

Our Community... A Way Forward – Kingussie

Housing Issues 2009

Housing – All Tenures

- 1.1 Based on the 2001 Census there were 697 households in the community. The proportion of properties occupied as the occupant's 'main or principle home' was 81.9% compared to 94.9% for Scotland as a whole. 15.4% of the houses in Kingussie were second/holiday homes and 2.7% were vacant.
- 1.2 The 2001 Census indicated that:
- Kingussie had higher than the Highland and Scottish averages of owner occupied properties (70.3%, 65.7% and 62.6% respectively).
 - Social rented housing accounted for just 16.1% of all occupied stock in Kingussie below the Highland and Scottish percentages of 21.6% and 27.2%.
 - The level of private rented housing in Kingussie is 8.7% comparable to 8.5% for Highland and 6.7% for Scotland.
 - 4.9% of households live rent free. However, "the census question was designed to count those living in tied accommodation but many people receiving Housing Benefit interpreted their circumstances as "living rent free" and therefore gave this as their tenure. The result is that the published figures are an overestimate." (HC)

Social Rented Housing and Low Cost Home Ownership

- 1.3 Since the introduction of the Right to Buy in 1980 approximately 41 houses have been sold in Kingussie since 2001 from a stock of 112, representing a sales rate of 36% and a corresponding loss of 36% of rented council housing stock.
- 1.4 In 2005 Badenoch and Strathspey was granted 'Pressured Area' status, with the Right to Buy suspended until 2010 for new tenants. Council tenants whose tenancy started from before 30 September 2002 and those who do not live in the designated areas are still able to buy their home.

Housing Need and Demand for Affordable Housing

Allocating Social Rented Housing

- 1.5 The Highland Housing Register (HHR), has been operating since 2008, and involves a single housing application form for participating Registered Social Landlords. This has removed the potential for double counting where people had previously applied to Highland Council and Housing Associations separately. Allocations are made according to need and applicants are selected from this one list. The allocation policy is based on current housing

need, with additional points being awarded under 'need to live in the community' category, for example, through work or family connections.

- 1.6 In pressured rural areas local lettings initiatives may be operated, giving priority to applicants with a well-established local connection, if it can be demonstrated that needs cannot be met through the Allocations Policy. Participating landlords consider using a 'special lettings plan' for a particular community if this is found to be necessary after assessing the community's needs.

Social Rented Housing Available for Letting

1.7 In August 2009 there were 143 social rental houses in Kingussie:

- Highland Council own 81, of its original stock
- Hanover Housing Association has 28 properties.
- Albyn Housing Society has 34.
- Comprising, 65 x 1 bed, 53 x 2 bed, 22 x 3 bed and 3 x 4+ beds.

Expressed Housing Need – Housing Lists

1.8 Analysis of the Council's housing list helps to illustrate the varying levels of unmet housing need, however there is a view that people requiring accommodation often do not apply as they believe they will not be offered a house.

1.9 In March 2008, prior to the introduction of the HHR, there were 220 applicants to the Highland Council for housing in Kingussie with a 1st, 2nd, or 3rd preference. 88 applicants declared a 1st preference only for Kingussie.

1.10 The HHR Letting zones in Badenoch & Strathspey are as follows:

- **Kingussie:** Dalwhinnie, Kingussie, Laggan and Newtonmore
- Aviemore: Aviemore, Boat of Garten, Carrbridge and Kincaig
- Grantown on Spey: Cromdale, Dulnain Bridge, Grantown on Spey and Nethybridge.

1.11 In April 2009 there were 160 housing applicants on the HHR with Zone connection points for Kingussie: of these, 84 have a connection with Aviemore zone, 3 with Grantown zone and 73 with Kingussie zone.

1.12 A further 102 applicants selected Kingussie have a connection with another zone or have no zone connection points.

1.13 The current level of demand for housing in Kingussie is significantly higher than in the previous year, 262 to 220, although only 73 of applicants currently live in Kingussie.

Need for Social Rented Housing Identified Through Household Survey

1.14 4 households requiring social rented accommodation in Kingussie were directly identified in the survey.

1.15 Comments made by survey respondents regarding affordable housing:

- Cost of houses to buy or rent are too expensive
- Affordable housing would attract young families
- Would perhaps bring more families/children to the village
- No more housing needed.
- We need smaller cheaper houses to bring families here
- More affordable or low cost housing needed to rent or buy

Housing Need – Stakeholder and Community Consultation Feedback

1.16 Concerns were raised by the community about:

- The need for affordable housing in their communities

1.17 Prioritisation of issues at the Community Consultation held in September 2009 rated Affordable Housing as one of the top ten priorities.

