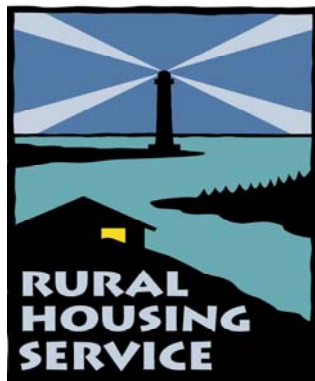


Braemar  
Housing Needs Analysis  
May 2007

Rural Housing Service



## **BRAEMAR HOUSING NEEDS SURVEY**

### **1.0. Introduction**

The Braemar Area Housing Needs Survey was conducted by the Rural Housing Service on behalf of Cairngorms National Park, Aberdeenshire Council and the Braemar Community Council. The purpose of the survey was to gauge the housing need in Braemar and to help inform local housing providers of this need ensuring best use is made of limited land and financial resources.

A meeting was held with Braemar Community Council on 15<sup>th</sup> January 2007 to discuss the survey and to gauge local views on housing need in Braemar.

### **1.1. Survey Area & Method**

The survey was conducted in February 2007 by postal questionnaire. Survey questionnaires were distributed to every household in the Braemar Area, (as defined by the Cairngorms National Park).

A total of 362 questionnaires were distributed by post on the 29 January 2007. Households were given until the 20<sup>th</sup> February 2007 to complete their form and return it using a FREEPOST envelope.

A total of 129 questionnaires were completed and returned. **A good response rate of 36%.**



## **2.0. Braemar Area**

### **2.1. Background**

The Braemar area is sparsely populated - just 362 households. They are concentrated mainly in the village of Braemar itself.

The economy is primarily based on agriculture, forestry and tourism. Braemar is within commuting distance of Aboyne, Ballater and Banchory. Aberdeen is 58 miles from Braemar. Braemar can be found right at the centre of the Cairngorms National Park.

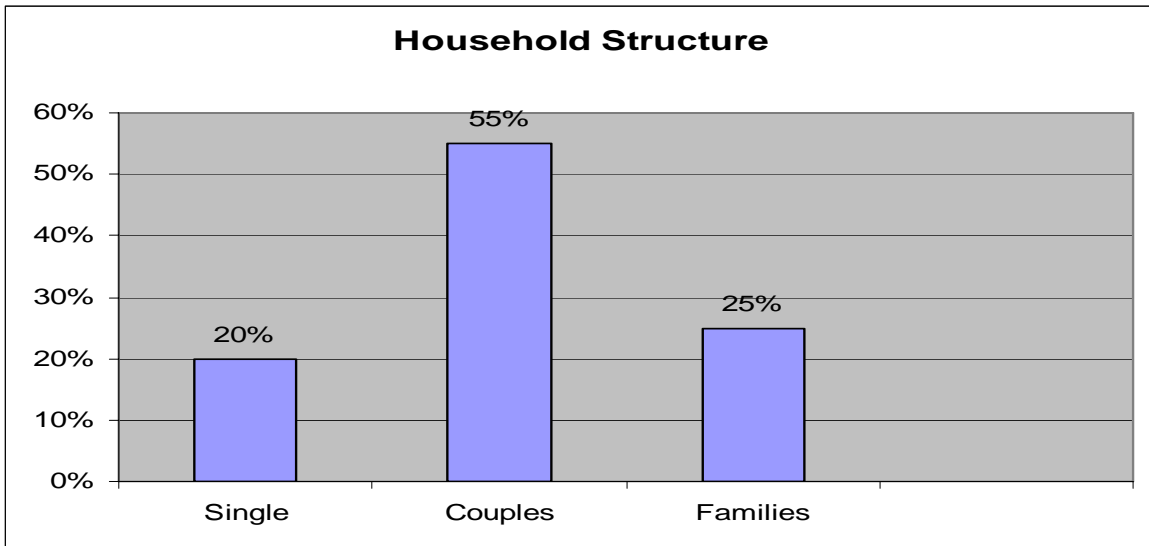
Braemar has a primary school. The school roll in 2004 was 27 with a capacity of 47 pupils. Secondary education is provided in Aboyne. The main service centres for Braemar are Aboyne or Banchory.

The last development of affordable housing in the Braemar area was in 1989. 11 Sheltered housing units, for rent, were built by Castlehill Housing Association.

Various pockets of land have been identified for possible development in recent years but no actual homes have been built.

## 2.2. Household Structure

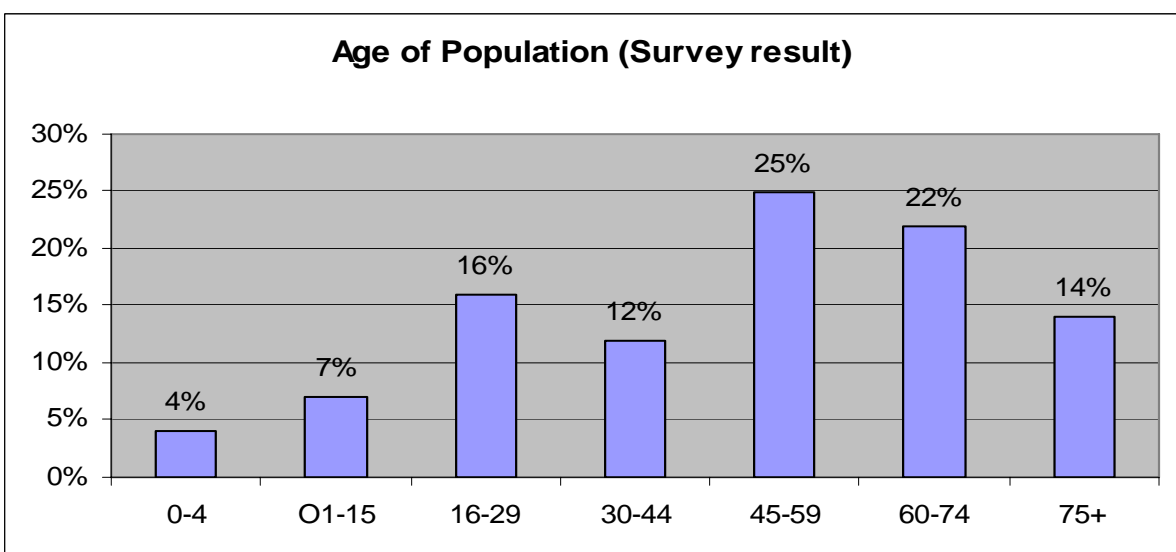
The largest group of respondents to the survey were couples with 55%, families accounted for 25% of respondents whilst 20% were single people.



