homes in perpetuity. The Rural Housing Burden consists of two elements: a) an equity share and b) a right of pre-emption.

The equity share protects the discount given to the initial purchaser by suppressing the selling price in the event of a resale. The right of pre-emption means that the Rural Housing Body has the first right to buy back the property when it is offered for sale, with the aim of securing another local purchaser.

In setting the equity share, the Rural Housing Body will take account of all relevant factors, including open market value of the completed home, typical build costs in the area, land value and future value. This normally results in the Rural Housing Body retaining an equity share of 20-40%, and being able to pass that discount onto the purchaser, increasing the likelihood of residents on low-middle incomes being able to afford to purchase it.

For more information please visit: <http://www.hscht.co.uk/rural-housing-burden1.html>

Rented housing - social housing

Rented housing provided by a registered social landlord (RSL) or the local authority. In the case of Highland this is provided by Registered Social Landlords and Highland Council. Rents are charged at affordable rates and allocations are based on housing need as set out in the Housing (Scotland) Act 2001 and other relevant legislation. Grant funding from the Scottish Government is available to both RSLs and local authorities to build new social housing.

Rented housing – mid-market housing

Mid-market housing or homes that can be provided to key workers or seasonal-workers is a popular housing tenure. They are sometimes referred to as intermediate rents being matched to the local housing allowance rent level (which is the level up to which households can claim housing benefit and it is a recognized Scottish Government limit on affordable rents). This may be of interest to businesses or service providers who struggle to retain key staff.

Legislation in this area is changing due to the Private Housing (Tenancies) Act 2016. Any business interested should discuss these changes with HSCHT.

Low Cost Home Ownership – LIFT Scheme

There are two strands to the Scottish Government’s Low-cost Initiative for First-time Buyers (LIFT): New Supply Shared Equity (NSSE) and Open Market Shared Equity (OMSE). The NSSE applies to newly built properties by a RSL and the OMSE applies to homes already for sale on the Open Market. NSSE properties would be built by a Registered Social Landlord.

Eligible applicants are able to purchase between 60% - 80% of the property price, depending on their individual financial situations. The Scottish Government pays the remainder of the price in return for an equity share in the property. Unlike shared ownership schemes, the home owner is responsible for all associated costs in running the home:

<http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/lift>

Low Cost Home Ownership – shared equity

Shared equity homes can be provided separately from the LIFT scheme by a community group or developer. Frequently a Rural Housing Burden is attached to the title of the property at the point of sale to protect the discount offered for future sales. This mechanism can be used on developments alongside rented properties to assist with the funding of the project and also to provide a mixed tenure development. Purchasers have to pay for their property through their mortgage and savings contributions thereby providing instant repayment of any development funding required. This could be a viable option to provide mixed tenures.

Open Market Sale housing

With agreement from the landowner it may be appropriate to sell part of a development site at the full open market value. In circumstances where infrastructure costs are high, the sale of an open market plot or home could assist with making affordable housing options possible on the site.

Open market housing can play an important role in the housing system, in that local house values are dependent on a buoyant market and a turnover of properties. In periods of a decline in open market house values, this can impact on the delivery of low-cost home ownership and other housing models such as Rent to Buy and LIFT.

Housing suitable for older people

Designing new housing suitable for older people, which includes a wide range of needs including dementia, where level access, flooring, heating & lighting and accessible kitchens are considered at the outset, can save on future resources. Location of properties near facilities is preferred. Houses may be for rent or for sale depending on the funding models available and the household's circumstances.

An Camas Mòr LLP's plan for the development has sheltered housing on the High Street, in close proximity to retail and leisure facilities. Intergenerational housing is also planned for An Camas Mòr, for example homes with an annex that could be used as a grannie-flat, or a garden-flat next to the house.

Community Led Housing

Community led housing is becoming an increasingly popular concept, especially for rural areas where typically it can be difficult to secure investment from external agencies. The likelihood of a community led housing project proceeding depends on different factors:

Land: must be in community ownership. Could be secured from own funding or through an application to the Scottish Land Fund.

Housing types and tenures: there are a range of options that could be available, e.g. social rent equivalent, mid-market rent, self-build plots etc. The tenure and type of home needs to meet a specific need in that community that is not provided for by other strategic housing partners. With a development of the scale of An Camas Mòr, demonstrating this specific need could be challenging.

Project management: This may be carried out by an agreed partnership with a minute of agreement in place, or undertaken fully by a third party.

