

Dores and Essich Affordable Housing Needs Survey 2010

Final Report

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Housing Trust
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1. Introduction

- 1.1. The Highlands Small Communities Housing Trust (Trust) was engaged by the Dores and Essich Community Council to undertake a study of affordable housing needs and to explore the relevant priorities and attitudes of the local community.
- 1.2. The results emerging from the study were primarily intended to evaluate local demand for future new affordable housing provision and specifically to indicate whether any particular local approach to allocations needed to be considered.

2. Methodology

- 2.1. The study comprises a number of related elements:
 - ☛ Desktop analysis of available demographic and housing demand data.
 - ☛ Postal self-completion household questionnaire.
- 2.2. The survey was issued to all Dores and Essich residents by Community Council volunteers on and around 21st October 2009 to invite them to share their views, even if their household had no immediate need.
- 2.3. The survey form sought the views and opinions of respondents on a wide range of housing related matters designed to build up a picture of the community and its issues and priorities.
- 2.4. A total of 150 surveys were distributed by hand. Two surveys were posted to previous residents that were forced to move from the community due to their tenancies being ended and no suitable alternative housing being available.
- 2.5. 42 surveys were returned using the prepaid envelope provided giving a response rate of 28%.
- 2.6. The Dores and Essich Community Council area has been referred to as “Dores” or the “Dores community” in the report for ease of reading.

3. Respondent Profile

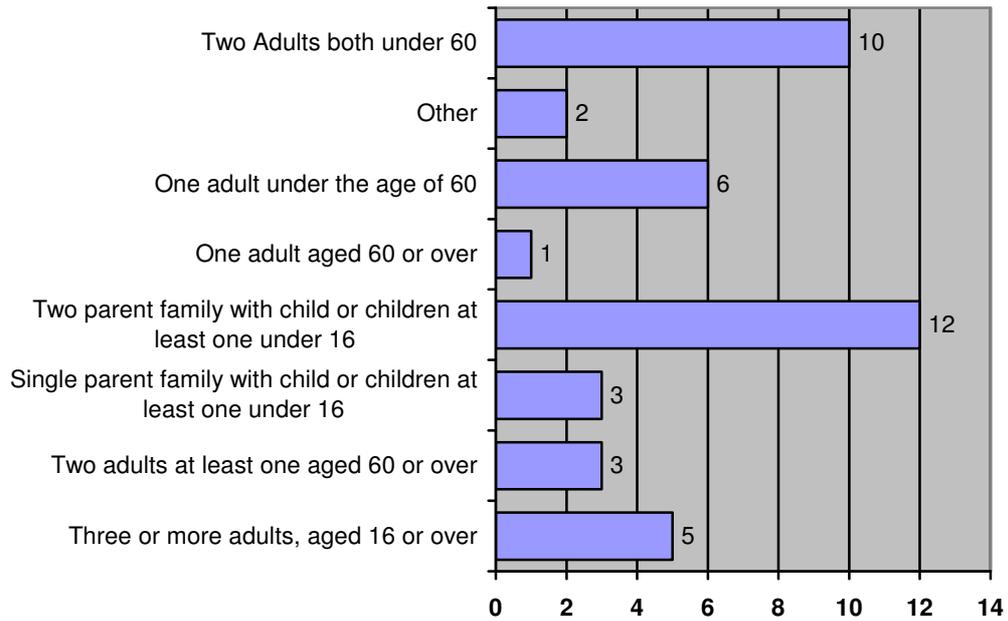
- 3.1. The survey returns broadly reflect the tenure balance of the Dores community as last recorded in the 2001 census. Owner occupiers are potentially slightly over represented while private tenants are under represented. These variations are not considered to significantly affect the reliability and use of the survey results.
- 3.2. You will note the reduction from private rent and the corresponding increase in Housing Association, which is due to a new development by Albyn Housing Society on land which was originally secured by HSCHT. This development provided 10 homes for the community. Highland Council tenants are under represented in the survey but this is not considered especially problematic given that the percentage was very small in the 2001 census.