1.18 Of household survey respondents who were looking to move:

- 35% said they had been unable to move because house prices were too high;
- 39% said they had been unable to move because there was a lack of suitable houses to buy;
- 26% said they had been unable to move because there was a lack of affordable rented houses.

Investment in Housing

The Highland Council's draft "Highland's Strategic Housing Investment Plan" 2009 states,

1.19 Two council rehabs are planned for 2010/11

1.20 No other developments are planned between 2010 -2015.

Owner Occupied Housing – Supply and Affordability

1.21 An analysis of houses sales shows that between 2006 and 2009 sales stand at 23, 21, 24, and 15 houses respectively.

1.22 The average house sales price for these years was £162,292, £159,706 £180,046, and £189,257 respectively.

1.23 Current houses for sale, December 2009, at the lowest end, an end terrace two bedroom house at offers over £115,000, most of the other properties available are over £400,000.

1.24 House prices in Highland have risen dramatically since 2001 and are continuing to rise. In 2007 the median price of an open market house in Highland was £151,000, more than 2.5 times the £59,000 a home cost in 2001. House prices and price increases in Badenoch and Strathspey are

above the Highland average, with a median 2007 house price of £165,000, representing an increase of £47,000 since 2004. (Scottish Government)

1.25 Analysis of the selling prices of residential properties sold between 2007 and 2009 in Kingussie showed that:

- 14 sold for under £100,000
- 14 sold for £101-150,000
- 8 sold for £151-200,000
- 20 sold for over £200,000(Nethouseprices.com)

1.26 Four of the survey respondents expressed an interest in self build should plots become available.

Demand for Owner Occupation – Household Survey

1.27 Ten respondents stated a requirement for owner occupied housing in Kingussie.

1.28 There is a potential demand for owner occupation from households currently living elsewhere and wishing to return to the area but no details of their exact requirements are available.

Private Rented Sector and Estate Owned Housing

1.29 Respondents living in private rented accommodation and tied housing in Kingussie accounted for 8% and 2% respectively, comparable to the 2001 census figures.

Housing and Support Services for People with Particular Needs

Demand for Housing for Particular Needs

1.30 Three respondents stated a requirement for housing for particular needs in Kingussie.

1.31 Six respondents stated a requirement for adaptations and home improvements.

1.32 One requires home care services to remain at home.

Household Survey Findings

Kingussie

Survey return, tenure, size and condition of accommodation.

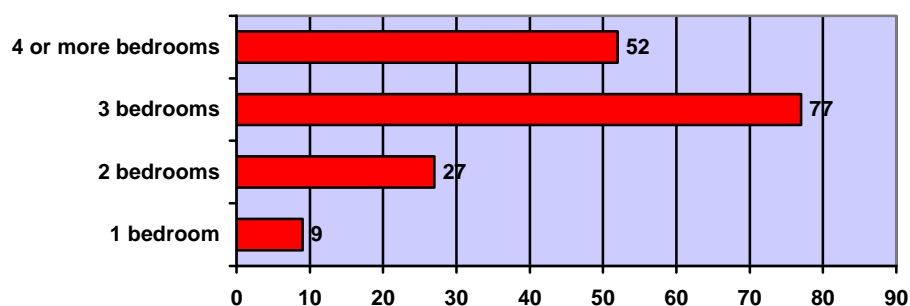
A total of 600 surveys were sent out and 174 returned giving a survey response rate of 29%. (7 surveys were returned from second/holiday home owners).

A comparison of the tenure of survey respondents to the 2001 Census indicates an over representation of owner occupiers and Hanover Housing Association tenants and correspondingly lower proportions of council tenants and private rented tenants.

Tenure	Survey respondents		2001 Census
Owner occupied	141	84%	70.3%
Highland Council	5	3%	16.1%
Housing Association	6	4%	0.0%
Private Rent	5	3%	8.7%
Tied House* Living rent free*	4	2%	4.9%
Second Home	7	4%	15.4%

Given the under-representation of Council and Housing Association tenants and tied house tenants, it is considered that the survey findings are not representative of all tenures, with the result that housing need may be understated.

In terms of house size, 129, (79%) of respondents lived in houses with at least 3 bedrooms. 27, (16%) of respondents lived in two bedroom accommodation, 9, (5%) live in 1 bedroom properties.