Construction: A recognized construction firm who are able to provide housing to the required standards should be used following a rigorous tender process to ensure best value. Due to procurement rules which apply to local authorities and housing associations a local approach may be more financially viable, along with retaining local employment.

Management: In many cases, the community prefers to outsource housing management, such as rent collection/arrears and allocations. However, an option is to retain the maintenance and repair elements in order to provide local employment opportunities and that only the allocation process is outsourced.

10. Conclusions

There is clear demand and need for complementary affordable housing options that would supplement social rent level homes in the area

- The survey reached its target audience, with the majority of people who provided their address coming from the Badenoch and Strathspey area
- The respondent demographic was younger than the 2011 census information, meaning there is more work to be done with potential residents who were not reached by the survey, including older people and single adults living alone
- Household incomes amongst many survey respondents would support the purchase of a Low Cost Home Ownership house
- There is also clear demand for rental homes and Open Market Sale homes
- There is strong demand for workspaces in or near potential homes
- Selling prices for Low Cost Home Ownership homes between £110,000 and £170,000 could be achieved with Rural Housing Burden equity shares

11. References

Cairngorms National Park Authority Affordable Housing Supplementary Planning Guidance

<http://www.cairngorms.co.uk/resource/docs/publications/17032011/CNPA.Paper.1687.Affordable%20Housing.pdf>

Cairngorms National Park Authority Economic Strategy 2015-18

<http:// Cairngorms.co.uk/working-partnership/national-park-strategies/economic-strategy/>

Cairngorms National Park Authority 2017-2022 Partnership Plan

<http:// Cairngorms.co.uk/working-partnership/national-park-partnership-plan/>

Highland Council 2011 Census Information

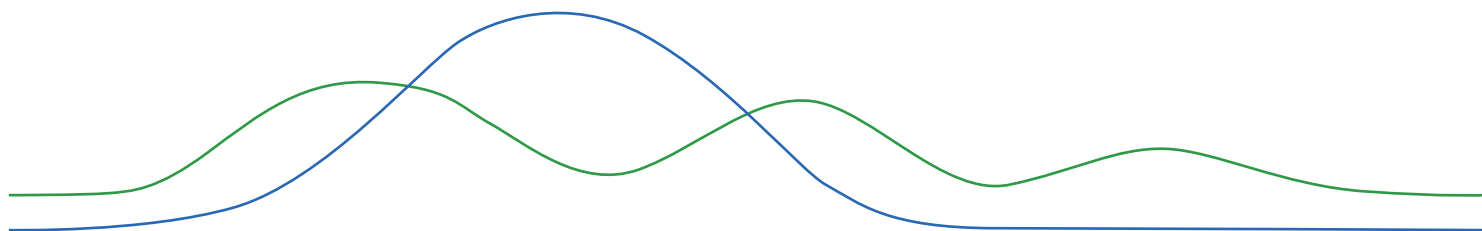
https://www.highland.gov.uk/downloads/download/733/census_results_2011

Highland Council - Highland Housing Register

http://www.highland.gov.uk/downloads/file/16355/highland_housing_register_prospects

Scottish Government Small Area Income Estimates 2017

<http://www.gov.scot/Topics/Built-Environment/Housing/supply-demand/chma/statistics/incomedataspreadsheet>



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Appendix 1:

Respondent comments

This is based on current need but would possibly change to 2 ad age 25+ and one elderly age 70+ Would be looking for annex to provide care

We need to have a price guide. Good garden space and privacy would be very important for everyone in the community regardless of the type of housing to encourage good health and wellbeing.

We have a disabled child age 7 who will need lifelong care. At the moment adult one is his fulltime carer.

Looking to relocate to Aviemore and housing always so expensive but this could give us a chance of affordable housing and let us build a new life.

1. Although I have stated I would like 3 bedrooms. This is a minimum requirement. I also have parents who are now getting on in years and both they and we would ideally like a home with a "granny flat". I really dislike the thought of either of my parents needing a care home, I want to be able to ensure their comfort, oversee have sight of any care being provided to them and to keep them a full and integral part of our family. 2. I'm both full time employed and self-employed was not able to make multiple choice

I would be particularly interested in flexible accommodation with the ability to rent out a room or a small outbuilding with that capacity.

Fully support and love the idea of An Camas Mòr and would love to see it come to fruition

Employment is difficult where we live due to availability. Our children need support to go to school two off which are autistic. Due to the nature of my work, my shift starts at 7.00 so my partner needs to stay at home, we have no child minder service where we live. We are also overcrowded as we currently are in a 3 bedroom house. Having a larger house in such an area would greatly improve our quality of our life in all aspects of employment and support services, local facilities for our children.

