

Our Community... A Way Forward – Newtonmore

Housing Issues 2009

Housing – All Tenures

- 1.1 Based on the 2001 Census there were 493 households in the community. The proportion of properties occupied as the occupant's 'main or principle home' was 85.6% compared to 94.9% for Scotland as a whole. 11.2% of the houses in Newtonmore were second/holiday homes and 3.2% were vacant.
- 1.2 The 2001 Census indicated that:
- Newtonmore had higher than the Highland and Scottish averages of owner occupied properties (73.9%, 65.7% and 62.6% respectively).
 - Social rented housing accounted for just 12.8% of all occupied stock in Newtonmore below the Highland and Scottish percentages of 21.6% and 27.2%.
 - The level of private rented housing in Newtonmore is 7.9% compared to around 8.5% for Highland and 6.7% for Scotland.
 - 5.4% 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 a total of 21 houses have been sold in Newtonmore since 2001 from a stock of 63, representing a sales rate of 33% and a corresponding loss of 33% of rented social 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 82 social rental houses in Newtonmore:

- Highland Council own 42, of its original stock
- Hanover Housing Association has since built 39 properties.
- Specialist provision 1
- Comprising, 37 x 1 bed, 27 x 2 bed, 15 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 128 applicants to the Highland Council for housing in Newtonmore with a 1st, 2nd, or 3rd preference. 32 applicants declared a 1st preference only for Newtonmore.

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 May 2009 there were 118 housing applicants on the HHR with Zone connection points for Newtonmore: of these, 53 have a connection with Aviemore zone, 3 with Grantown zone and 62 with Kingussie zone.

1.12 A further 56 applicants selected Newtonmore, 17 of these have a connection with another zone and 39 have no zone connection points.

1.13 The current level of demand is significantly higher than in the previous year although only 62 of applicants currently live in the Kingussie zone, which includes Dalwhinnie, Kingussie, Laggan, as well as Newtonmore.

Need for Social Rented Housing Identified Through Household Survey

1.14 11 households requiring social rented accommodation in Newtonmore 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:

- 16% said they had been unable to move because house prices were too high;
- 42% said they had been unable to move because there was a lack of suitable houses to buy;
- 42% said they had been unable to move because there was a lack of affordable rented houses.

Investment in Housing

The Highland Council's "Highland's Strategic Housing Investment Plan 2008 published 12 December 2008 States,

1.19 2010/11 - Albyn Housing Association - 12 affordable rent, plus 6 New supply shared equity as section 75 requirement of private development.

1.20 The draft 2009 SHIP indicates that this development may be delayed to 2011/12. No further developments are in the pipeline.

Owner Occupied Housing – Supply and Affordability

1.21 An analysis of houses sales shows that between 2005 and 2009 sales stand at 8, 14, 12, 11 and 6 houses respectively.

1.22 The average house sales price for these years was £180,750, £221,339, £145,750, £197,000 and £187,150 respectively.

1.23 There are currently seven houses for sale, December 2009, at the lowest end, a semi-detached three bedroom house at offers over of £110,000, next, £295,000 a four bedroom house. The remaining houses are over £370,000.

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 Newtonmore showed that:

- 9 sold for £101-150,000
- 9 sold for £151-200,000
- 10 sold for over £200,000 (Nethouseprices.com)

1.26 House building plots seldom come on the market the last one being in 2008 for £95,000. (Nethouseprices.com)

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

Demand for Owner Occupation – Household Survey

1.28 Ten respondents stated a requirement for owner occupied housing in Newtonmore.

1.29 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

1.30 Respondents living in private rented accommodation and tied housing in Newtonmore 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

1.31 Three respondents stated a requirement for housing for particular needs in Newtonmore.

1.32 Three respondents stated a requirement for adaptations.

1.33 Two require home care services to remain at home.

Household Survey Findings

Newtonmore

Survey return, tenure, size and condition of accommodation.

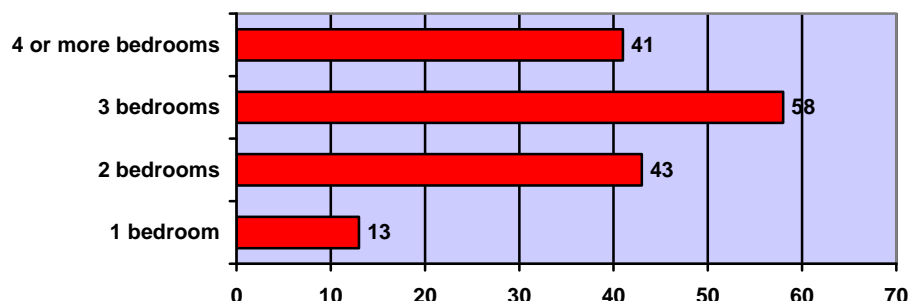
A total of 550 surveys were sent out and 169 returned giving a survey response rate of 31%. (14 surveys were returned from second/holiday home owners).

