

Kinlochbervie Community Company

Affordable Housing Needs Survey 2013

Final Report

Prepared by
The Highlands Small Communities Housing
Trust
July 2013

With many thanks to the funders who made this survey possible.

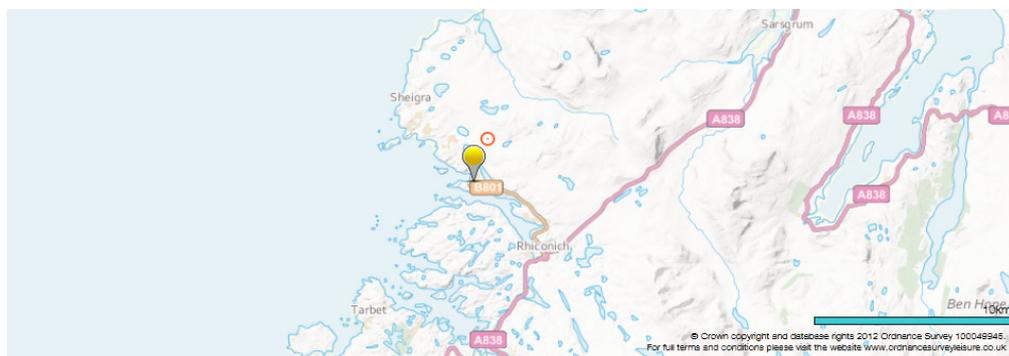


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Kinlochbervie area location map



<http://www.getamap.ordnancesurvey.co.uk/?q=kinlochbervie>

1. Introduction

The Highlands Small Communities Housing Trust (HSCHT) was commissioned by the Kinlochbervie Community Company (KCC) to undertake a study of affordable housing needs and to explore the relevant priorities and attitudes of the local community. The report was originally requested because the KCC have an opportunity to acquire some surplus housing and they would like to investigate the viability of taking on these assets for the benefit of the community.

2. Methodology

2.1 The study comprises a number of related elements:

- Desktop analysis of available demographic and housing demand data.
- Analysis of other relevant reports and statistics.
- Postal self-completion household questionnaire.
- Option to complete survey online

2.2 The survey was posted to all KCC area residents, who were identified by the electoral register. They were invited to share their views, even if their household had no immediate need.

2.3 The survey form sought the views and opinions of respondents on a wide range of housing related matters designed to build up a picture of the community and its issues and priorities.

2.4 A total of 160 surveys were delivered, one to each household by post.

2.5 53 surveys were returned in total, 50 using the prepaid envelope provided and an additional 3 used the online facility, giving a response rate of 33%.

2.6 The Kinlochbervie Community Company area stretches from Laxford Bridge to Sheigra and Gualin. It has been referred to as “Kinlochbervie” or the “Kinlochbervie community” in the report for ease of reading.

2.7 In common with other housing surveys, this report provides a snapshot of the housing need at the time of writing.

2.8 Please note, that the data from the 2011 census has not been published (July 13) and the data from the 2001 census is the most recent information available.

3. Respondent Profile

3.1 The survey returns broadly reflect the tenure balance of the Kinlochbervie community as last recorded in the 2001 census.

Table 1. Tenure Profile

Tenure	Survey respondents	2001 Census
	%	%
Owner occupied	73	59.2
Highland Council	10	18.1
Housing Association	0	5.6
Private Rent	13	8.1
Tied House	2	
Other/Living rent free	2	9.0

3.2 The Census 2001 data shows that the percentage of housing stock which is a second home or holiday home is 20.7%, which is extremely high compared with the Highland average of 6.2% and the Scottish average of only 1.3%. The census also shows 4.5% of homes being vacant, bringing the total to of 25.2% of the housing stock of 197 (Census 2001) which is not available for rent or purchase.

3.3 When asked is this your main home, 98% of respondents answered “yes”. Those who responded with a second home, 2% said that they planned on making this home permanent within 3 years.