I am having to live with my mum and dad who is disabled and my partner and 2 children as cannot get a house in Aviemore where we have all stayed all our lives and worked I now have 2 young children who attend the local primary school myself and partner working full time and no space to call home

We need more affordable housing in the area, especially since there is limited work and many of us don't get full time work or if they do its minimum wage. Also smaller properties for single people and couples, as a lot of the new ones are large properties many of which end up being holiday homes. Plenty of locals desperate for homes and have been on the housing lists for years and have no hope of getting a property. For single adults like me you stuck living with your parents, even though I'm working as a postie, as you cannot find a property for a single person and the larger ones won't allow multiple tenancies or any that is affordable.

Appendix 1: Respondent comments (continued p2)

I'm from Grantown on Spey (birth-18 years old) then I studied and worked down in Glasgow for 17 years (I rented flats there). I want to be able to make it all work moving back home to the Highlands. I have had to move home with my parents temporarily while I look for a flat. Rental prices are very high I feel. An affordable 'rent to buy' scheme would be ideal for me.

We plan to take out our pension pots & retire early (approx. 57) while we are still fit & able to move to the Aviemore area & enjoy life & spend our hard earned pension!

Currently mother looking after young son with medical conditions, will be returning to employment within the next 12 months

Adult 2 is on Maternity leave til end of year. There is no suitable box to click in the employment status.

One adult in household is registered disabled but is currently able to work full time although this may change

Adult 1 has two part time jobs.

I have 2 small dogs so need access to a garden and a dog walking area nearby and am unable to use stairs so need a bungalow

We currently have two 15 year old girls and an 11 year old boy in the same bedroom as we have a 2 bed house but we simply cannot afford to buy bigger locally or even extend our current property. It's council housing stock we need in our community.

Can't afford a 4 bedroom with garage. Then outbid if something cheap arises. Don't want to move from Aviemore as this is my home and ancestral home.

I have two jobs sometimes 3

I think council tax should be raised for second/holiday homes as the current system raises prices artificially. Low income families cannot afford to buy and struggle to rent on the private market, just as we do. I don't believe ANY new housing being built should be anything other than social housing BUT it should not be built ghetto style or with too many flats. The true needs of the local area should be assessed and any new housing should be to fill this need only. Scrap the common housing register, look after people who are already in this area and struggling, not those who are more than 50 or so miles away.

Looking for a 2-3 bedroom bungalow as need level access. Also very interested in help to buy.

We would like outside space plus kayak, canoe, bike storage etc.

Appendix 1: Respondent comments (continued p3)

There isn't enough affordable accommodation for young people to move into.

I do not agree with the level of restrictions the new development will enforce to the local area and the application should be rejected.

I am part time employed and part time self employed

Low cost plots and help with home building would be ace.

Fixed price rather than the offers over

Facilities for bikes...electric parking bays...cycle path to Aviemore and Loch Morlich

I'm so delighted this project is finally happening. It would be a dream come true to be part of the development. I'm not certain about the accuracy of the financial income. One of us is retired with a small work pension and one on long term disability benefits.

Approaching 60 I am thinking of giving up my current council flat to move further south to be closer to amenities and family...a house/flat in this development may be ideal.

I don't live in the area at present but grew up here so I have based my answer on maybe in the future moving back

I work on as and when basis, supporting self-employed partner

We are a young couple who live and work in the area, we have had to endure overpriced private rent whilst trying to save to buy our own home. Affordable housing for locals is absolutely vital to this area and An Camas Mòr should only be allowed if the majority of the homes will be sold at an affordable price to local people. If they are mostly sold to wealthy retired people from outwith the area or as second homes to be rented out to tourists then it will have been a complete and utter failure.

I hope that if An Camas More goes ahead there will be no 2nd homes and also that all other development in and around Aviemore is halted. The housing problem in the Badenoch and Strathspey area in general, and Aviemore in particular, is solely due to houses being bought as 2nd homes. This pushes prices up to a stupid level and contributes nothing to the local economy. An example is the house next door to me in Aviemore, we've lived there since January 1993, next door is a 2nd home and is occupied for no more than 6 weeks of the year and has been owned by the same person this whole time. This is not an isolated case, if all 2nd homes were removed from their owners and filled with locals needing housing, An Camas More would not be needed.

