

(DRAFT) REPORT ON A SURVEY (28/04/06)

OF

HOUSING NEEDS, CONDITION AND VIEWS

IN

INVER

Community Council Area

BY HSCHT STAFF, AUTUMN 2005

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SUMMARY OF KEY FINDINGS, APRIL 2006

1. *The Local context – key trends*

- 1.1 The population of the Community Council area is:
- slowly decreasing overall (-2.9% in the past ten years)
 - but with a big decrease in the number of children
 - and a big increase in the number of older residents
 - however, the overall demographic balance is healthy
- 1.2 The Primary School roll is healthy although numbers are projected to decline further
- 1.3 There has been a significant decrease in the numbers and proportions of Council house and private renting opportunities with a similar increase in owner-occupation.
- 1.4 The numbers of relets becoming available each year for Council houses is small (average 6 a year) and the council's waiting list was 19 in 2005.
- 1.5 The prices of houses becoming available on the local housing market have doubled in the past ten years and are now well beyond the means of most local people.

2. *The HSCHT Questionnaire survey results*

- 2.1 The response rate to the survey was much lower than the HSCHT average with 16% of permanently resident householders returning completed questionnaires.
- 2.2 Nevertheless, the results show that:
- **a fifth of the households who responded have one or more unmet housing needs**
 - **the great majority of respondents are very concerned about the lack of affordable housing available locally.**
 - **and want to see local people (especially young couples, families with children and older persons needing amenity housing) being helped to find the types of affordable housing they need.**
- 2.3 Most respondents would like to see some well-designed, affordable housing for rent built by a Housing Association and many respondents would also like to see starter homes and/or other low cost home ownership opportunities provided.
- By comparison respondents who have housing needs are rather more interested in seeing a low cost home ownership option (particularly affordable house plots with RHOGs).
- 2.4 The preferred location expressed for any new housing is in Inver village.

3. *The way forward – formulating a local housing action plan*

The questionnaire, Council waiting list and local contextual evidence all point to the requirement for a mix of some new and affordable housing opportunities to meet local needs – including a few rented Housing Association houses plus some low cost home ownership opportunities (such as RHOG affordable house plots).

If the Community Council agrees with this conclusion, then an important next step would be to identify and then try and secure a suitable site (or sites) for the type of housing which it would like to see provided.

The Highlands Small Communities Housing Trust has helped many communities (at the request of their Community Councils) throughout the Highland Council area to identify and secure good sites for affordable housing and would be happy to try and do so for Inver C.C., if requested.

It might also be helpful for the C.C. to consider inviting staff from a local Housing Association to a forthcoming meeting to discuss how they would allocate any new housing they might be asked to provide for rent.

HSCHT HOUSING QUESTIONNAIRE SURVEY (2005)
RESULTS OF
THE PERMANENTLY RESIDENT HOUSEHOLDS
OF
INVER

Response rate to questionnaire

Number distributed – 173

Number completed returns – 29 (16.8 %)

1. HOUSEHOLD DETAILS

Q Can you please give details below of all the people in your household who live with you in your house?

- 15 (51.7%) households out of the 29 included a person (s) over the age of 60
- 11 (34.5%) households were made up exclusively of persons 60 or over
- There were 5 (17.2%) single households.
- 4 (13.8%) of which were aged over 60
- 3 (10.3%) of the respondents had households with one or more children under the age of 15

2. ABOUT YOUR HOME

Tenure

| Occupancy | | Lease Type | |
|----------------------------------|-----------|----------------------|----------|
| Owner/occupier | 25 | Long term secure | |
| Renting privately | 2 | Short Assured | 1 |
| Renting from Housing Association | 0 | Seasonal let | |
| Renting from Council | 2 | No written agreement | |
| Tied housing | 0 | Other | 1 |
| Other | 0 | | |

- 27 (93%) of the resident households were living in privately owned housing – mostly owner occupied 25(86.2%) the rest privately rented

