



(DRAFT) REPORT ON A SURVEY (18/07/06)

OF

HOUSING NEEDS, CONDITION AND VIEWS

IN

Tannach District

Community Council Area

BY HSCHT STAFF, November 2006

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1. Summary of Key Findings

1.1 Population and demographic trends (contextual)

The census figures show the following trends:

- The population (of 405) declined by 4.7% between 1991 and 2001
- During this period there was a decrease in all age groups under 45.
- There was a marked decrease in the 0-14 age group of nearly 41%
- There was a similar increase in the 74+ age of 33.4%

These figures suggest that Tannach District is an ageing community. And this supports the community viewpoint that young people are migrating away from the area to Wick or further afield.

This migration is seen by the community as being fuelled by a lack of affordable housing in the district.

1.2 School roll trends

- The primary school roll has fallen by 50% over the last 15 years to 20 pupils in 2005/6. Further declines are projected.

1.3 Housing stock, tenure and occupancy trends (contextual)

- Owner Occupation has risen by 15% between 1991 - 2001
- There has been a decline (20.2%) in the number of rented properties available in Tannach
- The latest figures available from the Highland Council show that over 40% of council houses have been sold and that 13 are left. There is 1 re-let a year on average.

1.4 Non effective housing stock trends (contextual)

- The census figures show that:
 - Thrumster has a much lower level of Second / Holiday homes (1.7%) than the Highland average (7.5 higher)
 - The number of vacant homes in Thrumster is double the Highland average.

1.5 Housing market Trends (contextual)

Source	Average price (2006)
Local estate agents	£125,000
Nethouseprices (internet site) (Land Registry)	£136,000

1.6 Questionnaire response rate

- 64 households, out of 309 (20.7%) responded to the questionnaire survey
- 18 respondents reported one or more housing needs in their household

1.7 Household details

- 25 of the households included a person aged over 60, 12 were occupied exclusively by persons aged 60+
 - 16 (25%) single person households returned completed questionnaires
 - 12 (18.8%) of which were aged over 60
 - Only 6.3% of responding households had one or more children
 - under the age of 15

1.8 Home ownership

- The majority (79.7%) of responding households own the homes they live in.

1.9 Housing needs

- 18 respondents indicated that there were housing needs in their household of which the main needs were as follows:
 - Young adults seeking independent accommodation (12)
 - Hoping to buy but can't afford to (5)
 - House in need of repair (3)

Housing options preferred by those with needs

- The figures suggest that there is demand for both rented and home ownership options to meet the identified housing needs but also that:
 - More than half of the 18 households (13) with needs are interested in a Rural Home Ownership Grant
 - The most favoured location by those respondents with needs for new, affordable housing is in the village.

1.10 Demand for council housing

- There are 30 council houses remaining in Thrumster in 2005, however this represents just 60% of the original stock – the remainder being sold under the right to buy.
- The 2003 – 2005 figures show average council housing re-lets to be 3.5 each year – with a 1st preference waiting list of 1

1.11 Potential returners

- 8 households indicated that they had a family member who would be seriously interested in returning to live locally, if suitable affordable housing was available
- 5 respondents stated that they had a family member who would perhaps return if there was suitable, affordable accommodation.
- Providing affordable housing in Tannach going for young people, people with children, older people and those with a local connection are all seen as priorities by questionnaire respondents.

1.12 All views on affordable housing

Affordable housing requirements

- 57 (89%) responded to the question "Do you think the community would benefit from some more affordable housing opportunities being made available for local people?"
- Of these respondents 53.1% stated that they considered that affordable housing would benefit the community.
- Response indicated a preference for affordable starter homes, with house plots from HSCHT ad Crofter Grant assisted housing being second and third choices.

Location of new affordable housing

- The most popular area for new affordable rented housing was Thrumster – with starter homes being the most popular choice
- The most popular location for RHOG and crofting plots was within 3 miles of Thrumster.
- The most popular location for starter homes was Haster
- Providing affordable housing in Tannach going for young people, people with children, older people and those with a local connection are all seen as priorities by questionnaire respondents.

1.13 Written comments

Respondents comments covered a range of issues including comment on affordable housing.