48% (20 families) currently live in sharing households. All of which include children still living with parents who require accommodation of their own.

## 2.3 Population Age

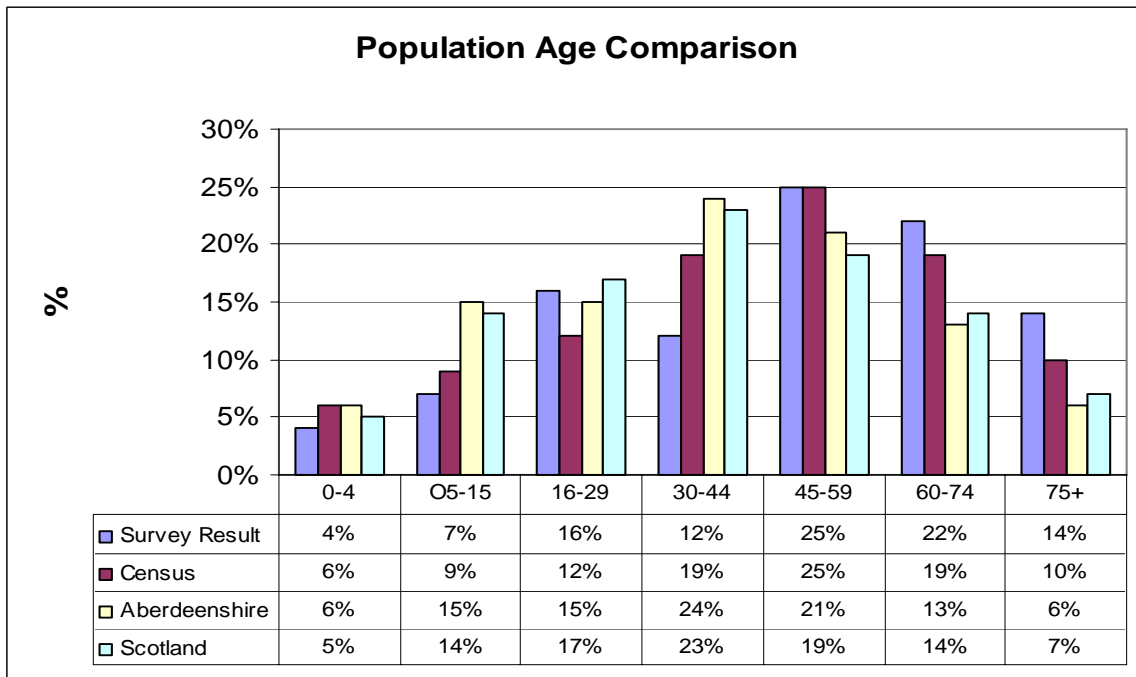
The largest age group in Braemar are those aged between 45 and 59. 36% of the population are aged over 60. Just over half of these are single people.



## 2.4 Population

The 129 respondents to the survey represents 36% of households and a population of 579 people. The survey results reasonably reflects the 2001 census statistics for the area, however they differ greatly from that of Aberdeenshire and Scotland as a whole.

### Population Comparison

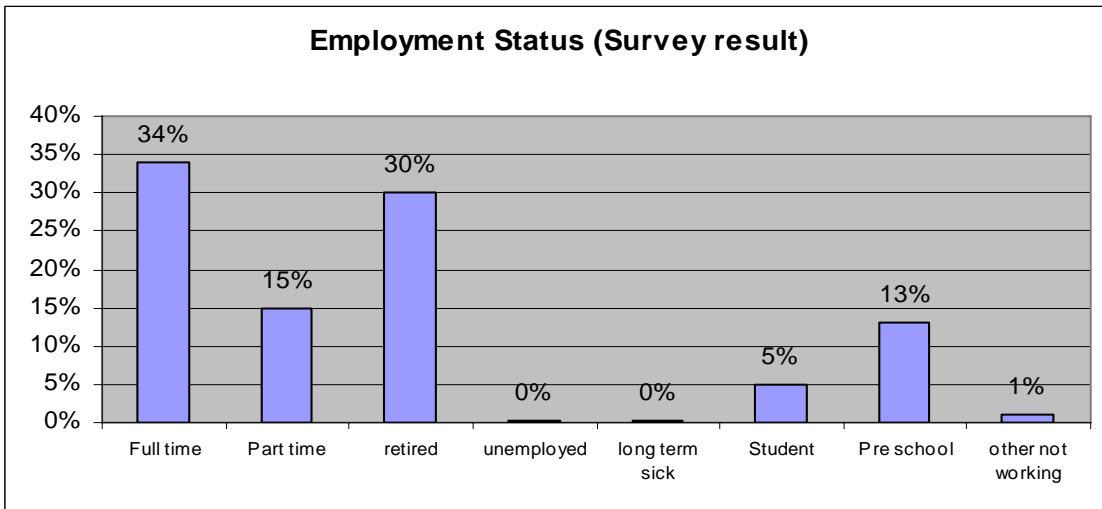


The Aberdeenshire and Scottish figures of 19% and 21% respectively for the over 60s is markedly different for the Braemar survey and census data. This shows the figures for the over 60s at 36% and 29% of the population as a whole. Braemar is a very popular retirement area and this could in part explain the large proportion of elderly people in the population.