Table 1. Tenure Profile

Tenure	Survey respondents	2001 Census
Owner occupied	60%	51.7%
Highland Council	0%	4.1%
Housing Association	10%	0%
Private Rent	19%	39%
Tied House	7%	
Other	5%	5.2%
Second Home	0%	2.4%

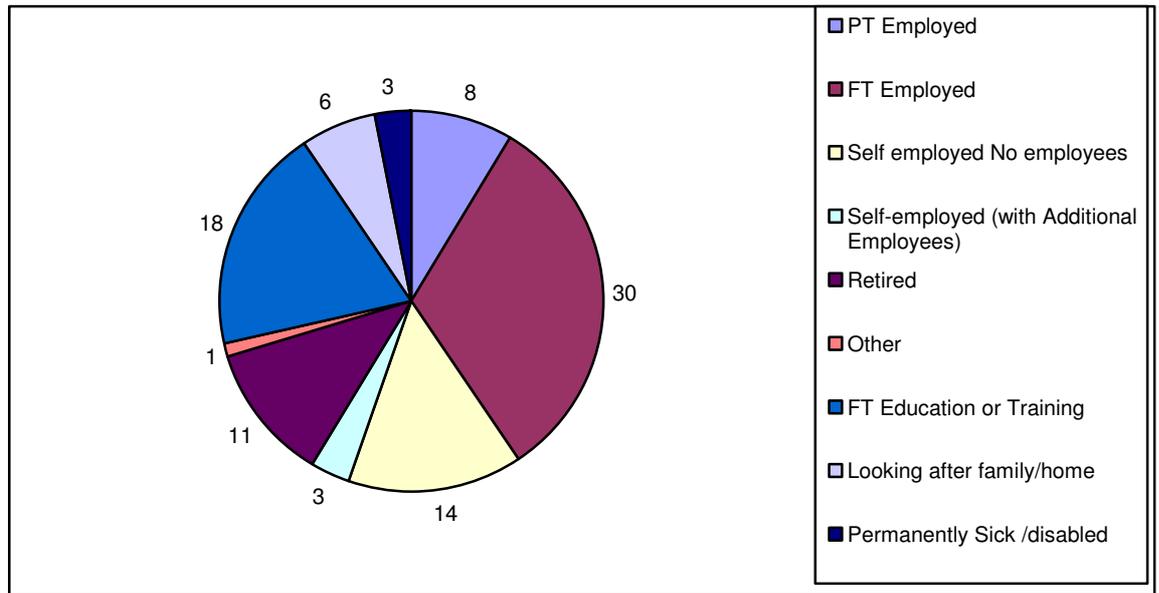
- 3.3. The profile of household types responding to the postal survey illustrates a diverse community but, unlike most other small rural communities, one not dominated by older households. Almost a quarter of respondent households (10) contained at least one person aged sixty or over and the remaining respondent households (15) contained children aged sixteen or under and (10) contained two adults both under 60.

Table 2. Respondent Household Type Profile



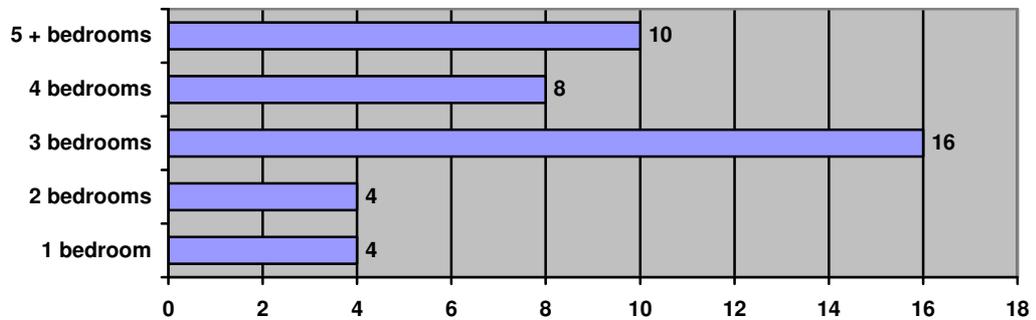
3.4. Respondents were asked to indicate the employment status of all household members. Unsurprisingly, given the high proportion of younger households, the biggest single grouping comprises of employment - full-time and part-time members accounting for 52 of 94 employed household members. Those in education are next biggest with 18 members and the retired closely following with 11. There was one unemployed person recorded.