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	123	73%	73.9%
Highland Council	7	4%	12.6%
Housing Association	6	5%	0.2%
Private Rent	13	8%	7.9%
Tied House* Living rent free*	2	1%	5.4%
Second Home	14	8%	11.2%
Other, Not specified	2	1%	

Given the under-representation of Social Housing tenants (which as a result of Hanover HA developments is approx. 15% of all households), 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, 99, (63%) of respondents lived in houses with at least 3 bedrooms. 43, (28%) of respondents lived in two bedroom accommodation, 13, (8%) live in 1 bedroom properties.



More than 84% of respondents said their home was in good condition, with just 13% saying their home was in reasonable condition, 3% rated their home as poor.

Despite this 36 reported that they have problems with the property in which they lived.

- 4 reported their roof was in poor condition
- 21 reported poor insulation
- 10 reported dampness and condensation
- 4 reported rotten windows /doors
- 3 reported poor electrics
- 11 reported poor heating

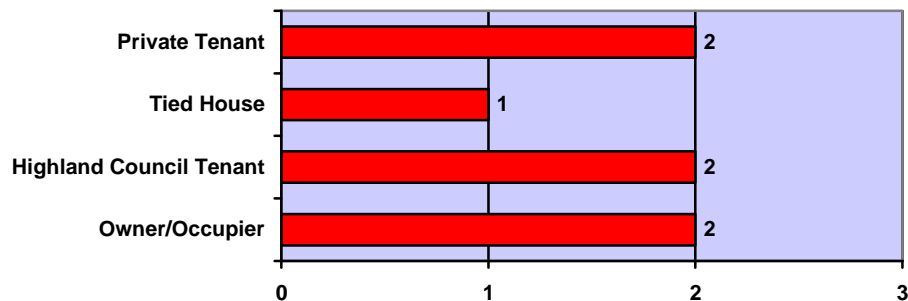
Other comments included:

- Electrical surges in power supply
- Inability to install a water meter
- Poor waste water drainage
- Flash flooding always pops up the manhole in the front garden
- Birds, rooks, have to rewash clothes time and time again

Particular Needs

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

Tenure of respondents with particular needs.



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

- 3 required adaptations
- 2 require home care services
- 1 requires a stair lift

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

- 1 wants to move to “Older person Housing”
- 1 wants to move to “Housing all on ground level”
- 1 requires a house with off-street parking

Existing households needing/wanting to move

25 respondents (16%) said they wanted or needed to move home:

- 7 as soon as possible

- 8 within the next 2 years
- 10 within the next 5 years

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

Reason	No
Need a larger home	6
Need a smaller home	6
To be nearer work	2
To be nearer local services	0
To be nearer family	2
Relationship breakdown	1
To buy own home	4
Condition of home	5
Private tenancy ending	1
Living in Tied House	2
Health/Disability Reasons	7
Other: Excessive noise, garden too big	

Of the 25 respondents wanting to move:

- 17 wanted to move within Newtonmore
- 3 wanted to move to Aviemore
- 2 wanted to move outside of the Badenoch & Strathspey area.
- 2 were undecided.

Of the respondents wanting to move within Newtonmore:

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

The household sizes of the 25 households wanting to move are:

One adult household	9
Two adult household	5
Two adult household with 1 child under 16	3
Two adult household with 2 children under 16	3
Two adult household with 3 children under 16	1
Three adult household	2
Four adult household	1
One adult with 2 child under 16	1

House size requirements were stated as:

House Size	No. of respondents
1 bedroom	2
2 bedrooms	10
3 bedrooms	9
4 bedrooms or more	3
Total	24

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	6	1	2
Rent from private landlord	1	2	0
Lift Shared Equity	0	1	1
RHOG	0	1	0
Affordable starter home from private developer	0	1	0
Self Build	4	1	0
Open market housing	10	3	0
Totals	21	10	1

6 households who require Housing Association/Council housing:

- 4 want to stay in Newtonmore, 2 want to move elsewhere.
- 4 are currently in private tenancies
- 1 is currently a Housing Association tenant who requires to move up to a 2 bedroom house

Current Tenure	Where	When	No of Bedrooms
Rent from council or housing association	Newtonmore	Within 2 years	2
Rent from council or housing association	Aviemore	ASAP	3
Rent from private landlord	Newtonmore	ASAP	3
Rent from private landlord	Newtonmore	ASAP	3
Rent from private landlord	Ayrshire	Within 2 years	
Rent from private landlord	Newtonmore	Within 5 years	2

All households who have a stated need for Social housing have applied to the Highland Housing Register.