Local connection

- Comments were divided between seeing local connection as irrelevant and only wanting affordable housing if it provided for local people

Young people

- Comment saw affordable housing offering a good opportunity for the young people of Thrumster

Need for smaller/adapted accommodation

- Comments noted that smaller housing for older people is required

Against affordable housing

- There were several comments that affordable housing was not required



2. HSCHT HOUSING QUESTIONNAIRE
SURVEY (2006)
RESULTS OF
THE PERMANENTLY RESIDENT HOUSEHOLDS
OF
Tannach District

Response rate to questionnaire

Number distributed – 309

Number completed returns – 64(20.7 %)

2.1 HOUSEHOLD DETAILS

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

- *25 (39%) households out of the 64 included a person (s) over the age of 60*
- *19 (29.7%) households were made up exclusively of persons 60 or over*
- *There were 16 (25%) single households.*
- *12 (18.8%) of which were aged over 60*
- *4 (6.3%) of the respondents had households with one or more children under the age of 15*

2.2 ABOUT YOUR HOME

Tenure

Occupancy		Lease Type	
Owner/occupier	51	Long term secure	1
Renting privately	3	Short Assured	0
Renting from Housing Association	0	Seasonal let	0
Renting from Council	8	No written agreement	1
Tied housing	0	Other	1
Other	1		

- *54 (84.4%) of the resident households were living in privately owned housing – mostly owner occupied 51(79.7%) the rest privately rented*

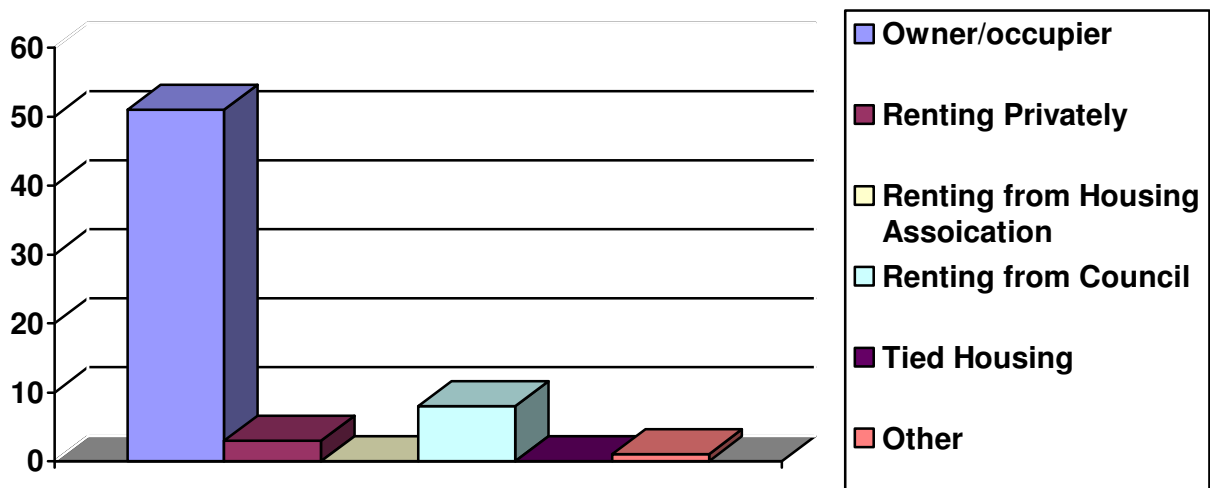


Figure 1 Occupancy Tenure

2.3 YOUR HOUSEHOLD'S HOUSING NEEDS

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	0	0
Living in short-term accommodation	0	0
Living in tied housing	0	0
Overcrowding/need a larger house	2	7
Smaller house required	0	0
Young adults in house seeking independent housing	11	12
Personal relationship breakdown (separate housing need)	0	0
Hoping to buy/build but can't afford to	5	9
Can't afford rent or mortgage payments	1	1
House is too expensive to heat properly	1	1
House needs repairs/improvements	3	8
Disabled adaptations needed	2	2
Adaptations not feasible – new house required	0	0
Total number of Households with a Housing Need	18	