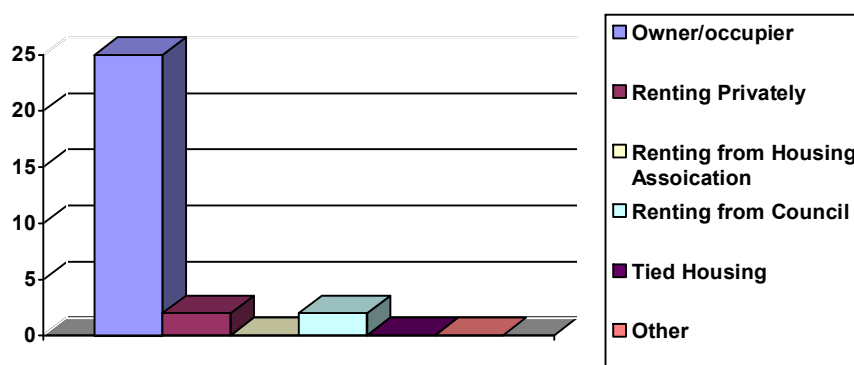


Figure 1 Occupancy Tenure

3. YOUR HOUSEHOLD'S HOUSING NEEDS

Q Does anyone in your household have a housing need?

6 (20.7%) respondents stated someone in their household had a housing need

Q a If anyone in your household has a housing need, please tick each reason and put in the numbers of household members affected alongside.

In some cases more than one reason was stated by the respondent e.g. living in Short-term accommodation and in overcrowded accommodation. Additionally, not all respondents stated how many people are affected by housing need

| Need | Numbers answering qu. | Number of people indicated |
|---|-----------------------|----------------------------|
| Living in a caravan | 0 | 0 |
| Likely to become homeless in the near future | 1 | 1 |
| Living in short-term accommodation | 2 | 2 |
| Living in tied housing | 0 | 0 |
| Overcrowding/need a larger house | 0 | 0 |
| Smaller house required | 0 | 0 |
| Young adults in house seeking independent housing | 4 | 4 |
| Personal relationship breakdown (separate housing need) | 0 | 0 |
| Hoping to buy/build but can't afford to | 1 | 2 |
| Can't afford rent or mortgage payments | 1 | 2 |
| House is too expensive to heat properly | 0 | 0 |
| House needs repairs/improvements | 0 | 0 |
| Disabled adaptations needed | 0 | 0 |
| Adaptations not feasible – new house required | 1 | 2 |
| Total number in Housing Need | | 6 |

A total of 6 (20.7%) respondents clearly indicated that one or more people in their household had a housing need