Table 3. Respondent household member employment profile.



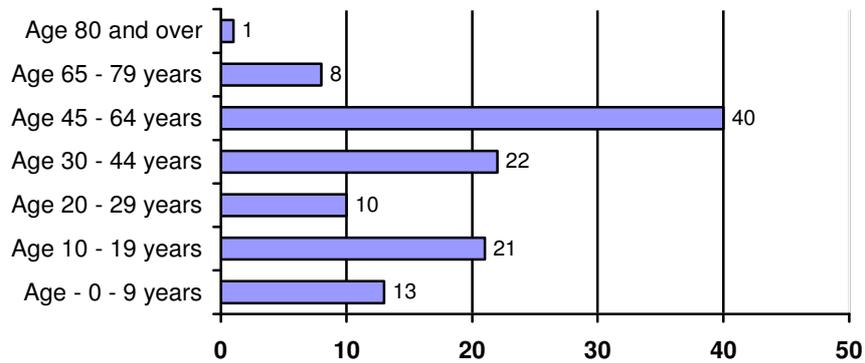
3.5. The majority of properties were three bedroom homes with the next largest group having five or more bedrooms in their home.

Table 4. Property size.



3.6. Those households who returned the self completion postal survey comprised of forty individuals aged forty five to sixty four and thirty four aged nineteen or less. The smallest group of respondents were nine people aged over sixty five.

3.7. Table 5. Age of Household Occupants



4. Housing Needs and Demands

- 4.1. Asked whether their home currently meets the needs of all household members, 83% (35) answered “Yes”, 14% (6) said “No” and 2% (1) were “Not sure”. Of those that answered “No” or “Not sure”, the reasons given were as set out below.
- 4.2. Of those six households whose homes do not meet their current needs three are in private rented accommodation, one in a caravan, one in a chalet and one is a home owner.
- 4.3. Thirteen households believed that their homes would not meet their needs within 5 years, of whom three are currently renting homes from the Housing Association, four are renting privately, one is in tied accommodation, three are home owners and two are in temporary housing (chalet and caravan).

Table 6. Reason for house not meeting household needs

Please note that respondents could select multiple reasons for their house not being suitable.

	%	No.
Health or disability reasons	0	0
Current home too small	21	5
Current housing costs too high	13	3
Current home in poor physical condition	8	2
Insecure tenancy	13	3
To form a new household with another	4	1
End of tied tenancy	4	1
To give or receive family support	8	2
To become a homeowner	13	3
Other	17	4

- 4.4. Of the thirteen households who stated that their present home did would or may not meet their needs within 5 years, four contained single people under sixty years of age and four contained children under sixteen years of age.

Table 7. Households in need by type.

Single person households under 60	4
Single person households over 60	0
Two adults under 60	2
Two adults at least one aged 60 or over	1
Three or more adults aged 16 or over	2
Two parent family with child/children under 16	2
Single parent family with child/children under 16	1
Other – 3 adults, one over 75 and 3 children	1

- 4.5. When asked what their preferred tenure options were eleven respondents replied to this question. Again respondents could select more than one preferred housing option each.

Table 8. Preferred re-housing housing option

Renting from Highland Council or Housing Association	7
Low cost Shared Equity Housing with HA	6
Self build with no government finance	2
Self build with government finance	2
Renting from a private landlord	2
Buying a property on the open market	2
Other	1

- 4.6. Three respondents whose homes did not meet their needs said that adaptations or improvements would allow them to remain in their homes and one was not certain. Only four of the eleven have applied for housing through the Highland Housing Register (HHR).
- 4.7. Seven have family members in the Dores community who provide care for friends, neighbours or other members of the community. Four of those stated they would not be able to remain in their home without that support.
- 4.8. Fifteen households are involved in the administration and delivery of community based activities on a voluntary basis, including youth and children's activities, sports or pastimes clubs, other community representative groups and the Community Council.
- 4.9. The survey also asked if households contained members who would definitely require accommodation within five years. Nine households contained family members looking for their own accommodation of whom, five want to remain in the Dores community.