A total of 18(28.1%) respondents clearly indicated that one or more people in their household had a housing need

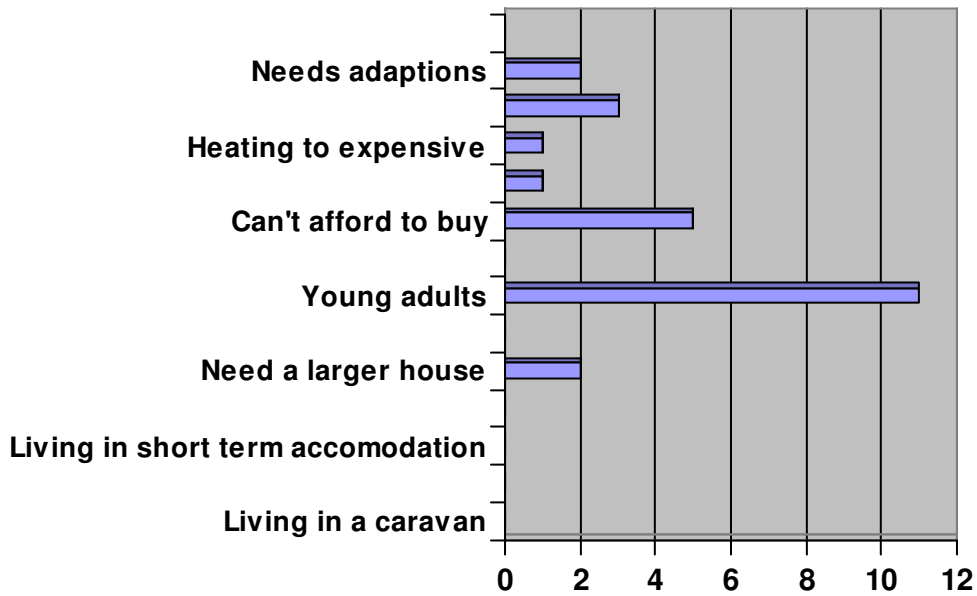


Figure 2 Housing Needs

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

Timing	Numbers
Urgently	2
With 1 -2 years	8
Not for 2 + years	2

2.4 HOUSING OPTIONS PREFERRED BY THOSE WITH HOUSING NEEDS

4a Housing Options

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?

Rented options	Yes	Perhaps	No
Council Housing	2	6	0
Housing Association	2	3	1
Private	0	2	0
Total number of respondents			9

Home Ownership Options	Yes	Perhaps	No
RHOG grant to buy or build house	9	2	1
Affordable service plot, with HSCHT buy-back conditions	4	1	2
Shared ownership/equity with local housing association	1	1	3
Affordable starter home built by private developer	4	1	2
Crofter grant assisted house	2	2	2
Open market house or plot	2	3	1
Total number of respondents			12

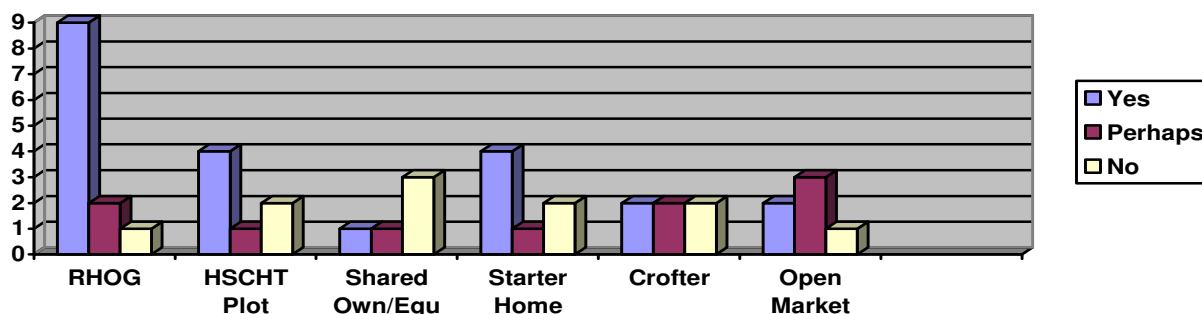


Figure 3 Home Ownership options

- There is stronger preference for homeownership options, with an emphasis on the building a home via either HSCHT and/ or using a RHOG.