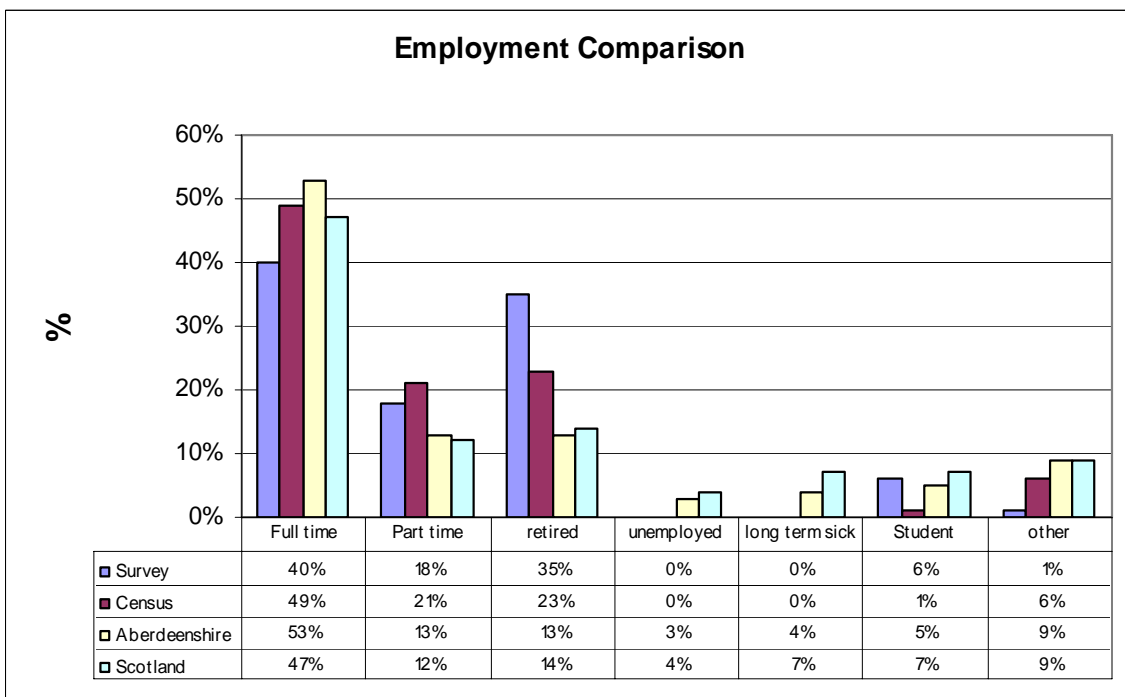
There is also a marked difference in the proportion of the population aged 30-44. This could be explained by the lack of highly paid employment. (The average income in Braemar in 2005 was £26,896 the average income is Aberdeenshire is £33,404 – taken from CACI Paycheck data)

Anecdotally – villagers feel that young people have little or no hope of obtaining well paid jobs. As affordable housing is limited within the village young people have no alternative but to move closer to Aberdeen to secure employment and housing.

## 2.5 Employment



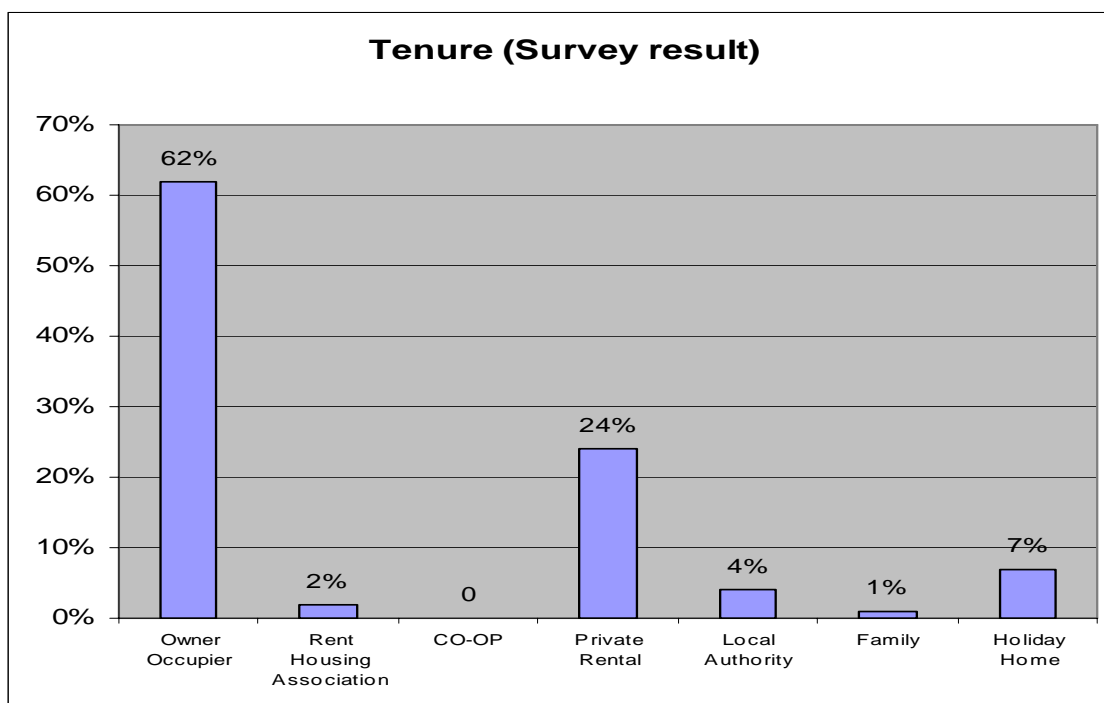
Nearly half the population are employed (49%) whilst retirees make up 30% of the population. Those in employment include 14 still living at home with parents. It is of note that of those employed as key workers 5 were in housing need. These include staff from the Fire Service, Local Government and the Health Sector.



The retired population group shows the biggest deviation from the Aberdeenshire and National statistics. 30% of respondents to the survey were retired which differs from that of the Census figure for the area of 23%. This could be explained in part by the age of the census figures and the level of response to the survey from this social group. However there is still a marked difference from that of the Aberdeenshire and National figures of 13% and 14% respectively. When the level of retirees is looked at in the context of the age breakdown of the population this reinforces the view that Braemar has an aging population.