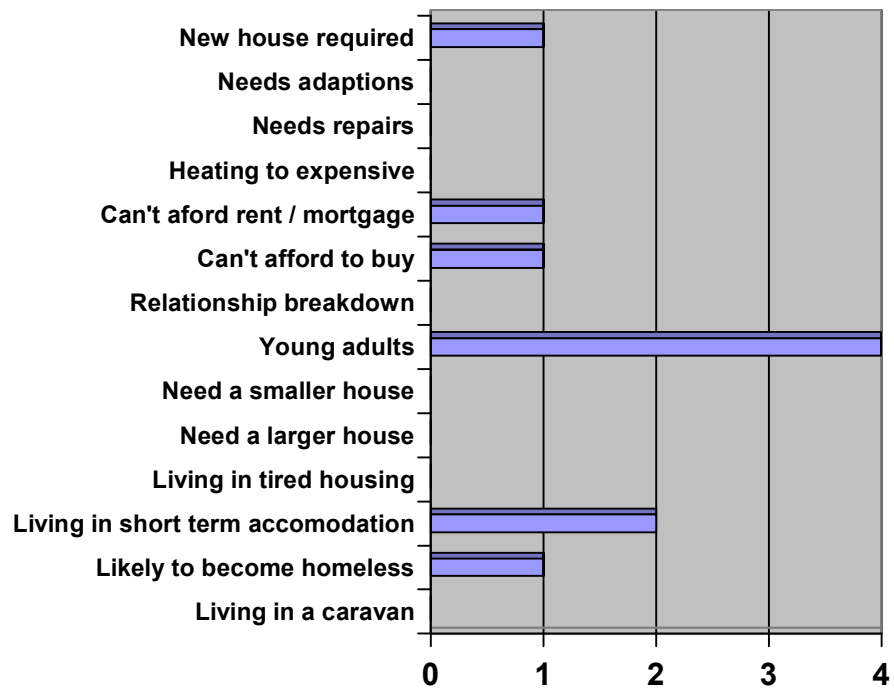


Figure 2 Housing Needs

- 3b **Q** How quickly do you / the person(s) you have identified need to find more suitable housing in the Community?

| Timing | Numbers |
|-------------------|----------------|
| Urgently | 0 |
| With 1 -2 years | 4 |
| Not for 2 + years | 1 |

4. NEW AND AFFORDABLE HOUSING OPTIONS

4a Housing Options

- Q** Which of the following options do you think might be of interest to the person(s) in your household you have identified as having a housing need?

| <u>Rented options</u> | Yes | Perhaps | No |
|------------------------------------|----------|----------|----------|
| Council Housing | 2 | 0 | 0 |
| Housing Association | 2 | 0 | 0 |
| Private | 0 | 0 | 0 |
| Total number of respondents | | | 2 |

| <u>Home Ownership Options</u> | Yes | Perhaps | No |
|---|----------|----------|----------|
| RHOG grant to buy or build house | 3 | 2 | 0 |
| Affordable service plot, with HSCHT buy-back conditions | 2 | 0 | 1 |
| Shared ownership/equity with local housing association | 0 | 1 | 0 |
| Affordable starter home built by private developer | 1 | 0 | 1 |
| Crofter grant assisted house | 0 | 1 | 1 |
| Open market house or plot | 0 | 0 | 1 |
| Total number of respondents | | | 6 |

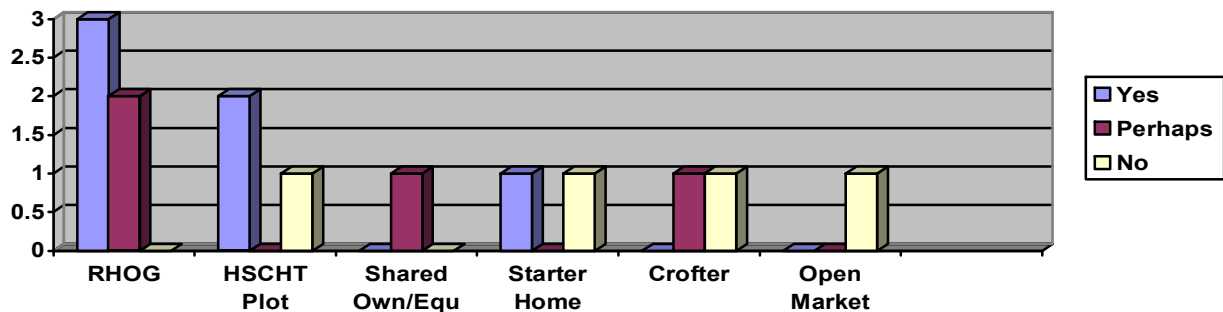


Figure 3 Home Ownership options

- There is slightly stronger preference for homeownership options, with an emphasis on the building a home via a RHOG.

4b **Q** What size or type of house would be required to meet the (minimum) actual housing need being experienced by you or the person/s in your household?

| | | | | | |
|------------------------------|----------|----------|----------|----------|----------|
| | 1 | 2 | 3 | 4 | 5 |
| Numbers of bedrooms required | 0 | 4 | 2 | 0 | 0 |
| Single Storey required | Yes | 3 | No | 1 | |
| Smaller House | Yes | 0 | No | 0 | |
| Larger House | Yes | 2 | No | 0 | |
| Purpose built flat | Yes | 0 | No | 1 | |

4c Preferred Location

Q Whereabouts in the Inver area do you think the person(s) with housing needs would prefer to be located?

| | |
|----------------|----------|
| In the village | 4 |
| Elsewhere | 2 |

5. POTENTIAL RETURNERS TO THE COMMUNITY

Q Is any former member of your household (e.g. a family member who has moved away) seriously interested in returning to live in locally if they could find a suitable, affordable house in the community ?