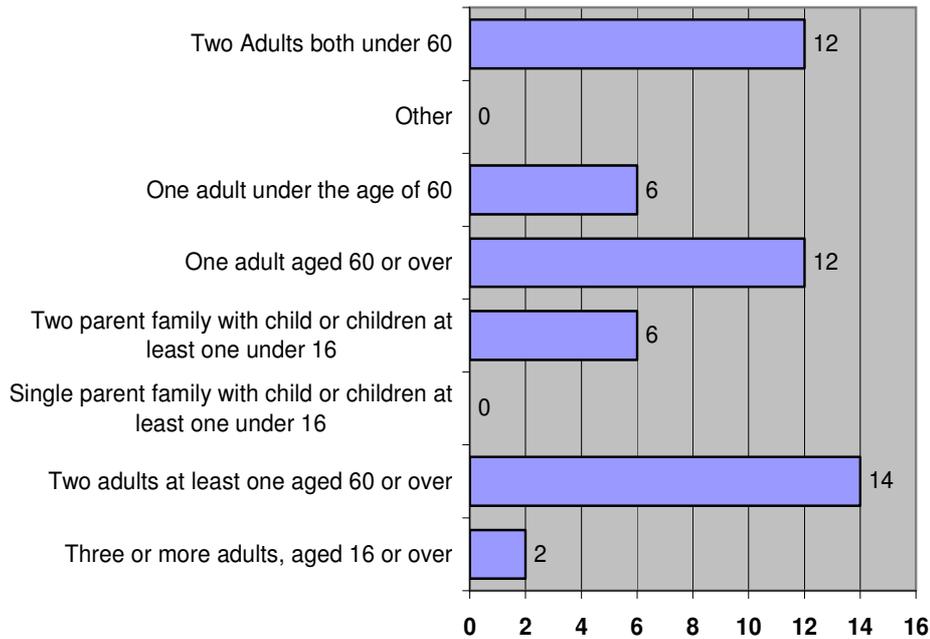
3.3 The survey respondent’s profile is from a higher percentage of owner occupiers, and a lesser percentage of Highland Council tenants. This could be due to Highland Council tenants purchasing their homes through the Right to Buy during the 10 year period since the last census. Respondents living in the private rented sector are slightly higher than the 2001 census and those living rent free is slightly lower.

3.4 From www.highland.gov.uk a guide to finding housing, there are 28 homes available, which equates to around 14.2% of homes in the Kinlochbervie area.

3.5 For comparison, the average across Scotland is 27.2% of homes owned and managed by local authorities or housing associations (Census 2001).

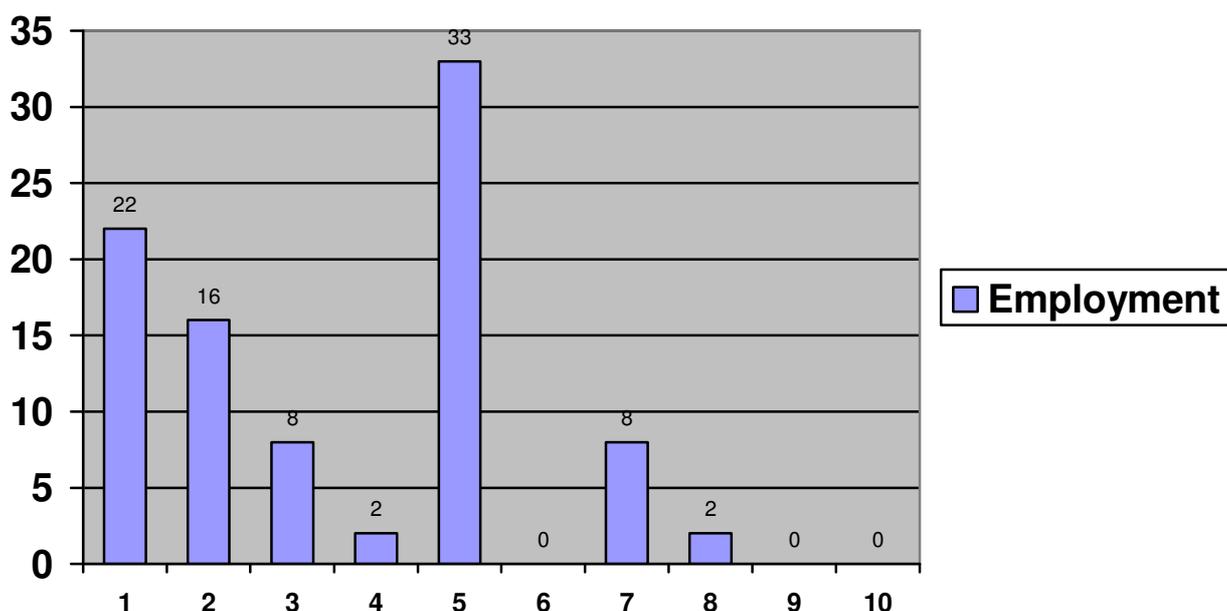
3.6 The profile of household types responding to the survey illustrates a diverse community which like many other small rural communities in the Highlands is one dominated by older households. 50% (26) of respondent households contained at least one person aged sixty or over and the remaining respondent households only 12% (6) contained children aged sixteen or under and 23% (12) contained two adults both under 60. Single households under sixty years old provided 12% (6) responses.