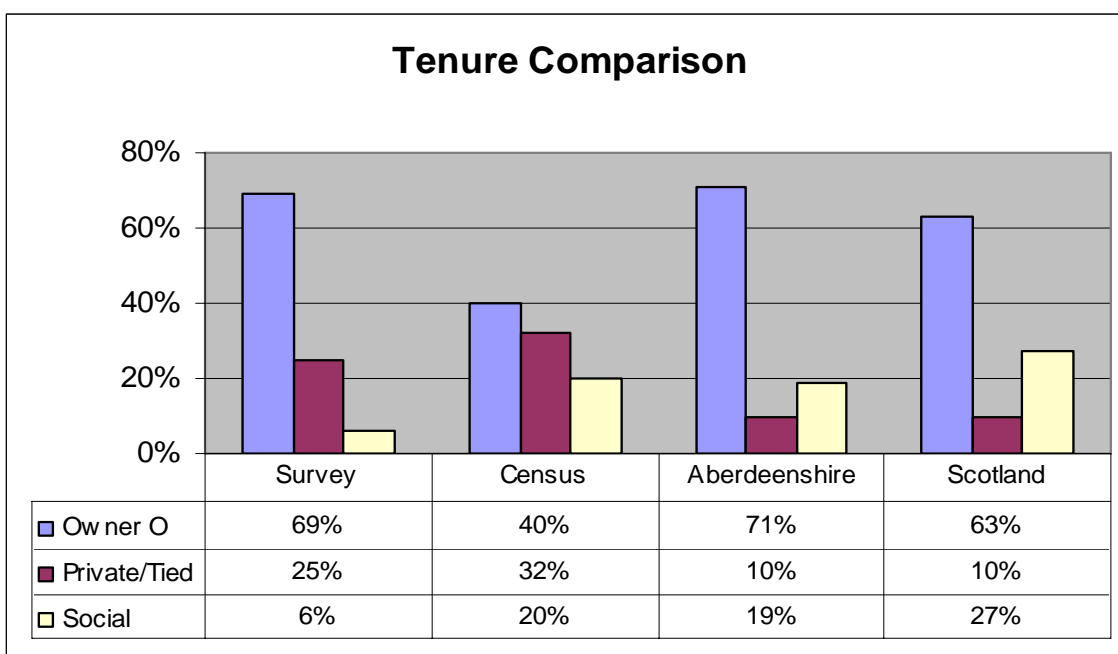
### 3.0 Housing

#### 3.1 Tenure



The highest group of respondents to the survey were owner occupiers (62%) this is by far the largest household type in the area. Private rentals make up the second largest group at 25%, it is interesting to note that if this figure is broken down further 18% are Tied tenants and 6% other private lets. The social rented sector accounts for only 6% of the survey respondents while 7% of respondents are owners of holiday homes.

### 3.2 Tenure Comparison \*



When the figures are looked at in comparison with the census data for the area we can assume that a high level of owner occupiers responded to the survey, a small response was received from those residents currently in the Social rented sector 6%, compared with a figure of 20% for the census social rented sector.

It should be noted that the figure for social rented housing in Braemar is now considerable less than in 2001, (when the census was carried out), council house sales, in the area, have continued at a rate of 3.8% per annum from that year. This may in part explain the discrepancy between the actual survey and the census data for the area itself.

There is a marked difference in the level of private/tied accommodation in the Braemar area. 24% of respondents to the survey are reliant on this sector for housing in Braemar while the Aberdeenshire and National figure stand at only 10%. This high figure represents the importance of agriculture in the economy. It is also indicative of the scarcity of social rented housing (just 5%).

\* Note: to compare like for like date private let/tied and family lets are combined as is the data for owner occupiers and owners of holiday homes.



### 3.3 Social Housing

The Social Housing in Braemar is as follows:

Braemar	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt+	Total
<b>General needs</b> (Local Authority)	0	13	13	3	0	29
<b>Sheltered</b> (Castlehill HA)	0	0	11	0	0	11

The only social landlords in Braemar are the Local Authority and Castlehill Housing Association. Castlehill Housing Association provides sheltered Accommodation only. Households renting from Social Landlords comprise just 6% of respondents to the survey. There are 29 general needs properties and 11 sheltered properties in Braemar.

### 3.4 Waiting List

Landlord	No of relets since 2002	No of Live Applications
Aberdeenshire Council	3	11
Castlehill Housing Assoc.	6	3

Most respondents, who are in housing need, are not currently registered with a social landlord and therefore not included in the above data.

The turnover of stock in Braemar is very low, with only 9 relets since 2002. The waiting list is low at only 14 but these 14 families have little or no prospect of being housed soon. The waiting list figure does not accurately show the level of social housing need in Braemar as many respondents to the survey stated that they were not on any social landlords list but were in housing need. The reason given for this was mainly that they felt there was little point in registering with a social landlord as there was no realistic prospect for housing.

**It is interesting to note that of the waiting list applicants where the first choice of area is Braemar only two come from outwith the village itself; one from Aboyne and one from Ballater.**

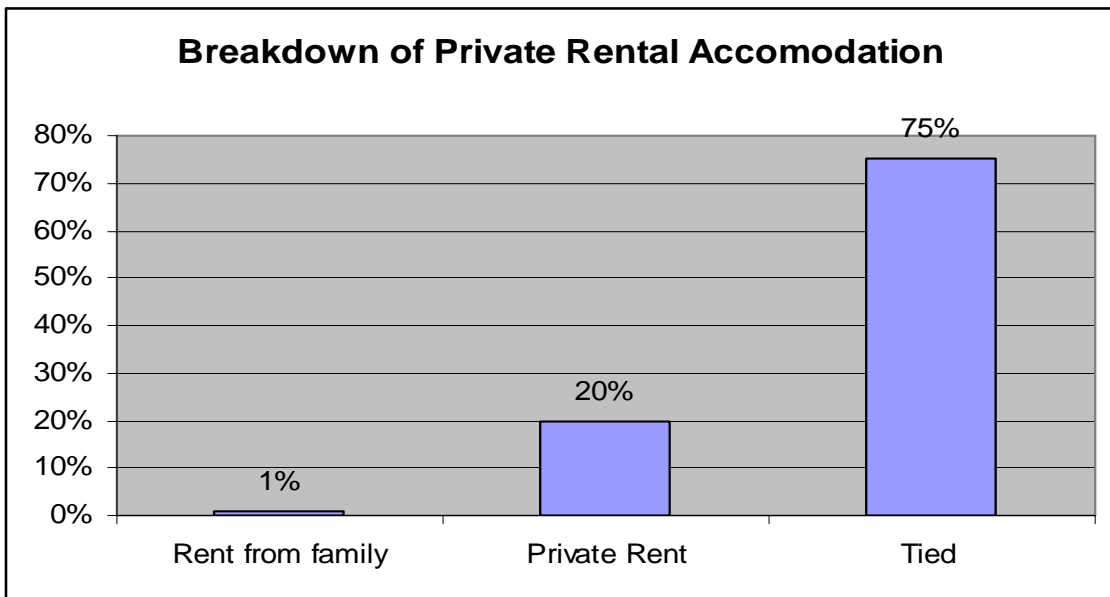
### 3.5 Impact of Right to Buy

Between 2000 and 2006 12% (5) of council properties in Braemar have been sold. The social rented sector in the Village is already very small. This loss represents a significant drop in the provision of affordable housing in the village.