3 (10.3%) respondents indicated that they had a family member who would return to Inver if appropriate affordable housing was available.

6. YOUR VIEWS ON ANY NEW AFFORDABLE HOUSING OPTIONS

- a) **Q** Do you think the community would benefit from some more affordable housing opportunities being made available for local people?

All individuals - whether they had a housing need or not were asked this question.

23 (79.3%) households (out of the 29 returning questionnaires) responded although it is obvious from responses to the next question that the great majority of the respondents would like to see the provision of housing which would be beneficial to the community.

- 19 (65.5%) respondents said 'yes' to new affordable homes
- 4 (13.8%) respondents said 'perhaps' to new affordable homes
- 1 (3.4%) respondents said 'no' to new affordable homes

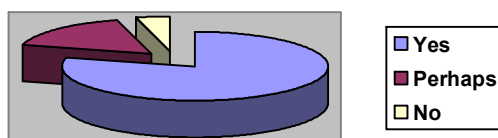


Figure 4 Affordable housing

- b) **Q** What kind of additional affordable housing options would you like to see provided locally? (See Section 5 for further information on the options).

Please note that in some cases more than one option/preference was of interest to the respondent

Please note that in some cases more than one type of housing provision was considered beneficial to the community

| Housing type | Yes | Perhaps | No |
|---|-----------|----------|-----------|
| Housing Association rented | 11 | 1 | 3 |
| Private rented | 3 | 7 | 2 |
| RHOG assisted houses | 8 | 5 | 0 |
| Locally affordable house plots from HSCHT | 8 | 3 | 2 |
| Shared ownership/equity | 6 | 6 | 0 |
| Affordable starter homes | 11 | 3 | 0 |
| Crofter grant assisted houses | 3 | 2 | 4 |
| Other | 2 | | |
| Total number of respondents | | | 22 |

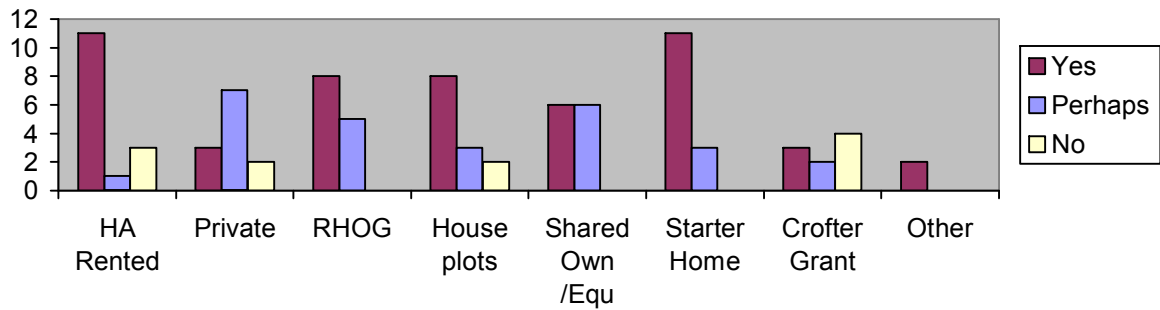


Figure 5 Types of affordable housing options

- There was a strong preference for either HA rented Accommodation or starter homes

c) **Q** Where would you like to see any new affordable housing options located?

| <u>Where should the houses be located?</u> | | | | | | |
|---|-----------|------------------|------|------------------|---------------|---------|
| | HA rented | RHOG plots HSCHT | RHOG | Shared ownership | State Housing | Crofter |
| Village Centre | 8 | 6 | 3 | 4 | 4 | 1 |
| Other | 3 | 7 | 5 | 6 | 4 | 3 |