More than 75% of respondents said their home was in good condition, 22% saying their home was in reasonable condition, 2% rated their home as poor and 1% as very poor.

Despite this 51 reported that they have problems with the property in which they lived.

- 11 reported their roof was in poor condition
- 32 reported poor insulation
- 8 reported dampness and condensation
- 8 reported rotten windows /doors
- 11 reported poor electrics
- 16 reported poor heating

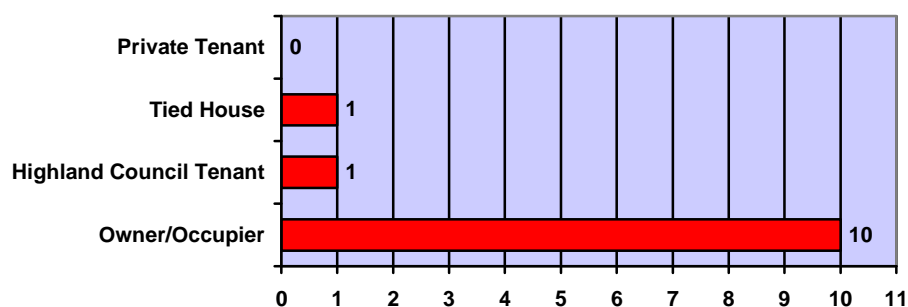
Other comments included:

- Only one w.c.
- Garden too big
- Sometimes flooding

Particular Needs

12 respondents said they had difficulties living in their home because of age disability or illness.

Tenure of respondents



Asked what would help them to live there they stated they would need:

- 4 required adaptations
- 2 require house improvement/repair
- 2 requires a replacement shower
- 1 disabled parking place
- 1 cleaning/handyman services

3 of the respondents who had difficulties living in their home said it would help to move home.

- 2 want to move to “Older person Housing”
- 1 requires a modern 3 bed house.

Existing households needing/wanting to move

32 respondents (20%) said they wanted or needed to move home:

- 9 as soon as possible
- 7 within the next 2 years
- 16 within the next 5 years

The reasons people needed/wanted to move were as follows:

Reason	No
Need a larger home	3
Need a smaller home	15
To be nearer work	1
To be nearer local services	0
To be nearer family	1
Relationship breakdown	2
To buy own home	1
Condition of home	2
Private tenancy ending	1
Living in Tied House	2
Garden	2
Health/Disability Reasons	4
Other: To accommodate business	

Of the 32 respondents wanting to move:

- 18 wanted to move within Kingussie
- 4 wanted to move within Badenoch & Strathspey
- 8 wanted to move outside of the Badenoch & Strathspey area.
- 2 were undecided.

“If my husband needs a care home, I want to be able to visit frequently. If I get dementia, I DO NOT want to be shipped off to Inverness by complete strangers.”

Of the 18 respondents wanting to move within Kingussie:

- 13 are owner occupiers
- 3 are in private rented property
- 1 is in a Highland Council tenancy
- 1 is in tied accommodation

The household sizes of the 18 households wanting to move are:

One adult household	4
Two adult household	7
Two adult household with 2 children under 16	4
Three adult household	3

House size requirements were stated as:

House Size	No. of respondents
1 bedroom	1
2 bedrooms	7
3 bedrooms	4
4 bedrooms or more	6
Total	18

Tenure of housing that would best meet their requirements and financial circumstances:

Housing option	1st Preference	2nd preference	3rd preference
Rent from council or housing association	3	0	
Rent from private landlord	1	0	1
Lift Shared Equity	1	1	
RHOG	1	0	1
Care Home	1	0	
Self Build	6	3	
Affordable Starter Home Private developer			1
Open market housing	5	4	
Totals	18	8	3

3 households who require Housing Association/Council housing in Kingussie:

- 1 is an owner/occupier whose house is in poor condition and too big.
- 1 is currently in a private tenancy
- 1 is currently in a tied house

Current Tenure	Where	When	No of Bedrooms
Owner Occupier	Kingussie	Within 2 years	2
Tied Housing	Kingussie	Within 5 years	3
Rent from private landlord	Kingussie	ASAP	2

2 households who have a stated need for Social housing have not applied to the Highland Housing Register.