4 households who wish to self-build:

- 1 could release a Housing Association house,
- the remaining 3 are owner/occupiers
- all want to stay within Newtonmore

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

Afford to pay	No.
Less than £75,000	2
£75,000 – 100,000	4
£100,000 – 150,000	4
More than £150,000	6
Total	10

Further analysis of the above households show:

- 6 respondents could afford to pay more than £150,000. All 6 are owner occupiers. 2 require 1 or 2 bedroom houses and therefore they should be able to buy open market housing. The other 4 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.
 - 4 respondents, all 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 3 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.
 - 4 respondents, 2 private tenants, 2 owner occupier, could afford to pay £75,000 - £100,000 – all would require LCHO options.
 - 2 respondents, 1 currently in tied accommodation and 1 private tenant, could afford to pay less than £75,000 – they had stated a requirement social rented housing in Newtonmore. They have applied to the HHR.
- 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 Newtonmore		Elsewhere in B&S	
No	128	(87%)		
As soon as Possible	4	(3%)		
Within the next 2 years	6	(4%)	3	(2%)
Within the next 5 years	6	(4%)		

House Size and Tenure required in Newtonmore

	Rent HC/HA	Shared Equity	Open Market
1 bedroom	7	2	1
2 bedrooms		2	1
3 bedrooms			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			2	2		
		1			1	
		1				1
New Households	7			3	3	1
Totals	7	2	2	5	4	2

As Soon As Possible: 2 x 3 bedroom, 3 x 1 bedroom

Within 2 years: 1 x 2 bedroom, 3 x 1 bedroom

Within 5 years: 1 x 2 bedroom, 1 x 1 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	0	0	0	0	0
New Households	2				2	
		2				2
Totals	2	2	0	0	2	2

As Soon As Possible:	0
Within 2 years:	2 x 1 bedroom
Within 5 years:	2 x 2 bedroom

Extrapolated Housing Need

Based on the survey rate 31% as being reasonably reflective of the community, and that the under –representation in Social housing tenants, is due to them being suitably housed, then the potential housing need of the resident population could be stated as:

Social Rented Housing Need

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

Shared Equity Housing Need

Within 2 years:	6 x 1 bedroom
Within 5 years:	6 x 2 bedroom

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

- 11 out of 133 (8%) respondents have experienced family members having to leave the area because of the lack of affordable housing.

Reasons given were:

- lack of affordable homes in area
- Niece and nephew both wanted own home but couldn't get anything locally.
- Me, previously I had to move away because nowhere suitable to buy. At last I found somewhere after a year
- Son and daughter in law.
- Nothing within price range on market and no chance of council house.
- Friends who could no longer afford rent on the few available properties while commuting for work on minimum wage.

Families or friends wishing to move to the area

- 24 (17%) respondents reported that they have family members or friends who wish to move to Newtonmore.

Reasons given were:

- Young adults - offspring.
- Family from down South.
- Friends would like to move, similar reasons i.e. to get out of central belt. We know many who would like this.
- Son would love to move back to Newtonmore area.
- Elderly parents.
- For holiday homes.
- In-laws may in future.
- Sister and brother in law would like to retire here.
- Young families (friends).
- My son will return here when he retires.
- Families of 4: 2 adults/2 children each: all professionals.
- Sister.

Informal Care provision within the Community

- 8 respondents (6%) require care from someone in the community which allows them to remain in their home due to that support.
- 18 (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 Newtonmore

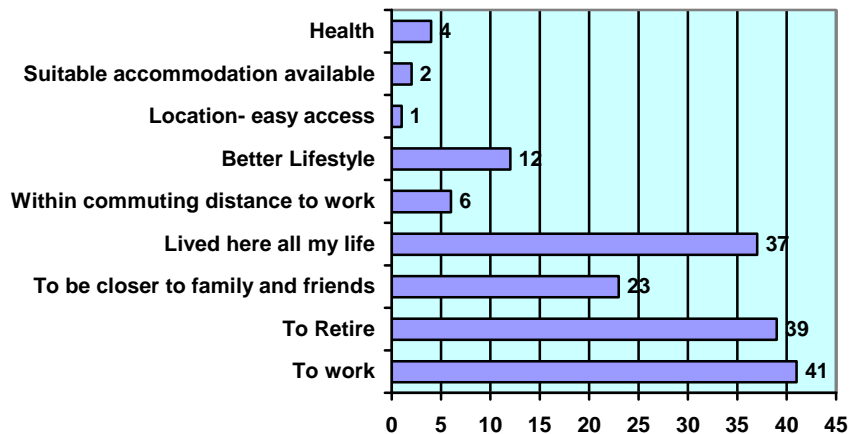
A summary of the responses received is as follows:

- No large scale developments
- More affordable accommodation with priority given to local residents
- First time buyer's homes.
- Starter homes needed.
- Do not want to see any housing estates.

- More affordable houses to encourage young people to stay.
- We need more and a reduction in the percentage sparsely used second homes.
- It's very sad that most people on local wages seem to be permanently priced out of the local housing market (unless have general ... wealth)
People will leave, services will close unless council controls 2nd home ownership, there will be fewer locals left.
- We have concern over the news of large scale building of houses and the pressure this will create on the primary school.
- Too many houses for present amenities, no where set aside for future, park, library, school, swimming pool, parking.
- Required suitable housing to keep tradesmen and other workmen living locally.
- It seems good as it is. Granting of planning to huge new housing development seemed a mistake. Small changes better than culture shocks.
- Affordable rented accommodation (long term) rather than low-purchase price which will be inflated on resale (or become second home).
- I moved here because it was a small village. More housing could lose the community spirit.
- Low cost housing for young people and elderly; rented for elderly/young people. More small bungalows/houses for elderly people to buy.
- Care that the 80+ houses planned by Station Rd will lead to excessive demands on village facilities i.e. medical etc but recognise need for more low cost housing.

Reasons for coming to Newtonmore

A number of different reasons were given for people coming to live in Newtonmore, the main one being to work, followed by those who moved to the area to retire. 154 of the respondents have lived there all their lives. Some people gave more than one reason.



Reasons for choosing Newtonmore

People were asked to number the reasons for choosing to live in Newtonmore over other places nearby in order of importance of 1 to 6, where 1 was of greatest importance. 110 respondents answered this question.

Suitable Accommodation:	74 respondents rated this at 2 or above.
Attractive Historic Village:	13 “ “ “ “
Scenery and Natural Environment:	62 “ “ “ “
Services and Amenities:	7 “ “ “ “
Social and Leisure activities:	19 “ “ “ “
Safe/secure place for children:	22 “ “ “ “

Shopping in Newtonmore

- 48 (32%) of respondents do most of their shopping in Newtonmore. 101 (68%) do not. Some of their reasons for not are listed below.
 - Limited range available 94 (58%)
 - Cheaper elsewhere 43 (27%)
 - More convenient to shop elsewhere 14 (9%)
 - Other 10 (6%)

Other comments include

- Easier to shop via internet
- Only to support local businesses.
- No room in co-op to allow you to take a trolley round can not do a big shop with a basket.

- I have done all my shopping in Newtonmore in the past until now that the co-op has down graded to an off license with convenience store I am going to have to go else where.
 - Kingussie has more to offer but I do not think that Newtonmore could sustain this.
 - Shops run out of the basics, flour etc.
 - Poor parking and heavy shopping not practical to walk.
- 114 (85%) of respondents felt there is a need for more shops
 - 118 (78%) of respondents usually walk to the shops.
 - 34 (22%) did not walk to the shops
 - 16 because of the distance
 - 14 due to health issues
 - 4 for convenience

Village Hall

How often do you use the village hall?

Occasionally	104	(73%)
Regular use	20	(14%)
At least once a week	5	(4%)
At least once a month	13	(9%)

What groups and activities would you like to see take place in the hall?

A selection of responses is as follows:

- Regular dances for older/younger groups, cinema
- Youth groups.
- Concerts etc which would appeal to over 60's.
- Badminton.
- Screening of films (use as cinema).
- Not sure what takes place as it is difficult to find out.
- Keep fit classes.
- Concerts, theatre, movies, brownies, scouts, guides.
- Yoga
- Dances would be fun, ceilidh, latin, ballroom, 40's etc but prob no numbers.
- Pole dancing.
- More classes, art etc - more council use for classes.
- Youth group, film nights, indoor sale (regular).
- It is quite well used especially in winter, lots of clubs etc. there is a limit to how many clubs a small community can have, and the same people attend all the clubs.
- Useful to have for closed meetings. This depends on costs.
- Library, youth club, drop-in centre for older folk.
- Tai Chi, yoga, Pilates..