Areas suggested include:

Village Outskirts
Loandhu, Newton
Farm Land
Skinnerton end

- d) **Q** In your view, which groups of people should any new affordable housing opportunities being provided in the Inver area be aimed at helping?

| <u>Who should new affordable housing be for?</u> | Yes | Perhaps | No |
|---|-----|---------|-----------|
| Helping young people secure affordable homes | 25 | 2 | 0 |
| Helping to keep up the numbers of children attending local schools etc | 24 | 0 | 0 |
| Helping older persons and / or those with special care needs to be more suitably housed | 16 | 5 | 1 |
| Enabling households with a local workplace or family connection to live in the community | 17 | 5 | 0 |
| Assisting key incoming workers (like teachers, nurses etc) to find suitable accommodation | 9 | 9 | 2 |
| Making it easier for in-migrants to live and work locally | 6 | 7 | 5 |
| Other | 0 | 0 | 0 |
| Total number of respondents | | | 27 |

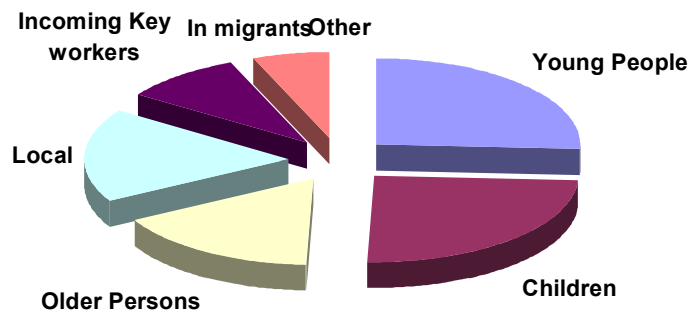


Figure 6 Groups of People

- e) **Q** If you are a landowner (or have control over land) would you consider selling a site for the provision of affordable housing (if this survey reveals a local requirement for additional housing)?

| | |
|---------|---|
| Yes | 0 |
| Perhaps | 3 |
| No | 2 |

Other Comments offered in this section

- f) If you have any other comments on any other housing-related issues affecting your community, please use the space below (or another sheet of paper if you wish).

General Comments

Regardless of whether they had a personal housing need, participants were invited to contribute any comments they would like to make on housing related issues.

Comments are recorded in the following categories – some may have been paraphrased in order to retain anonymity.

Infrastructure (2)

Housing that would encourage the availability of general store retail premises within the village

The village has no nursery for young families. Have to use Tain nursery and sit in for 3 hours whilst child attends then wait another hour for a bus Poor public transport No shop - very hard with young family Any family moving requires their own transport to survive No clubs or activities for children in the village We need more than houses

General housing and Planning (2)

Ross and Cromarty own 3 acres of land for future development they could be serviced and sold as affordable plots

The Highland Plan stipulates that new houses have to conform to a "Traditional" appearance eg roof pitch, materials etc. I agree but I see these rules are most often enforce resulting in more likely new build in appropriate places. The landscape is beautiful let the houses match

CONTEXTUAL INFORMATION

RE AFFORDABLE HOUSING REQUIREMENTS IN INVER-2005

The contextual information for **INVER** Council area has been gathered using two sets of data mapping.

1. Settlement Zones (SZ) - the **INVER** area encompasses part of the settlement zone area: **INVER**
2. Data Zones (DZ) – the **INVER** area encompasses part or all of the areas: **SEABOARD NORTH**

Where possible the data has been amalgamated into one showing the splits from the data source as above.