Table 2. Respondent Household Type Profile



3.7 Respondents were asked to indicate the employment status of all household members. There are a high number of retired people (33), greater than the number in full time employment (16). Although, there are (22) part time employees too. Due to the rural nature of the community many people have to create their own employment opportunities with (8) self-employed with no additional staff and (2) self-employed with additional staff. Those in education are (8) with (2) looking after family/home.

Table 3. Respondent household member employment profile.



Employment Key

- | | |
|-----------------------------------|------------------------------|
| 1. Part Time | 6. Unemployed |
| 2. Full Time | 7. In education or training |
| 3. Self Employed (no employees) | 8. Looking after home/family |
| 4. Self Employed (with employees) | 9. Long term sick/disabled |
| 5. Retired | 10. Other |

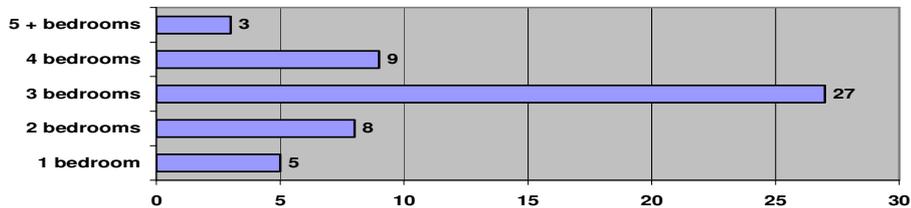
3.8 Of those who responded to the above question, 53% are in employment. This is broken down to 42% of respondents either full time or part time employed and 11% of respondents self employed. According to the Census data 2001, 71.6% of the population was economically active and 14.6% was self employed.

3.9 This difference could either be due to a fall in employment in the area, or a lower return rate to the survey of those in employment, or people moving from employment to retirement for example.

3.10 Those employed or self employed were asked if they worked in the community or the surrounding area and 77% said yes.

3.11 The majority of properties (27) were 3 bedroom homes with the next largest groups having two (8) or four (9) bedrooms in their home.

Table 4. Property size.

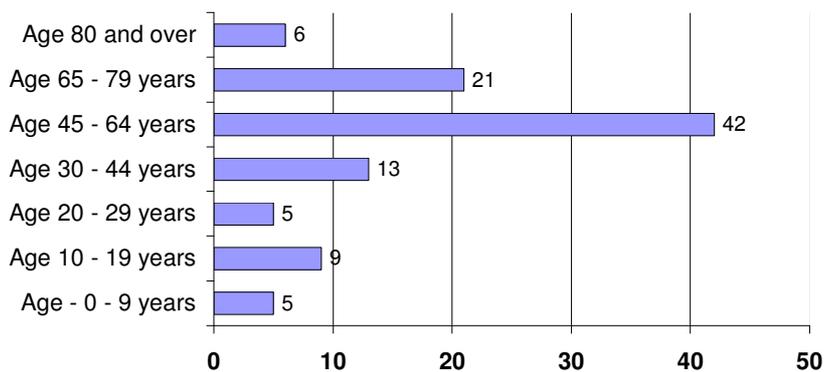


3.12 When asked how many people live in this house as their main home, single households amounted to 17. Seven live in 1 or 2 bedroom homes and the remainder (10), live in homes with 3 or more bedrooms.

3.13 Of the 6 households who responded to the question with the family group of a two parent family with children, all of whom occupy 3 and 4 bed homes.

3.14 Those households who returned the survey comprised of (42) individuals aged forty five to sixty four and (13) individuals aged thirty to forty four. There were (14) young people and children aged under 19 years old and (27) people over sixty five. There were only (5) people aged twenty to twenty nine years old.

Table 5. Age of Household Occupants



4. Housing Needs and Demands

4.1 Households who's home does not meet their current needs

4.1.1 Asked whether their home currently meets the needs of all household members, 88% (46) answered "Yes", 10% (5) said no and 2% (1) said don't know/not sure.

4.1.2 The 5 households whose homes do not meet their current needs, 4 are owner occupiers, and, 1 is in a Highland council home.