4b Preferred Location

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

In the village	9
Rural	4
Milton	1

2.5 POTENTIAL RETURNERS TO THE COMMUNITY

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?

8 (12.5%) respondents indicated that they had a family member who would return to Tannach if appropriate affordable housing was available.

2.6 YOUR VIEWS ON ANY NEW AFFORDABLE HOUSING OPTIONS

a) 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.

57 (89%) households (out of the 64 returning questionnaires) responded. These indicate that the majority of the respondents would like to see the provision of housing which would be beneficial to the community.

- 34 (53.1%) respondents said 'yes' to new affordable homes
- 11 (17.2%) respondents said 'perhaps' to new affordable homes
- 12 (18.8%) respondents said 'no' to new affordable homes

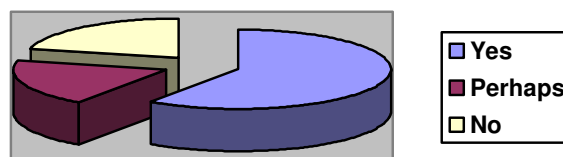


Figure 4 Affordable housing

b) 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	17	3	9
Private rented	5	8	11
RHOG assisted houses	15	10	5
Locally affordable house plots from HSCHT	8	8	1
Shared ownership/equity	7	11	7
Affordable starter homes	28	8	4
Crofter grant assisted houses	20	6	5
Other			0
Total number of respondents			51

- There were 51 (79.7%) respondents who were happy to either rent or own property
- 8 (12.5%) households with people over 60 years old have a new affordable housing need
- 2 (3%) households living in privately rented accommodation have a new affordable housing need

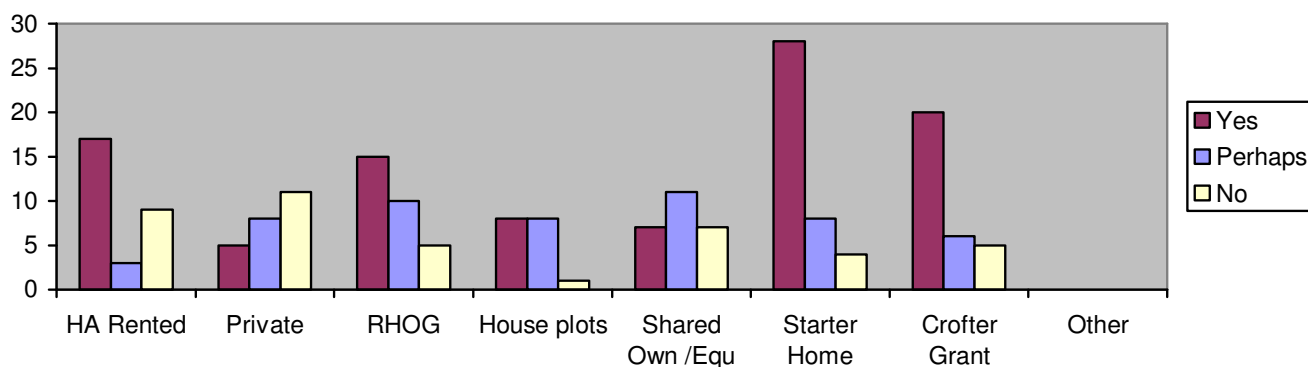


Figure 5 Types of affordable housing options

c) 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	Starter Homes	Crofter
Thrumster	13	14	10	10	22	7
Within 3 miles of Thrumster	7	12	16	5	12	14
Haster	9	11	8	7	16	4
Within 3 miles of Haster	3	2	5	2	6	8
Milton	11	9	5	6	10	4
Other area or specific site (please specify)	0					