4.10. **Table 9. Household Members requiring independent accommodation within five years**

Number in household	Tenure 1 st choice	Tenure 2 nd choice	Employment	Location
1	Rent HA		Student	Dores
1	Not sure			Not sure
1	Private Rent	Open Market	Employed	Not sure
1	Rent HA		Retired, Part time employment	Dores
2	Open Market	Low cost Home ownership	Full time employed	Dores
4	Any option available		Employed and education	Dores
2	Not sure			Not sure
1	Rent HA		Employed	Dores
1	Rent HA		Student	Inverness

4.11. There are currently seventy seven applicants on the Highland Housing Register for Loch Ness North area, of which forty have selected a one bed home as their first preference and twenty have selected a two bed home as their first preference, twelve have selected a three bed home, four have selected four bed homes and one has selected a five bed home.

4.12. The survey returns include responses from a total of five HHR applicants from Dores. Of those five, four households are in private rented accommodation, and one is already a housing association tenant. This demonstrates that eight of those thirteen households who have a current or forthcoming housing need in the next few years have not registered on the HHR.

Table 10. HHR Demand of survey respondents

	Current accommodation	Preferred accommodation
Housing Association Rent	1	4
Private Rent	4	
Low cost home ownership or self build with public assistance		1
Total	5	5

4.13. From the analysis of the respondents applying for social rented housing a number of significant characteristics are evidenced:

- ☞ Two of the above respondents currently have difficulty remaining in their home due to illness or disability. One family who are not registered on the HHR and are home owners have difficulty remaining in their home due to illness or disability.
- ☞ Two of the occupants believe that alterations or adaptations to their current private rented homes could mean that they may be able to remain in their current homes. This however may not be possible and both have opted to apply for new housing on the HHR.

Table 11. Household profile where current homes do not meet their housing need and first preference is “Renting from Highland Council or Housing Association”

App.	Household size	Employment	Informal Care provider	Informal Care Receiver	Community Volunteer	Family in Does
1	2	2 x part time employed	Don't know	No	No	No
2	1	Full time employment	Yes	No	No	Yes
3	1	Part time employed	No	No	No	No
4	6	3 Education, 1 retired, 1 home, 1 self-employed	No	No	No	Yes
5	1	Self employed	No	No	No	Yes

4.14. Comparing the volume and nature of locally generated demand for social rented housing it is reasonable to conclude the following:

- ☛ Four require a 1 or 2 bedroom home
- ☛ One requires a 5 bedroom home (which is unlikely to be provided by an HA as they generally do not build homes of this size). Although there is an Open Market Shared Equity pilot scheme which, if extended, may allow the family to purchase a home.

Table 12. Size of social rented house required by survey respondents in need

Respondents who have selected social rented housing may have selected other housing options too, such as low cost home ownership.

Current Tenure	Employment	Timescale	No of people	No of bedrooms
Private rent	Part time	1 year	2	1 or 2
HA rent	Not specified	1 year	5	4 or 5
Tied home	Full Time employment	Within 5 years	4	3 or 4
With family	Full time employment	Within 5 years	4	3 or 4
Private rent	Full time employment	Within 3 years	1	1
HA rent	Part time employment	Immediately	1	1
Private rent	Various	Within 1 year	6	5 or 6
Total			23	7 homes

4.15. The HHR allocation's policy as recently modified recognises the housing needs characterised by those respondent households expressing a demand for social rented housing.

4.16. As there is a clear demand for some provision of more affordable housing in the Dores and Essich community area and this community falls within a larger Letting Zone, it may be deemed necessary to provide a Local Lettings initiative for people who currently live in the community to enable them to move home and remain in the community.