- Bridge club.
- More exhibitions, small sales etc.
- Anything that gets the community together.
- Bingo, more dances, cinema.
- There used to be a cinema in the old days! Fun for the young.
- Brownies, Guides, Scouts, Dancing.
- Plays, gigs.
- Keep fit, art, dances.
- Perhaps something during the summer for visitors, film/dancing etc.

What extra facilities would you like to see in the hall?

41 people answered this question. Their ideas are as follows:

- A kitchen suitable for catering for large numbers.
- Disabled access toilets.
- More storage space for groups.
- Gym, meeting room for club meetings.
- Showers for groups with ...rents.
- Youth clubs/entertainment.
- Better toilets, higher roof for Badminton.
- Better all round facilities - knock down and start again!
- Reopen library and internet access.
- Storage for tables and chairs so don't have to keep moving them to setup/put away.
- A roof that doesn't leak and the heating coming on at the right time.

Are you aware that the community owns the hall?

Yes 136 (88%) No 19 (12%)

And that it is run by volunteers?

Yes 128 (85%) No 23 (15%)

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

- 62 (40%) 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?

- 94 respondents (61%) answered that they do participate in activities and events in their community.

Work

- 44 (29%) respondents work in Newtonmore,
- 15 work in Badenoch & Strathspey,
- 8 work outside B & S,
- 52 are retired,

- 6 are Unemployed, long-term health disability
- 26 did not specify
- Distance travelled to work
 - 42 travel less than 5 miles to work
 - 11 travel between 6 and 20 miles
 - 9 travel between 21 and 50 miles
 - 8 travel more than 51 miles
- Method of travel (Some respondents chose more than one option)
 - 48 respondents use their own car
 - 12 walk
 - 2 work car
 - 6 train/bus
 - 3 car share

Business Units

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

Co-operation between Community Groups

- **69 out of 87 of the respondents think there should be more co-operation between community groups in Newtonmore**

Comments made are represented below:

- Too many groups and no-one seems to know what the other is doing. Lights committee, Hall Committee...Don't feel there is a good community feel.
- I think they would work well together.
- Not aware of level of co-operation at present. Always room for improvement.
- I think they do pretty well and many are members of several.
- Everyone should work together to bring unity to the village.
- There are poor relations between a number of community groups despite overlapping membership and excellent examples of joint working. Local people do not get involved in some groups e.g. business association possibly because they have their social connections. Many groups are run fairly poorly and do not communicate well.
- There doesn't seem to be any co-operation at all between the groups.
- Good awareness already.
- Open minds/flexibility/positive thinking.
- Didn't know there was more than one, but co-operation = a good thing.

Cross Community Co-operation

- **73 out of 94 of respondents thought there should be more co-operation between the communities of Badenoch & Strathspey**
- All the communities should be working together - things would get done better.
- There seems to be a rivalry between all the villages and seems to be shinty based - older people contriving to push this into the young. Badenoch and Strathspey should work together.
- Tried over the years, not successful.
- Not aware of present level of co-operation.
- Difficult! I am surprised at how different each community is.
- We've to all work together to bring unity to all our small villages.
- In theory. However, the history of attempts has left some poor memories; there is an argument that competition between them might revitalise them more!
- Might help in co-ordinating recovery strategies and keeping second home ownership down.
- Local villages must work together to boost 'Badenoch' the brand not just Kingussie, Newtonmore etc.
- The communities in Badenoch have their own discreet characteristics and this individuality should be maintained and encouraged to generate a sense of community. Badenoch has very little in common with Strathspey, they are even linguistically different, why pretend otherwise? We need small communities to function as such not to be lumped together as a mass with no individuality or character.
- I think Aviemore should get less public money and the other communities in Badenoch should get more. Otherwise ... differences to a point.
- Low population needs to share resources.
- Where relevant, danger is residents see others driving the agenda.
- If groups worked together they could be far more successful. As a member of the village committee there are three of us that are left to deal with all issues, with no help from other user groups.

- A cooperative approach to developing the entire area would be more effective than a fragmented one.

Conclusions

- There is demand for a mix of new affordable housing for rent and shared equity from the resident population in Newtonmore.
- 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 into the community.
- At least four young people require independent accommodation as soon as possible; six young people will require it in the next two years and a further six 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.
- Poor insulation is the most common reported problem.
- Almost 10% 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 prospective purchasers.
- Further development of 12 social rent and 6 shared equity homes is planned but is likely to be delayed until 2011/12.

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