6 households who wish to self-build:

- 1 could release a 2 bedroom Housing Association house,
- the remaining 5 are owner/occupiers
- all want to stay within Kingussie

5 respondents said they would consider home ownership. The prices they could afford to pay were stated as follows:

Afford to pay	No.
£100,000 – 150,000	2
More than £150,000	3
Total	5

Further analysis of the above households show:

- 3 respondents could afford to pay more than £150,000. All 5 are owner occupiers. 1 requires a 2 bedroom house and therefore they should be able to buy open market housing. The other 2 want 3 or more bedrooms and may not be able to afford to achieve this on the local market but they may have equity in their property to enable them to compete on the open market.
 - 2 respondents, both owner occupiers, could afford to pay £100,000 - £150,000, 1 requires a 2 bedroom house and therefore they may be able to buy open market housing. The others require a 4 bedroom house and it is highly unlikely they will be able to afford to buy on the open market unless they have equity in their property to enable them to compete.
- There would be no net gain in the social rented sector through the release of social rented properties.

Newly forming households

Other Household Members Requiring Housing

	Within Kingussie	Elsewhere in B&S
No	136 (87%)	
As soon as Possible	2	3
Within the next 2 years	1	1
Within the next 5 years	8	5

House Size and Tenure required in Kingussie

	Rent HC/HA	Shared Equity	Open Market
1 bedroom	3		
2 bedrooms	4	3	1

4 of those seeking social rented property have not applied for housing through the Highland Housing Register (HHR).

In all cases these were the daughters/sons of respondents.

Summary of Social Rented Housing Need

Social Housing for Rent	House Size (No of bedrooms)			As soon as possible	Within 2 years	Within 5 years
	1	2	3+			
Current Households		1		1		
		1			1	
			1			1
New Households	3			1		2
		4		1	1	2
Totals	3	6	1	3	2	5

As Soon As Possible: 2 x 2 bedroom, 3 x 1 bedroom
 Within 2 years: 2 x 2 bedroom
 Within 5 years: 2 x 2 bedroom, 2 x 1 bedroom, 1 x 3 bedroom

Summary of Shared Equity Housing Need

Shared Equity	House Size (No of bedrooms)			As soon as possible	Within 2 years	Within 5 years
	1	2	3+			
Current Households	0	1	0	0	0	1
New Households		3				3
Totals	0	4	0	0	0	4

As Soon As Possible: 0
 Within 2 years: 0
 Within 5 years: 4 x 2 bedroom

Extrapolated Housing Need

Based on the survey rate 29% as being reasonably reflective of the community, then the potential housing need of the resident population could be stated as:

Social Rented Housing Need

As Soon As Possible: 6 x 2 bedroom, 9 x 1 bedroom
 Within 2 years: 6 x 2 bedroom
 Within 5 years: 6 x 2 bedroom, 6 x 1 bedroom, 3 x 3 bedroom

Shared Equity Housing Need

Within 5 years:

13 x 2 bedroom

Family or Community Members who have left the area due to lack of housing availability.

- 9 out of 146 (6%) respondents have experienced family members having to leave the area because of the lack of affordable housing.

Reasons given were:

- Family have tried to return to the area but unable to due to lack of housing.
- Friends working locally can find suitable place to rent.
- One son left the area with his family because it was so expensive to buy a suitable property. Second son left Kingussie because of zero housing for single men.
- Friends moved north into Nairnshire because house prices were cheaper
- No affordable or council houses local living families appear to come last in council thinking
- Daughter after graduating from university
- One had to move to Aviemore and one to Grantown as nothing suitable

Families or friends wishing to move to the area

- 17 (11%) respondents reported that they have family members or friends who wish to move to Kingussie.

Reasons given were:

- Wish a holiday home
- Father is keen to move to the area and would require 1-2 bedroom housing to rent
- They have seen the life we now have.
- Friends working locally can't find suitable place to rent.
- Friends want to buy a second home here; other friends want to retire here in the future.
- One son and family could return if employment and affordable housing was available.
- Parents.
- Son, wife and 3 children
- Sister
- To retire/own holiday property
- Looking for a final retirement home with small manageable garden close to local amenities
- Eldest daughter and husband but cannot find work!

Informal Care provision within the Community

- 11 respondents (7%) require care from someone in the community which allows them to remain in their home due to that support.
- 19 (13%) respondents provide care and practical support to members of their community to allow them to remain at home.