4.1.3 There are 5 households who's, homes do not meet their current needs in Kinlochbervie, which is investigated below:

Table 6. Household profile where current homes do not meet their housing need.

Household size	No. of households	Current tenure	Housing Preference
One adult aged 60 or over	1	Owner occupier	Not specified
One adult under the age of 60	3	Owner occupier x 2 Highland Council x 1	1 specified multiple options – rent/buy/build
Two parent family, with children at least 1 under 16	1	Owner occupier	Not specified
Total	5		

(HA = Housing Association, HC = Highland Council)

4.1.4 Of the 5 households who's home does not meet their current housing need, 2 have household members in full time employment, 1 are looking after the family home, 3

1 in part time employment, 3 sick/disabled, 1 retired and 3 are in full time education.

4.1.5 The preferred timescale for moving home for 1 households is immediately and the others did not specify.

4.2 Households thinking of moving

4.2.1 When asked if you are considering moving home, 4% (2) households indicated that they were and 17% (9) that they don't know or were not sure.

4.2.2 Of the 2 households who are considering moving home, the tenure of those considering moving home is mixed – 1 is renting privately and 1 is a home owners.

Table 7.

Households in need by type, of the 2 whose home does not meet their current needs.

Two adults at least one aged 60 or over	1
Two parent family with child/children under 16	1

4.2.3 Of the 9 households who did not know or were not sure if they were considering moving home, 6 are home owners, 2 are in private rent and 1 is in tied accommodation.

Table 8. Reason for house not meeting household needs

Please note that respondents could select multiple reasons for their house not being suitable.

	%	No.
Current housing costs too high	9	1
Current home in poor physical condition	18	2
To get greater security of tenure	9	1
To become a homeowner	9	1
Other	27	3
Health or disability reasons	18	2
Being made homeless	9	1

4.2.4 When asked what timescale you would prefer to move, 5 households answered this question. Of which, 1 said they would prefer to move within 1 year, 2 said that they wish to move immediately and 2 said they would prefer to move within 3 years.

4.2.5 Of the households who wish to move, 1 selected “other” option and 3 were not sure what they would do.

4.2.6 2 households have already tried to find alternative housing and the main reason for not moving was that they could not sell their current home. 1 said that there were no suitable vacancies and 2 said that other reasons caused them not to move. The section on homes for sale in the area demonstrates the lack of affordable homes in the community in greater detail.

4.3 Possible future housing needs

4.3.1. When looking at future housing need, the respondents were asked do you anticipate that your home will meet your needs in 5 years. 73% (38) said that it would, 12% (6) said that they didn’t know/not sure and 15% (8) said no. Therefore, although the 88% said that their home meets their current needs, only 73% thought that their home would meet their future needs in 5 years time.

4.3.2 When asked what their preferred tenure options were, respondents listed their options below. Again respondents could select more than one preferred housing option each.

Table 9. Preferred re-housing housing option

	%	No.
Renting from Highland Council or Housing Association	14	2
Low cost Shared Equity Housing with HA	14	2
Self build with no government finance	14	2
Self build with government finance	14	2
Renting from a private landlord	14	2
Buying a property on the open market	29	4
Other	0	0

4.3.3 Of the respondents whose home did not meet their needs when asked if adaptations or improvements would allow them to remain in their home, 2 answered yes, 1 answered not sure and 4 answered not applicable.

Note: The Highland Council Scheme of Assistance may be used to assist home owners with repairs, subject to certain conditions.

4.3.4 The survey also asked if households contained members who would definitely require accommodation within five years. 6 households are definitely looking for their own accommodation and 6 don't know/not sure.

4.3.5 When asked what type of tenure might be most likely to meet the expectations of those family members wishing to leave home within 5 years, 6 answered the question.

Table 10. Household Members requiring independent accommodation within five years

Respondents could select more than one preferred housing option each.

Renting from Council or Housing Association	Renting from a private landlord	Buying a property on the open market	Buying a low cost shared equity home	Building a home without public subsidy	Building a home with public subsidy	Don't know/not sure	Other
1	3	0	0	0	0	3	2

4.3.6 The preferred housing locations, for those expecting to move out of home in the next 5 years, were very varied. Of those who answered the question, locations specified were all out with the area.

4.3.7 When asked do you have any family members who have moved away due to not being able to secure local housing, 14% (7) said that they did.

4.3.8 In trying to ascertain future housing demand, when asked would leavers from Kinlochbervie consider returning in the next 5 years, 13 people answered this question. 6 said they were unsure and 7 said no.