New Social Rented housing will need to be developed in Braemar to help satisfy the need for affordable housing in the area. Care should be taken to ensure this housing – as far as possible remains in the social rented sector and does not succumb to the right to buy. The use of Pressured Area Status is of paramount importance.

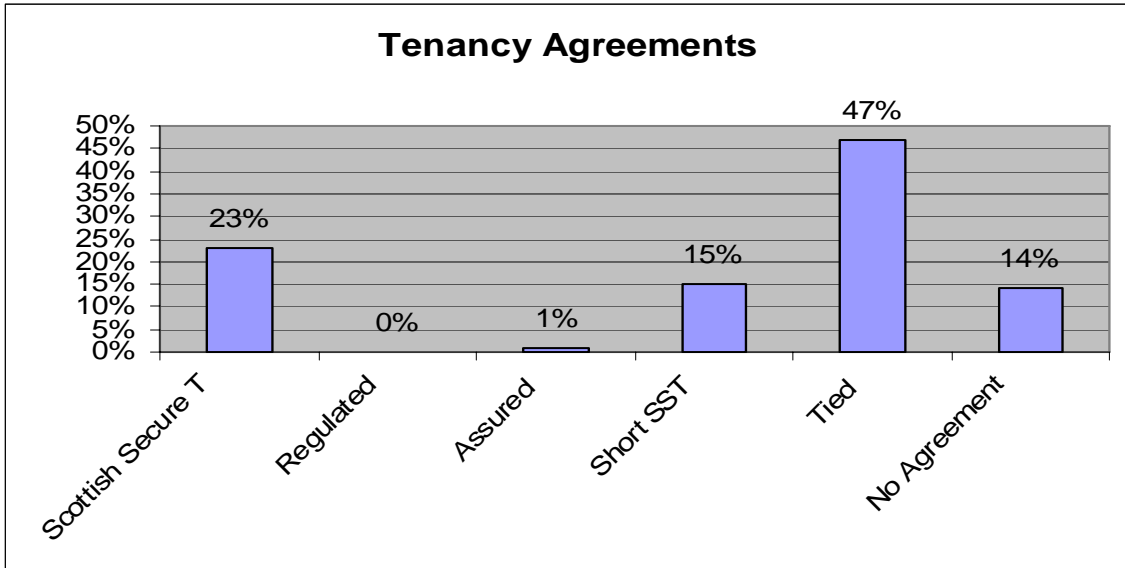
### 3.6 Private Rented Sector

The private rented sector is important in Braemar, the sector accounts for 25% of all households. 75% of the private rental market is tied accommodation, 20% private rent and 1% rent from family/friends.



The availability of social rented housing is so limited in Braemar that those households unable to aspire to owner occupation have no other alternative but to seek housing in the private sector.

### 3.7 Tenancy Agreements



Almost half of all tenancies are tied 47%; 15% are Short Assured; 23% are Scottish Secure tenancies; 14% have no tenancy agreements, none are Regulated.

### 3.8 Affordability

Only 4 households stated that their rent was too high. 3 of that 4 felt the rent level was too high given the condition of their homes. One felt that the rent was too high as it would be cheaper to buy.

### 3.9 Maintenance

The majority of tenants were happy with the upkeep of their property however 15% felt there was little or no maintenance regularly carried out to their homes.

### 3.10 Housing Need

50% of occupants in tied housing are over 54 years old, therefore due to retire within the next 11 years. Of those respondents to the survey 8 expressed an interest in low cost home ownership and 1 in sheltered housing. 4 required to move within the next 5 years due to retirement. Only one is presently registered with a social landlord for sheltered accommodation. 1 of the 4 would prefer to move out with Braemar to a less rural area.

There are 20 individuals currently in need of housing outwith the family home – 11 of these individuals expressed a wish to stay in Braemar and 9 need to move away for employment or further education opportunities. One of the 11 requires wheelchair accommodation near family support. Not one of these respondents currently has their name on a social landlord's housing list.

#### **4.0 Braemar Housing Market**

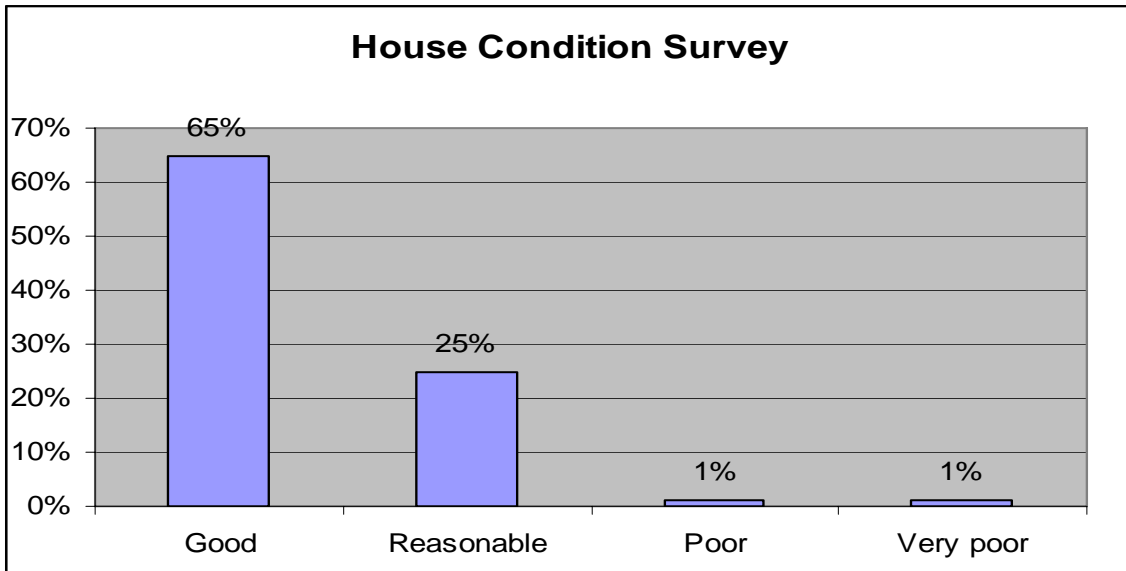
A major concern for the community of Braemar is the pressure on the housing market from households moving to the area, either to retire or for holiday/second homes. This pressure is regarded as the main reason for the rise in house prices in Braemar.