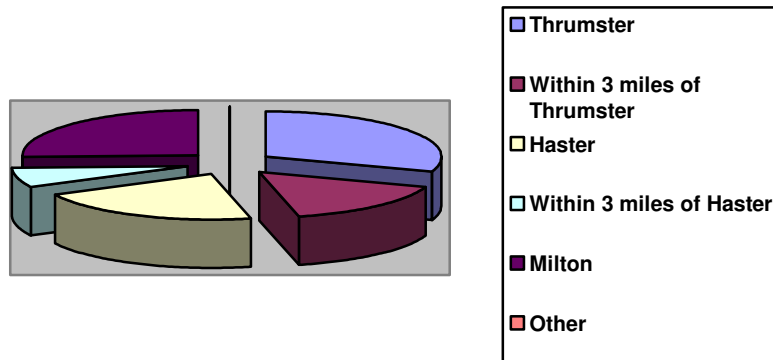


Figure 6 Location of rented affordable housing

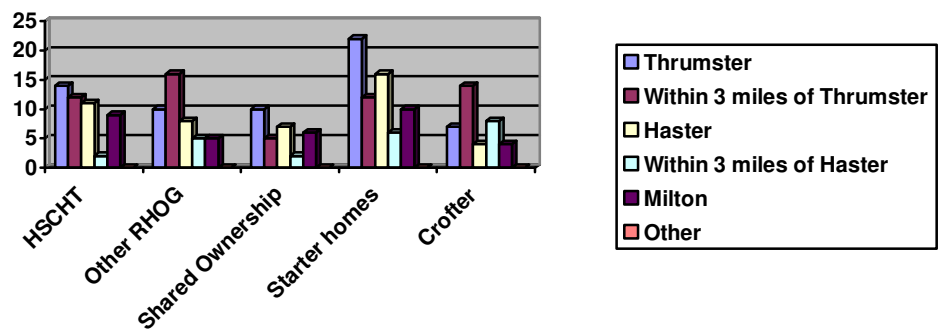


Figure 7 - Location of ownership affordable housing

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

<u>Who should new affordable housing be for?</u>	Yes	Perhaps	No
Helping young people secure affordable homes	42	4	1
Helping to keep up the numbers of children attending local schools etc	38	6	2
Helping older persons and / or those with special care needs to be more suitably housed	34	6	2
Enabling households with a local workplace or family connection to live in the community	35	4	2
Assisting key incoming workers (like teachers, nurses etc) to find suitable accommodation	26	10	2
Making it easier for in-migrants to live and work locally	11	7	14
Other	0		
Total number of respondents			60

e) 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	2
Perhaps	3
No	11

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).

All respondents were invited to write down their comments on any housing related issues affecting their community.

Local connection

- Distinguishing between local and others is irrelevant and not helpful.
- Affordable housing is a good thing for anyone, no matter who they are. Insular communities don't encourage entrepreneurial activity - social or economic
- Do not want ASBO type in migrants in the community.
- Unless you could assure that only immediate locals would benefit there's no need for any affordable housing.

Young people

- Great opportunity for the young people of Thrumster - hope it's successful.

Need for smaller/adapted accommodation

- Village residents as they get older are not able to afford to keep on their family owned home, but would like to stay in the village that they have known all their lives. They could do with moving accommodation be it council or housing association
- Milton could do with a couple of single level homes for disabled pensioners
- In and around the area where I live (Thrumster) there seems to be a high percentage of pensioners living in council houses which are more suitable for a family with children, This makes it hard for young families in the area to get an affordable house where they would like to be.
- Lack of two bedroomed or 1 on a level for the elderly that have lived in this area all their lives, and children with disabilities now at an age for some independence

Would like to see development elsewhere

- Wick has plenty of old houses in the Harbour area, pull them down and build new ones. There is plenty room for houses in Wick. Plenty across from Bateng Road etc - and look for ground in Wick.

Against affordable housing

- Do not want affordable rented accommodation to be provided in area.
- Do not want village of Milton to be developed
- Housing not required

Planning

- More consideration should be given to local people applying for planning permission in this area.

Local service provision

- Would like to see council working with police to ensure speed limits are adhered to.
- Any development in the area would require investment in upgrade of roads and access to main roads.



3. CONTEXTUAL INFORMATION RELATING TO AFFORDABLE HOUSING REQUIREMENTS IN TANNACH–2006

The contextual information for Tannach District has been gathered using primarily Highland Council and Census data. The census uses Settlement Zones (SZ) - the zone for Tannach District is Thrumster.