Table 13. Size of shared equity property demanded by respondents with expressed housing need.

Current tenure	Employment	Amount could afford	No of bedrooms required
HA Rent	Not specified	Up to £150,000	4
HA Rent	FT employment	Up to £150,000	2
Tied home	4 x FT employed	Up to £100,00	3 or 4
Chalet	1 x FT employed, 1 x unemployed	Up to £75,000	1 or 2
Private rent	3 x education, 1 S-employed, 1 retired, 1 homemaker	More than £150,000	5
Private rent	1 S-employed	Up to £100,000	1 or 2

(Of those respondents who selected shared equity, they may have also selected other housing options such as rented housing. However if shared equity housing could be provided this table shows what is required based on the survey respondents).

- 4.17. Therefore, six families would be interested in Low Cost Home Ownership options of varying sizes and prices. At this stage the financial situation of the individuals is not known and it may be the case that while some may aspire to become home owners they may not be in a position to purchase at present.
- 4.18. As the response rate to the questionnaire was 28% there may be a greater demand than 6 families who are interested in low cost home ownership options in the community. If the figures were extrapolated there could be up to 21 families who are interested in Low Cost Home Ownership options.
- 4.19. It should also be noted that the current allocation policy permits one bed space above the needs of the household rendering any one person households potentially ineligible for the two bedroom three person houses shared equity homes in any future development.

4.20. Two families have identified their preferred housing option as building their own home without public financial assistance. There may therefore be a demand for low cost serviced plots to allow the families to build homes.

4.21. More specifically the survey reveals that of the two interested respondents in building:

- ☞ One household works in the surrounding area and the other did not specify.

- ☞ Both have family in the Dores community.

4.22. It should be noted of course that the HHR policy is one that must always fundamentally prioritise housing need and, as such, applicants from other communities cannot be excluded who have expressed demand for Dores in their applications.

5. Community Attitudes and Priorities

5.1. Respondents were asked to respond to a series of statements related to the provision of affordable housing in the community. In broad terms the survey demonstrates that the local opinion is supportive of the need for additional affordable housing and is strongly in favour of priority being given to local people for any new affordable housing allocations as set out below.

Table 15. Community Views on Affordable Housing

	Strongly Disagree %	Disagree %	Neither %	Agree %	Strongly Agree %
Our community needs more affordable homes for rent	5	7	7	27	54
Our community needs more affordable homes to buy	5	7	10	32	46
Local people have left our community due to no affordable local housing	0	8	11	38	43
Most people who live in our community want to remain	0	2	2	41	54
The people of our community welcome permanent newcomers to stay	2	5	12	22	59
People who work locally should get priority for new affordable homes	5	7	10	31	48
Applicants with a local family connection should get priority for new homes	2	5	13	37	44
Local applicants with young children should get priority for new homes	2	7	10	38	43
Applicants from out with our community should get priority for new homes	3	18	20	25	35

- 5.2. It is notable however that there is a small degree of opposition to the proposition that more affordable housing for rent is needed with 12% disagreeing while 81% agreed and 7% neither agreed nor disagreed. Similarly 12% disagreed with the need for more affordable housing for sale and 78% agreed and 10% neither agreed nor disagreed.
- 5.3. Only 2% disagreed with the proposition that most people in the Dores community wanted to remain there while, 81% agreed that people had had to leave the community because of the lack of affordable housing.
- 5.4. 81% of respondents agreed that the Dores community was welcoming to permanent newcomers and there was a strong belief that people who worked locally should get priority for new affordable homes (79%) along with people with a local family connection (81%) and local families with young children (81%). By contrast only 60% agreed that applicants from out with the community should get priority and 21% disagreed.
- 5.5. Clearly the survey strongly emphasises the priorities of the community with strong support for new affordable homes for local people.

5.6. In the survey, householders were also asked about the local facilities that they deemed to be important to their community. They were asked to score the importance of each facility out of 5, with 5/5 being of highest importance.