Data from the Register of Sasines, for house sales in the area, show that prices have risen from an average of £81,459 to £103,932 between 2003 and 2005, an increase of 21%. The minimum sales price in 2003 was £27,795 and the maximum £440,000. The minimum sales price in 2005 was £38,400 and the maximum was £387,500. It is interesting to note that average earnings in the area have risen by only 12.5% during the same period.

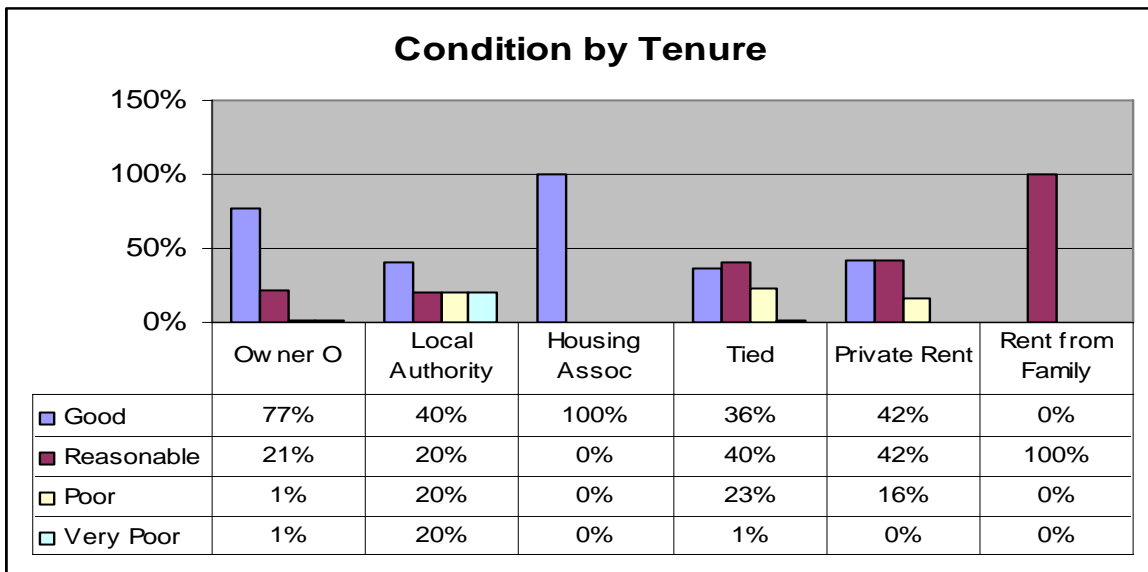
#### **4.1 Recent Sales**

There were 6 house sales in Braemar in 2005 with an average price of £196,571. It is interesting to note that of these; 2 were from Aberdeen, 1 Westhill, 1 Glasgow, 1 Newburgh and 1 from France. **No properties were bought by residents from Braemar.** This would therefore support the view that local people are not able to compete in the owner occupier's market.

## 5.0 House Condition



65% of respondents stated that their homes were in a good condition. It should be noted that although respondents thought their homes were in a good condition 68% of this group noted at least 1 problem with their property.



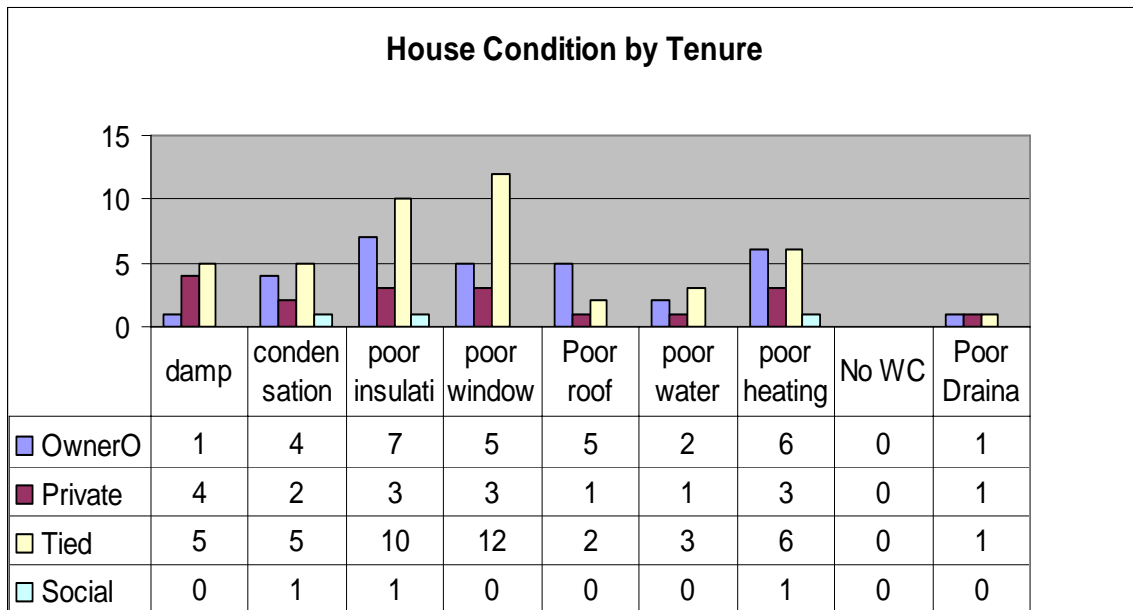
There were however some marked differences between tenures; 77% of owner occupiers and 100% of housing association tenants were happy with the condition of their home, whilst only 40% of local authority tenants, 36% tied tenants and 42% of private tenants thought their homes were in a good condition.