Population and Demographic trends

| Population | 1991 | 2001 |
|------------|---------|---------|
| Highland | 204,004 | 208,914 |

(source: 1991 & 2001 census)

INVER (SZ)

| Age Group | Age distribution 1991 | Age distribution 2001 | % age distribution of population 2001 | Highland average % in age group 2001 | Trend % increase /decrease of population 1991 - 2001 |
|-----------|-----------------------|-----------------------|---------------------------------------|--------------------------------------|--|
| Total | 421 | 409 | | | -2.9% |
| 0-4 | 106 | 21 | 5.1 | 5.4 | -23.5% |
| 5-14 | | 60 | 14.7 | 12.9 | |
| 15 – 24 | 162 | 33 | 8.1 | 10.6 | -8% |
| 25 – 44 | | 116 | 28.2 | 27.4 | |
| 45 – 64 | 131 | 126 | 30.8 | 27.1 | +12% |
| 65 - 74 | | 30 | 7.4 | 9.3 | |
| 75 + | 22 | 23 | 5.7 | 7.3 | +4.5% |

(source: 1991 & 2001 census)

Primary School rolls

| Date | Number | |
|---------|------------------|----|
| 1975/76 | 38 | |
| 1976/77 | 29 | |
| 1977/78 | 32 | |
| 1978/79 | 36 | |
| 1979/80 | 39 | |
| 1980/81 | 45 | |
| 1981/82 | 48 | |
| 1982/83 | 49 | |
| 1983/84 | 64 | |
| 1984/85 | 69 | |
| 1985/86 | 61 | |
| 1986/87 | 55 | |
| 1987/88 | 45 | |
| 1988/89 | 49 | |
| 1989/90 | 45 | |
| 1990/91 | 35 | |
| 1991/92 | 21 | |
| 1992/93 | 21 | |
| 1993/94 | 25 | |
| 1994/95 | 28 | |
| 1995/96 | 33 | |
| 1996/97 | 34 | |
| 1997/98 | 38 | |
| 1998/99 | 41 | |
| 1999/00 | 41 | |
| 2000/01 | 42 | |
| 2001/02 | 37 | |
| 2002/03 | 27 | |
| 2003/04 | 38 | |
| 2004/05 | 37 | |
| 2005/06 | 31 | |
| 2006/07 | Projected | 30 |
| 2007/08 | Projected | 31 |
| 2008/09 | Projected | 27 |
| 2009/10 | Projected | 26 |
| 2010/11 | Projected | 22 |
| 2011/12 | Projected | 19 |

(source: The Highland Council)

INVER Resident households and tenure trends (SZ)

| Households | 1991 | | 2001 | | Trend: Increase /decrease % |
|-----------------------------|--------|------|--------|------|--------------------------------------|
| | Number | % | Number | % | |
| Total number | 158 | | 167 | | +5.7% |
| Owner-occupied | 105 | 66.5 | 118 | 70.7 | +4.2% |
| Private rented | 29 | 18.4 | 26 | 15.3 | -3.1% |
| The Highland Council | 24 | 15.2 | 16 | 9.3 | -5.9% |
| Housing Association | 0 | 0 | 1 | 0.6 | +0.6% |
| Living rent free | NA | NA | 6 | 4.1 | |

(source: 1991 & 2001 census)

Vacant / Second / Holiday Home Housing Stock(SZ)

| | INVER 1991 % | Highland 1991 % | INVER 2001 % | Highland 2001 % | INVER Trend Increase / decrease % 1991 - 2001 |
|--------------------------|--------------------|-----------------------|--------------------|-----------------------|--|
| Vacant Homes | NA | NA | 5.5 | 4 | |
| Second / Holiday Home | 5% | 7.2 | 4.8 | 6.2 | -0.2% |

(source: 1991 & 2001 censuses)

The Highland Council Housing Stock (SZ)

| Area | Housing stock | Waiting List (1 st preference) | Sold to 2003 (right to buy) | | Re-lets each year | | |
|--------------|------------------|--|--------------------------------|-------|-------------------|--------|--------|
| | | | No.s | % | 2002/3 | 2003/4 | 2004/5 |
| INVER | 13 | 19 | 10 | 41.7% | 6 | 4 | 7 |

(Source: The Highland Council)

The INVER tenants do not have the right-to-buy

Housing Association Stock (SZ)