3.1 Population and Demographic trends

Age Group	Age distribution 1991	Age distribution 2001	% age distribution of population 2001	Highland average % in age group 2001	Trend % increase /decrease of Thrumster population 1991 - 2001
Total	425	405			-4.7%
0-4	81	7	1.8%	5.4%	-40.7%
5-14		41	9.6%	12.9%	
15 – 24	162	49	12%	10.6%	-9.9%
25 – 44		97	24%	27.4%	
45 – 64	158	128	31.6%	27.1%	+9.2%
65 - 74		46	11.4%	9.3%	
75 +	24	36	8.9%	7.35	+33.4%

(source: 1991 & 2001 census)

Population	1991	2001
Highland	204,004	208,914

(source: 1991 & 2001 census)

3.2 School rolls

Date	Thrumster Primary School	
1975/76	46	
1976/77	42	
1977/78	48	
1978/79	51	
1979/80	55	
1980/81	49	
1981/82	47	
1982/83	42	
1983/84	41	
1984/85	41	
1985/86	40	
1986/87	40	
1987/88	40	
1988/89	43	
1989/90	41	
1990/91	44	
1991/92	41	
1992/93	38	
1993/94	33	
1994/95	32	
1995/96	27	
1996/97	29	
1997/98	23	
1998/99	22	
1999/00	20	
2000/01	20	
2001/02	21	
2002/03	24	
2003/04	21	
2004/05	23	
2005/06	20	
2006/07	<i>Projected</i>	19
2007/08	<i>Projected</i>	21
2008/09	<i>Projected</i>	20
2009/10	<i>Projected</i>	19
2010/11	<i>Projected</i>	16
2011/12	<i>Projected</i>	14

(source: The Highland Council)

3.3 Tannach Resident households and tenure trends

Households	1991		2001		Trend: Increase /decrease %
	Number	%	Number	%	
Total number	163		175		+6.9%
Owner-occupied	92	56.4%	125	71.4%	+15%
Private rented	30	18.4%	12	6.9%	-11.5%
The Highland Council	40	24.5%	29	16.6%	-7.9%
Housing Association	1	0	0	0%	-0.6%
Living rent free	NA	NA	5	2.9%	

(source: 1991 & 2001 census)

3.4 Vacant / Second / Holiday Home Housing Stock (SZ)

	Thrumster 1991 %	Highland 1991 %	Thrumster 2001 %	Highland 2001 %	Thrumster Trend Increase / decrease % 1991 – 2001
Vacant Homes	NA	NA	8%	4%	NA
Second / Holiday Home	1.8%	7.2%	1.7%	6.2%	-0.1%

(source: 1991 & 2001 censuses)

3.5 The Highland Council Housing Stock (SZ)

Area	Housing stock (2005)	Waiting List (1 st preference)	Sold to 2003 (right to buy)		Re-lets each year	
			No.s	%	2003/4	2004/5
Thrumster	30	1	19	40.4%	2	5

(Source: The Highland Council)

3.6 House prices in Tannach District

Source	Average price (2006)
Local estate agents	£125,000
Nethouseprices (internet site) (Land Registry)	£136,000

3.7 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)

3.8 Types of Employment (SZ)

	1991 %	2001 %
Agriculture/hunting/forestry	5.5%	6%
Mining/quarrying	0%	1.1%
Manufacturing	5.5%	13%
Electricity/gas/water supply	0%	1.6%
Construction	0*	9.8%
Transport/storage/communication	33.3%	6.5%
Financial	16.6%	2.2%
Fishing/fish farming	33.3%	0%
Wholesale/retail/motor vehicle repair		18%
Hotels/catering		7%
Real estate/renting/business		9.2%
Public administration/ defense		6%
Education		5.4%
Health/social work		10.3%
Other		4.3%

(source: 1991 & 2001 census)

3.9 Main local landowners

Estate	Acreage	Owner
Thrumster	6510	Thrumster Estate Ltd
Ackergill & Myreland	6014	Trustees of the late George Duff-Sutherland-Dunbar of Hempriggs
Sinclair Estates	35787	Sinclair family trust ltd & Viscount Thurso

(source: who owns Scotland)