Most tied tenants thought their homes were in a reasonable condition (40%) but highlighted at least two problems with their home. These included the full range of specific house condition options given on the survey form, with the exception of no WC.

20% of local authority tenants thought their homes were in a very poor condition, highlighting problems of; condensation, poor ventilation and poor heating affecting their properties.

16% of private tenants thought their homes were in a poor condition and highlighted the full range of specific house condition options, given on the survey form with the exception of no WC.

The problems many tenants in both the private and social rented are experiencing in their homes should be highlighted to the local authority in its capacity as a landlord and as the regulatory body for private rented housing.



## **5.1 Current Housing Need**

42 (33%) households stated that their home was not suitable for them. This included 11 households where family members now required accommodation of their own (within Braemar). Of the 42, (37) stated that they would need to move within the next 5 years. The main reasons given were; children needing to move on (11), sheltered Accommodation (13), wanting to buy their own affordable homes (13), and security of tenure in relation to tied housing ((8). Most households gave several reasons for requiring to move to a different home.

A good mix of house sizes and tenure types will have to be provided in any development of affordable homes. Housing for young single people should be of particular importance due to the high level of young people who require to move out with the family home. The population of Braemar is aging and it is vital for the continued health of the community that young people and families are encouraged to stay in the area.

### **5.1.1 Sheltered Housing**

All but one of the households that wish to move to sheltered housing are owner occupiers, one is a tied tenant. 3 of the respondents would like to see the provision of owner occupied sheltered housing that would be affordable. The main reasons for the need to move was housing support, level access accommodation and they felt that their current home was unable to be adapted to suit their deteriorating health. Communities Scotland and the Local Authority may like to consider the development of a sheltered housing or support model that would enable a mix of tenure type on any site.

### **5.1.2 Want to Buy**

The majority of those that expressed a wish to own their own homes were currently living with relatives or were in either private rent or tied accommodation. All stated that due to low wages they could not afford to buy property on the open market in Braemar. All felt that this was as a result of the holiday rental and the second homes market in the village. Most expressed a wish to see some restrictions placed on this market. Of the tied housing tenants that expressed the need to move all except one would prefer to buy their own homes.

There would appear to be considerable scope to promote low cost home ownership solutions like homestake, RHOGs or shared ownership. All of the respondents that were interested in low cost home ownership expressed an interest in all three options.

Accurate wage levels are not available as most respondents chose not to answer the income question. However the average income for the area is £26896. The

planning authority may like to consider a way of delivering land for low cost home ownership. The availability of affordable land for affordable house sites is vital to make RHOGs viable. Social rented housing may therefore be the most viable option for those in housing need. The availability of land in Braemar is very limited.

### **5.2.3 Difficulty Living in Home**

24 Households have difficulty living in their own homes. Most gave a combination of reasons for this; 3 require smaller accommodation, 3 larger accommodation 13 require sheltered accommodation and 6 housing on one level, 1 help on call, 1 wheelchair accommodation and 1 housing that was in a good state of repair.

There were 8 households that did not want to move home but require adaptations to their present accommodation. 2 households stated they needed a level access shower, 2 handrails, 2 access to a downstairs toilet, 1 repair and improvements to their home.

## **6.0 Care and Repair**

Braemar has an above average proportion of elderly households. There is a care and repair project currently available in Aberdeenshire. 25 households expressed an interest in this project. Of this 25 only 15 provided contact details. It may be useful for the present scheme to be advertised in the village.