5.7. According to the respondents the facilities that are of vital importance, gaining a score of 5/5, to Dores are as follows:

👉 Local primary school	86%
👉 Local post office	43%
👉 Local medical facilities	40%
👉 Practical support for elderly	50%
👉 Good transport links	79%
👉 Locally based employment opportunities	41%

5.8. In common with a great many small rural communities the primary school tops the list of important local facilities with good transport links also scoring very highly.

5.9. The survey explored the existence of local connections in greater detail and revealed that almost a third of all respondents to the survey (31%) had relatives also resident in the Dores community. There was a significantly greater concentration of respondents with such local connections within the owner occupied sector than the housing association rented sector.

5.10. There are 7 x 2 bed and 3 x 3 bed rented homes provided by Albyn Housing Society and 1 bedsit and 1 x 3 bed rented home provided by The Highland Council. The number of respondents to the survey who currently reside in these homes are three families of which, two are considering moving home.

5.11. Two of the families specified that their reason for wanting to move was because their current accommodation is too small, one because they wanted to move onto the next step and become a home owner and the other because they wanted to form a new home with another.

5.12. The survey probed those connections further and sought to explore the extent of informal support provided within the community and revealed that one in ten respondents provided support to others.

5.13. Five households provide between 0 -10 hours per week each, one household provides between 11 - 20 per week each and one did not specify. One of the households who receive care from family and friends in Dores say they would not be able to remain in their homes without it.

Table 16. Informal support within the community

	No %	Yes %	Not sure %
Do you provide support to anyone in your community?	81	17	2
Do you have difficulty living in your home because of their age, disability or illness?	92	8	0
Does anyone provide you with informal care or practical support?	82	15	3
Would you be able to live in your home without their support?	18	50	32
If you were unable to remain in your home, would you prefer to remain in your community?	6	78	16

5.14. When asked about voluntary involvement in community activities a substantial 38% said “Yes”. 81% of these said that they volunteer from 0 - 10 hours, 7% for 11-20 hours and 13% for 31 hours and above. The majority of the volunteers participate in community representative groups (41%) and the Community Council (23%). The remainder (32%) are involved in youth or children’s activities and (5%) are involved in sports or pastime clubs.

5.15. There can be little doubt that the evidence of the survey reveals a community that is mutually supportive, inter-dependent, active and with a network of family connections that help to preserve its social heritage.

5.16. The role of the affordable and private rented sectors in helping to retain the social, family and informal support networks and connections that are central to any sense of community is a vital one. Clearly the potential for more affordable housing provision to protect and enhance those family connections is substantial.

6. CONCLUSIONS AND RECOMMENDATIONS

6.1. The study clearly reveals a number of informative and important results which can be summarised as follows:

- A.** There is significant current and imminent locally generated demand for additional affordable housing in Dores and in particular for rented and Low Cost Home Ownership accommodation.
- B.** Dores is a close knit community with strong local kinship ties. The role of the affordable rented sector in enabling local families to remain in the community is a vital one.
- C.** Dores has some community members who care and support others and without which, some older resident might have to leave the community.
- D.** Dores is a thriving social community with extensive participation by local people in volunteering activities, particularly the Community Council and other Community representative groups.
- E.** The community at large strongly supports the need for additional affordable housing for rent and sale targeted at locally generated needs.
- F.** The scale of current and imminent local affordable housing need uncovered by this study is evidence that more affordable housing opportunities are required to assist local people.
- G.** Single person non elderly households might have difficulty in qualifying for two bedroom accommodation under the HHR policy.
- H.** The majority of those making additional contributions to the community through the provision of informal care to family members and playing an active role through volunteering are already adequately housed and have no current or emerging affordable housing need.
- I.** Given the proximity of the community to Inverness there may be a compelling case to support a deviation from the HHR allocations policy and have a local connection requirement for new housing in the first instance.

J. The addition of new affordable homes in Dores will make a substantial positive impact on the future sustainability, cohesion and prosperity of what is already a vibrant and active community.