Community Questions

Views on housing in Kingussie

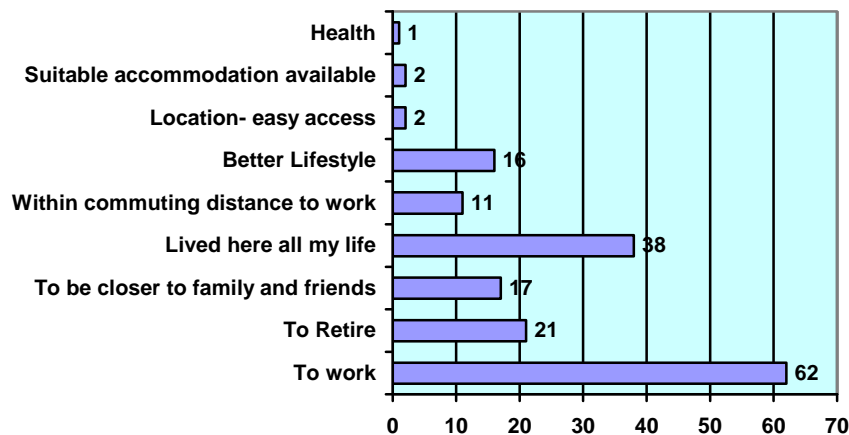
A summary of the responses received is as follows:

- No overpriced massive holiday homes that don't fit in
- My children are growing up, would be nice if they could remain in the area with affordable housing
- A mix of private and affordable build.
- Priority to local people.
- More reasonable i.e. affordable houses as opposed to flats.
- Are more big houses needed - maybe more small 1 bed schemes for local youngsters.
- Affordable housing should be for local people as required. No speculative, inappropriate and large scale housing development.
- No more housing schemes, Kingussie is now large enough
- Affordable housing which fit in with the existing housing(preferably not on a scheme)
- New housing, homes should be carefully controlled so as not to swamp the community. It is important there is no large influx of people at any one time. New people need to be absorbed over many years in order to prevent a lack of identity, and character of the village.
- limit to few and in style of Main St
- Kingussie needs some housing development - mixed - to attract families to live and work and to maintain viability of shops and businesses
- Housing ... market controlled
- Help locals get a affordable house or building site
- More rented accommodation reserved for those working in the local area
- Large meaningful tax on 2nd homes especially owner occupied
- Small development required not large scale housing estate

- priority for locals to purchase reasonable priced new build - over holiday homes
- more people are living on their own but there is a lack of 1/2 bedroom properties on the level
- Need for social housing and particularly housing for those needing additional support. The population of the village is ageing and the demographic time-bomb ticks here too. Also housing for those in low wage jobs in the care sector and leisure trying to raise a family.
- Small cottages (2 beds) for older people near centre town- not up hill

Reasons for coming to Kingussie

A number of different reasons were given for people coming to live in Kingussie, the main one being to work, followed by those who moved to the area to retire. 38 of the respondents have lived there all their lives. Some people gave more than one reason.



Reasons for choosing Kingussie

People were asked to number the reasons for choosing to live in Kingussie over other places nearby in order of importance of 1 to 6, where 1 was of greatest importance. 161 respondents answered this question.

Suitable Accommodation:	74	respondents	rated	this	at	2	or	above.
Attractive Historic Village:	26		“	“	“	“		
Scenery and Natural Environment:	56		“	“	“	“		
Services and Amenities:	39		“	“	“			
Social and Leisure activities:	14		“	“	“	“		
Safe/secure place for children:	35		“	“	“	“		

Shopping in Kingussie

- 95 (61%) of respondents do most of their shopping in Kingussie. 60 (39%) do not. Some of their reasons for not are listed below.
 - Limited range available 52 (39%)
 - Cheaper elsewhere 52 (39%)
 - More convenient to shop elsewhere 19 (14%)
 - Other 11 (8%)

Other comments include

- Both the grocery stores in Kingussie give an excellent service but, because of floor space, their selections are restricted.
- Many basic essentials are not available here
- Shops may be a little dearer on some things, but shopping away you have put on petrol money so it works out the same.
- More organic fresh produce availability would encourage us to shop exclusively for food in Kingussie.
- When doing big shop, otherwise we like the Co-op open until 10pm.
- Do about 40% of shopping in Kingussie.
- All except clothes and shoes.
- I have coeliac, intolerant to gluten (wheat flour) and as such Tesco either Aviemore, Inverness plus petrol
- Iron monger/feed/butcher/fish - excellent but lack of range of other shops
- Work out of town so collect shopping on way home
- ASDA home delivery.
- parking is problem for big shopping loads
- support local trades
- purchase large items, diy, electrical goods, building materials, clothing online - delivered to the door
- Can not afford to do all shopping in village but quality and service of shops is good.

Shops in Kingussie

- 98 (70%) of respondents felt there is a need for more shops
- 141 (85%) of respondents usually walk to the shops.