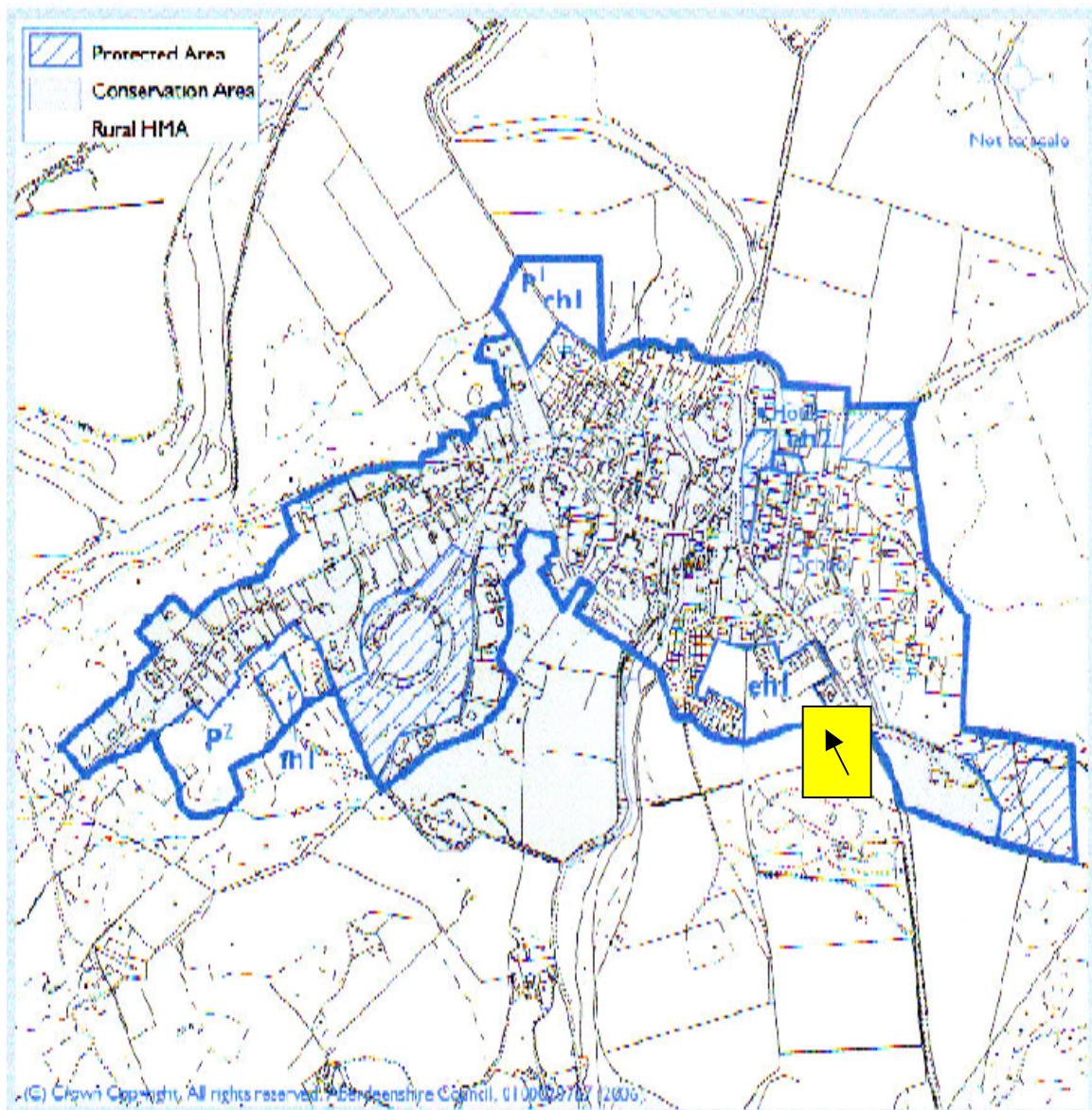
## **7.0 Affordable Housing for Rent**

The majority of households that are in housing need would prefer to own their homes. 15 of the 42 respondents expressed a desire to live in affordable rented accommodation. Of that 15, 10 are in need of sheltered accommodation. The remaining 5 are children who wish to move outwith the family home or are currently in tied / private accommodation. However all also expressed an interest in low cost home ownership.

It is interesting to note that a common view expressed, is that social rented housing (“for local people”) may be the preferred option for affordable housing in the village. Unlike some forms of subsidised owner occupation the homes are likely to provide “affordability in perpetuity” The survey however would contradict this view in that most of those in housing need would prefer to own their own home and as previously stated; of those on the local authority waiting list only two applicants reside outwith Braemar.



## 8.0 Future Housing Development



There are 3 areas in Braemar earmarked for housing development. This should provide approximately 20 affordable housing units. Only one site (eh2) is included in the Devanha programme. The likelihood is that the site will not be developed for 2/3 years. There are currently 42 households in Braemar in housing need – 37 of which require housing within the next 5 years. **Clearly the current land and development plans for Braemar fall short of satisfying that need.**

## **9.0 General Views**

The survey asked all respondents to state what kind of new housing or housing services they thought were needed in Braemar.

- A staggering 85% (110) stated that there should be more low cost housing for sale.
- 42% (54) thought that more affordable rented housing was needed.
- 52% (68) would like to see the development of sheltered housing in the village.
- 61% (79) would like to see the provision of family housing.
- 45% (58) would like to see the provision of single person accommodation.
- 25% (32) would like to see the provision of a handyman service.
- 5% (7) of applicants would like to see a restriction of the second homes and holiday home market.

## **10.0 Conclusion**

### **10.1 Housing Need**

Braemar has a very low provision of affordable housing in comparison to Aberdeenshire. The population is almost completely dependent on the private sector for affordable rented housing.

Many households are dependent on accommodation tied to their employment or are renting from the private sector.

The only alternative to the private rented sector is owner occupation. However house prices in Braemar are falsely inflated due to the retirement and second/holiday homes market. This takes home ownership well outside the reach of local households whose employment is primarily in farming/tourism and forestry.

The small amount of social housing in Braemar has a very low turnover and is therefore not a viable option. There is a need for the development of social rented housing but as the majority of those who are in housing need would prefer to access housing that was affordable to buy careful attention must be given to the mix of tenure that is made available on any affordable development site. As is the level of subsidy available through Homestake, RHOGs etc.

### **10.2 Housing Demand – Low Cost Home Ownership**

There is considerable demand for low cost home ownership. Most respondents to the survey, who were in housing need, expressed an interest in homestake, RHOGs and share ownership. This demand comes from households living in tied, private rent, and from hidden households. The pressured nature of the current

housing market created by those outwith the area seeking retirement and second/holiday homes takes home ownership out with the affordability bracket for local people.

As most respondents did not answer the income question it is unclear whether the desire to own their own homes is a realistic option but clearly it is the preferred solution to those with a housing need.

## 11.0 Recommendations

1. The development of housing for rent in Braemar. This should accommodate those households in need of sheltered/supported accommodation. Consideration should also be given to the development of single person accommodation for rent, (this must be flexible enough to accommodate changes in future family composition, single people do not remain single!). This will provide accommodation for those young people who need to move outwith the family home. Although they aspire to own their own homes, whether this is a realistically affordable option requires further investigation. Careful consideration must be given to the use of current legislation that will protect any, existing or new, social housing from the right to buy.

2. Low cost home ownership should be promoted in Braemar. This could be a mix of:

- Homestake - either in the second hand or new housing market. There must be a **workable** homestake model created that takes into account the wages in the area and the house sales price rather than the asking price or value.
- RHOGS - land should be made available to those eligible for RHOGs. This would help overcome any problems of land availability, (it should be noted that land suitable for building is very scarce within the area).
- Shared ownership - consideration should be given to providing a degree of shared ownership properties.

3. The land currently earmarked for the development of affordable housing must be utilised. Only one of the available sites is currently in the Devanha programme and even this site will not be developed until 2010. The National Park/Local Authority and Community Scotland may like to consider releasing land and resources for **affordable** housing development in Braemar today. **Individuals and families in Braemar are in housing need now.**

4. As land in Braemar is restricted, the use of Rural Empty Property Grants and lead tenancies should be encouraged by local land owners. This will bring back in to work vacant and derelict houses in the area at affordable rent levels.

5. Local residents must be encouraged to access the waiting lists for the social housing currently available in the area.

6. Care and Repair should be promoted in the village. The large proportion of older owner occupiers will be able to benefit greatly from this service.

7. The development of a handyman service should be considered.