There is no Housing Association stock in the Inver area

House prices in INVER as of APRIL 2006

Based on an average price for a 3-bedroom detached House in Inver

| Source | Average price |
|--|-----------------|
| Local estate agents | £140,000 |
| Nethouseprices (internet site) (Land Register) 2005 | £102,087 |

Number of house sales and prices in INVER (DZ)

| | House sales, numbers | House sales, median price | House sales, average price |
|------|----------------------|------------------------------|----------------------------|
| 1993 | 6 | £48,750 | £54,300 |
| 2004 | 11 | £110,00 | £105,450 |

Comparator Number of house sales and prices for Highland Region

| | House sales, numbers | House sales, median price | House sales, average price |
|------|----------------------|---------------------------|----------------------------|
| 1993 | 3,916 | £38,225 | £49,340 |
| 2004 | 5,003 | £83,250 | £104,935 |
| 2005 | | | £122,294 |

(source: Halifax Building Society and Scottish *Neighbourhood Statistics*)

Dwellings by Council Tax Band in INVER (DZ)

| | Band A (% of area) | Band B (% of Area) | Band C (% of Area) | Band D (% of Area) | Band E (% of Area) | Band F (% of Area) | Band G (% of Area) | Band H (% of Area) |
|------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 2003 | 10.5% | 23.4% | 24.8% | 20.6% | 15% | 2.8% | 3.5% | 0.3% |
| 2004 | 10% | 22.1% | 23.7% | 20.1% | 17% | 3.3% | 3.3% | 0.3% |

(source Scottish *Neighbourhood Statistics*)

Comparator Council Tax Figures for Highland Region

| | Band A (% of Area) | Band B (% of Area) | Band C (% of Area) | Band D (% of Area) | Band E (% of Area) | Band F (% of Area) | Band G (% of Area) | Band H (% of Area) |
|------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 2003 | 19.52 | 22.14 | 19.65 | 14.91 | 14.36 | 6.20 | 2.92 | 0.30 |
| 2004 | 19.23 | 19.65 | 19.63 | 15.05 | 14.51 | 6.43 | 2.99 | 0.30 |

(source Scottish *Neighbourhood Statistics*)

Unemployment in INVER (DZ)

| | | | |
|----------------------|-----------|-----------------------|----------|
| October 2004 | 8 | May 2005 | 6 |
| November 2004 | 12 | June 2005 | |
| December 2004 | 8 | July 2005 | |
| January 2005 | 13 | August 2005 | |
| February 2005 | 17 | September 2005 | |
| March 2005 | 12 | October 2005 | |
| April 2005 | 9 | | |

(source Scottish *Neighbourhood Statistics*)

Nb. There is no earlier data available

Housing and Council Tax Benefit (2004) (DZ)

| | | | |
|-----------------|-------------------|-----------------------|---------------------------------------|
| HCTB aged 16-59 | HCTB aged 60 plus | HCTB single claimants | Total Housing and Council Tax Benefit |
| 20 | 35 | 40 | 50 |

(source: Scottish Neighbourhood Statistics)

Types of Employment (SZ)

| | 1991 % | 2001 % |
|---------------------------------------|--------------|--------------|
| Agriculture/hunting/forestry | 15.4% | 8.0% |
| Mining/quarrying | 0% | 5.1% |
| Manufacturing | 30.8% | 10.3% |
| Electricity/gas/water supply | 0% | 0.5% |
| Construction | 7.7% | 12.4% |
| Transport/storage/communication | 0% | 4.0% |
| Financial | 7.7% | 1.6% |
| Fishing/fish farming | | 0.3% |
| Wholesale/retail/motor vehicle repair | | 12.1% |
| Hotels/catering | | 5.8% |
| Real estate/renting/business | | 13.0% |
| Public administration/ defense | 38.4% | 4.5% |
| Education | | 7.1% |
| Health/social work | | 12.5% |
| Other | | 2.95 |

(source: 1991 & 2001 census)