- 24 (15%) did not walk to the shops
 - 7 because of the distance
 - 11 due to health issues
 - 4 cycle
 - 2 for convenience

Are you or any other members of your household involved as organisers or volunteers in your community, e.g. committee work or fundraising?

- 82 (53%) respondents answered that they are involved as organisers or volunteers in your community.

Do you or household members participate in any activities and events in your community?

- 110 respondents (72%) answered that they participate in activities and events in their community.

Work

- 56 (38%) respondents work in Kingussie,
- 16 work in Badenoch & Strathspey,
- 14 work outside B & S,
- 53 are retired,
- 2 are Unemployed, long-term health disability
- 18 did not specify

- Distance travelled to work
 - 51 travel less than 5 miles to work
 - 16 travel between 6 and 20 miles
 - 11 travel between 21 and 50 miles
 - 5 travel more than 51 miles

- Method of travel (Some respondents chose more than one option)
 - 44 respondents use their own car
 - 23 walk
 - 4 work car or van
 - 6 train/bus
 - 1 car share
 - 9 cycle

Business Units

- If there was space available, would you consider setting up a business in Kingussie?
 - 24 respondents said yes they would consider setting up a business
 - 49 respondents said they did not believe there was enough space available to attract new businesses

Cross Community Co-operation

- **98 out of 116 of respondents thought there should be more co-operation between the communities of Badenoch & Strathspey**

A representative selection of comments -

- Golf clubs and other amenities should give some recognition to other members (local) to the Spey Valley.
- Only in the Badenoch area. Aviemore is too big now with a large cross section of residents. Would they care what happens in the Badenoch villages? I don't think so.
- Provide support, share ideas.
- In promoting the area in general perhaps through Visit Scotland.
- More schemes like community transport service for example. Pulling together to raise funds for new facilities that although may be based in one location will serve out lying areas.
- Please remember that Kingussie was a Burgh with a Town Council and perhaps differed from villages around who created own fund raising etc.
- but keep up existing networks
- Interaction and mutual help with websites, advertising etc, where the communities can be insular, to their mutual detriment - v.difficult to change
- Exchange of ideas always helpful.
- There is strength in numbers and communities could undoubtedly learn from one another to their mutual advantage.
- Could then organise transport.
- There appears to be a 'them' and 'us' between communities. But also within communities (particularly locals and in-comers). We are all part of the same wider community however long we have been here.
- Always good to see what other communities are going eg. sign pooling walks.
- Kingussie has a good community spirit - very caring and supportive. Co-operation between B & S communities appears to be perfectly adequate.
- Better, interlinking footpaths, communities do mix but if large influxes of new people arrive this makes for great difficulties. Integration is a slow slow process.
- those communities that are not Aviemore should work together to raise the area profile and not allow Aviemore to be the overwhelming main destination in the area
- we are small communities who could benefit from sharing facilities and costs. Kingussie/Newtonmore/Laggan could form a counter-balance to the attractions of Aviemore
- goodwill would be great but villages feel isolated
- promoting tourism should be a group activity, at the moment Aviemore is not recognising that there is life outside of that town
- events quite often seem to clash; also working together could reduce costs of staging events and policing.
- all communities to work together to tackle under age drinking and drug related problems
- where opportunities are realistic to do so
- more local voice on issues that affect the area. joint targets/ more involvement
- I think the Cairngorm National Park may ask for your opinion but definitely don't listen!

Conclusions

- There is demand for a mix of new affordable housing for rent and shared equity from the resident population in Kingussie.
- Despite the Hanover Housing developments there remains a sizeable demand for social rented properties.
- The lack of social housing is restricting the retention or movement of people on lower incomes in the community.
- At least two young people require independent accommodation as soon as possible; one will require it in the next two years and a further eight in five years time.
- There may be potential demand for housing from family members from out with the area seeking to live closer to their relatives.
- Some older residents require information on housing adaptations and home care services to allow them to remain in their homes safely.
- There are a number of owner occupiers who may benefit from information on Housing Grants towards essential repairs on their properties.
- Almost 5% of the resident population lives in private or tied accommodation which does not provide long term security of tenure.
- Open market property is expensive and out of the reach of many local prospective purchasers.
- Further affordable housing development is not currently being planned.

Action Plan

Follow up housing workshop/information event to be held on the housing issues raised in the survey:

Organisations to be invited:

Energy Savings Trust - Home insulation and energy efficiency advice

Highland Council - Grants for improvements and repairs

Housing Association Representatives