Appendix 1: Respondent comments (continued p4)

Both adults are post graduates and can't secure well paid jobs locally as they simply don't exist to afford a mortgage, adult one travels to Inverness daily this drastically reduces their income, the pay rates for the same job compared to central belt is disgusting, within NHS Disabled adult, is extremely well qualified, but can't get life insurance, therefore mortgage. Absolutely no debt, have savings etc. I'm extremely concerned that this development has no basis for stability of growth for the pre-existing town and the initial infrastructure simply cannot buffer it, Many misquotes are doing the rounds Aviemore primary school is only at 70% capacity that is not nearly full as people are saying. The local social economic environment simply cannot produce the wages needed for your basic rent quotes let alone a mortgage, most employers are working zero hour contracts and minimum wages, not the living wage, fact, the biggest employer in the valley does exactly this, taking on and paying off people regularly. Even if you manage to build more supposed affordable homes how will you police them being sublet? The other 3 major villages with B&S are like ghost towns, we do not need this development, we need investment in these areas, real jobs and security locally, and we most certainly need NO more holiday and second homes nor retirement homes, . You have to get out beyond Aviemore community council and actually speak to people, I don't care if you chap doors, do leaflets or open days, but there is far far too much to lose and I have absolutely no faith in any of the figures you project, the affordable housing isn't affordable, and is piecemeal within the rest of your purposed town, who's best interests is this really in. Show me where the local and I MEAN within B&S the full time, permanent jobs are that's can afford your projected rents or mortgages and not over 50 and 100 years, then and only then do you have the basis of a real conversation with the communities.

Please do not build what is being planned it's a monstrosity. The houses should be detached unique and have large gardens I would also propose that all the infrastructure required by a community is in place as the first phase is completed The minimum required at the first phase would be the following Butchers General store including post office Coffee shop Bank facilities Leisure centre/gym including play park and full sized sport pitch for rugby and football and tennis courts Primary school Transport hub and free electric transport for residents Anything less than the above will result in a feeder town with no real community and most of the houses will become second/holiday homes with only the affordable element being occupied full time

I'd like to know the composition and proportion of planned housing at Camas Mòr re low cost accessible housing (in relation to average incomes in Strathspey) and higher priced open market housing (again comparison with relation to average local earnings).

Affordable housing should be no 1 priority!! Locals do not want to live in cramped flats while large holiday homes sit empty.

As an employer in the hospitality sector, operating in a seasonal location, we see first-hand the difficulty people have in finding accommodation. This can present a real barrier to our success. It is often very difficult to find skilled staff locally, who can hit the ground running. With the huge contribution the tourism and hospitality sector makes to the area, the lack of accommodation seriously needs addressed. While accommodation in this case is generally sought on a rental basis, clearly an increase in housing for local people to buy would in turn free up other rental accommodation.

Appendix 1: Respondent comments (continued p5)

Downsizing from 4 bedrooms. Ideally 2 bedrooms would be great.

We currently live in a shared equity home, and have difficulties when wishing to borrow to make improvements. We would like modern, kitchen/diner if possible space for some light lounge/family room. Separate living room, en suite for master bedroom, a family bathroom & separate wee toilet. An enclosed back garden, preferably south facing. Parking at the front for 2 cars, and space for a possible 3rd when visitors. Energy efficient, wood burning stove, maybe air source heat pump. Space for all - communal space

Potential retail space that fat cats can't buy and then rent back to us at extortionate prices would be amazing

Will An Camas Mòr be a 2nd home village or a retirement village? If 300 houses are built how will the infrastructure of Aviemore cope? The new hospital scheduled has not included this development! Where is the employment to sustain this development? Average Salaries in this area are around 20 thousand or less will the affordable houses reflect this?

The eldest child is moving to full time tertiary education and will require to access public transport to get to her studies. Living near a reliable bus and train route will be crucial to her ability to attend college. The 2 youngest children are due to move from primary to secondary education shortly.

Adult 1 is also employed part-time.

My family live North and south of Aviemore. This would've an excellent retirement option for us

Would like to buy a home to raise a family in the area. Options to use help to buy for first time buyers would be really helpful.

Our adult daughter who lives with us suffers Asperger's Syndrome, OCD, and we feel the less pressured lifestyle in that area would be beneficial (we know the area very well) as opposed to the 'city living' where we are now - assuming she could find work

I am not currently living in the area but intend to relocate to Aviemore in the next 2 years. I intend to rent, initially. I will be doing this regardless of the progress of Camas Mòr

It has been a long wait, but the possibility of a carefully planned new community in the Cairngorms is very exciting.

Myself (adult 2) currently studying for a qualification in a Permaculture Design Course and hope to implement this skill, along with teaching about it, within An Camas Mòr

Yes how will you monitor anti-social behaviour and also ensure that those who are opposed to the development do not sabotage the dreams of those wanting to settle and come hope to settle and adapt. Can you clarify Wi-Fi access and conditions of the roads especially with regards to snow

Would be keen on a retirement home like that provided by McCarthy and Stone

Appendix 1: Respondent comments (continued p6)

Son at university would like to return here to work. Always gains employment during summer. A second son and family of 2 children are living and working in Middle East due to lack of affordable housing.

We have been looking for an affordable self-build in the Speyside area and as yet not found a suitable method or plot. We would greatly appreciate any opportunities to be part of new self-build communities or affordable housing projects in the area.

My husband is disabled. He is unable to work and so we are struggling to pay out monthly rent of t37.00 I work part time but need to be at home to look after him If I work he loses benefits WE WOULD love to rent a smaller and more cost effective house more suitable for our needs

We need decent full time jobs first, then a home, rented or bought.

This survey is not asking the correct questions. What outcome are you looking for from these questions..?

I am from the local area to An Camas Mòr location. Would be a potential settlement for myself to live in after I finish University and gain a job if it's in the local area.

Need to sell within next 4 years and also need to downsize from 4 bedrooms.

I am disabled and need a suitable bungalow. My disability now means I can no longer work full time and physically/financially look after the family home. I need to downsize as my family have left home. I have been looking for some time but many of the small suitable bungalows go for holiday homes - I also cannot find one that also offers work space for a craft business.

I would be extremely interested if an opportunity came up. I have been local to the area all my life and I am currently subletting a property with stable full time employment with the potential of a promotion.

I think there is a need for more housing - affordable housing that is successful in meeting individual needs of tenants. BUT, before destroying areas of wild land and building new homes, why isn't more effort being directed toward looking at what could be done with buildings that already exist?! There is an abundance of buildings throughout highland being left to rot - it's not only a shame, it's a complete and utter waste.

We can afford our own home. However, we think there's a real need for affordable housing for young people to buy so they stay in the area.

It would be good to have high quality affordable housing choices. I have lived in this area for 26 years and have brought up 3 children here. Now divorced I have money to buy a home but the prices here mean it is increasingly difficult for me to afford the kind of home I would want for me and my children when they visit.

One of the three adults in my house, is an adult son, who will require his own house within the next few years. Please make sure that, some of the affordable housing can be acquired by such a person.

Appendix 1: Respondent comments (continued p7)

Most jobs in the area are minimum wage. Families need homes which are affordable for this wage bracket. Most current homes are priced way above the reach of wages available in hotels which means local families have to live outside Aviemore. Prevent sale of local housing stock to people as second homes (all sales).

School provision is vital as Aviemore Primary is bursting at the seams!

The wages we receive in this area nothing is affordable, not even the affordable housing. Rent is the easiest way. There are plenty of homes already in the area, why are we building more? It's one sure way of ruining the area

You HAVE to put something in place to stop these houses all being bought as holiday homes. It's the single biggest housing issue around here that makes it impossible for average income families to buy property

Hello. We are in our 50's and looking for a bungalow with a garden. I have health issues and it would be a lot easier if all on one level.

Should be a pedestrian bridge linking with centre of Aviemore.

Would love to move to Aviemore ASAP. My daughter is 5 and I would like her to go to Aviemore School. Also my partner lives in Aviemore and I would like to be closer as I do not drive also my sick granny lives there and I am always needed to look after her but I only get to see her on weekends and it costs a lot on busses all the time. Please help.

Income and employment status is current but will be reduced substantially by 2019 as both will be retired.

Lived in Laggan years ago and thought this was going to happen, a lot of locals were devastated that incomers would not let it go ahead, would be nice to get a chance again.

Main adult works full time and does 2 part time jobs to provide income.

In this area it would be beneficial for the option of having real open fires or wood stoves, I think this will be a major selling/letting point

Houses should be for locals only and not for second homes or holiday homes for rich folk

There is a drastic shortage of affordable 3 bedroom properties for rent in the area.

We have two boys in their twenties who are currently studying in Edinburgh but who boomerang back home in the summers and sometimes at other times.

Looking at bungalows

I have a lot of connections in Aviemore and would like the opportunity for a shared ownership property in this development. I believe I could continue my recovery living there and also hope to develop my interest in sport through working or volunteering.