4.3.9 The potential demand for housing in Kinlochbervie is:

Table 11: Summary of potential housing demand, looking at HHR and Survey results

Data source	Number of households in housing need	Number of households potentially in housing need
1st Preference (plus transfer list) on the HHR (THC)	3	0
HSCHT Survey respondents - who are considering moving home	2	9
HSCHT Survey respondents - Who's home will not meet their needs in 5 years' time	6	8
HSCHT Survey respondents - who have members of their household who require independent accommodation within 5 years (note, some may be leaving for university, and therefore won't require local accommodation)	6	6
HSCHT survey respondents - potential returners to the area	0	6

Notes: The HHR reflects the need for Social Rented Housing primarily and does not identify households who wish to choose a low cost home ownership model

It should also be noted that while people aspire to move home, there may not be the opportunity for them to do so. Likewise with the potential leavers and returners to the community it may not be possible for them to realise their desire to stay or to return to their community.

In addition, there is an element of cross over in the above table, where respondents have selected that their home does not, or perhaps does, not meet their needs in 5 years' time due to some households requiring independent accommodation. It is not possible from the survey data to establish if this is the only reason for the house not meeting the needs of the household in 5 years.

4.4 House sales in the area

4.4.1 There are several house sales recorded on the Register of Scotland (www.ros.gov.uk) from February 12 to June 13 for the postcode IV27 4. They are summarised as follows (business premises, crofts and houses outside the KCC area are excluded from the table):

Table 12. Number of houses sold in area

Date	Price Range £50,000 to £100,000	Price range £101,000 to £150,000	Price range £151,000 to £200,000	Price range £201,000 and over
October 2012 to January 2013	1	0	0	0
April 2012 to September 2012	1	0	0	1
October 2011 to March 2012	0	1	1	0
Total	2	1	1	1

4.4.2 At the time of writing the report, the following properties are for sale in the Kinlochbervie area on the Highlands Solicitors Property Centre website.

3 Bedroom croft house plus 1/3 acre	£150,000
4 Bedroom detached bungalow	£210,000 (£40,000 below valuation)
2 Bedroom croft house (in need of refurb.)	£ 55,000
2 Bedroom semi-detached house	£ 70,000
3 Bedroom detached house	£120,000 (£15,000 below valuation)
3 Bedroom detached house	£138,000

4.4.3 The average income in the North West Sutherland Ward, which Kinlochbervie is part of, is £29,698. Given that banks typically lend around 3 times a households salary as a mortgage, which amounts to £89,067 then some of the homes for sale locally are out with the reach of local households to purchase.

4.4.4 The survey asked what the maximum price households would be willing to pay if they were able to purchase a new home. 1 response said that they could pay up to £75,000, 1 responses up to £150,000 and 2 responses over £150,000.

4.5 Community care

4.5.1 When asked do you have any other relatives living permanently in your community, 48% said that they had. Of these, 26% have parents, 44% have children, 4% grandparents and 26% have other relatives.

4.5.2 7 households have family members in Kinlochbervie who provide care for friends, neighbours or other members of the community.

4.5.3 Of the carers above, 4 look after a parent/s and 3 selected other options.

4.5.4 When asked if anyone in the household has difficulty in living in their current home due to age, disability or illness, 15% (8) respondents said that they did. 23% of respondents (8) said that they would not be able to live in their home without their support. However, most people who require support would prefer to continue to live in their community (80%).

4.5.5 Almost half of respondents, 23 households, are involved in the administration and delivery of community based activities on a voluntary basis, including youth and children's activities, sports or pastimes clubs, older people's activities, other community representative groups and the Community Council.

4.6 Other supporting data

4.6.1 In Highland there is a common housing register called the Highland Housing Register (HHR), which gathers information on all applicants wishing to apply for social rented housing in the region.

4.6.2 There are currently 13 applicants on the HHR for the Kinlochbervie area only, of which 12 are on the housing list and 1 are on the transfer list (applicants can select up to 10 communities where they would consider living). 3 have selected Kinlochbervie as their first preference, with 2 on the housing list and 1 wishing a house transfer.

4.6.4 Of the 3 households with a first preference for accommodation in Kinlochbervie 2 households who responded to the survey are on the HHR.

4.6.5 Of the 3 who have expressed a 1st preference for Kinlochbervie, all 3 have selected a one bed home.

4.6.6 It should also be noted that the current allocation policy permits one bed space above the needs of the household rendering any one person households potentially ineligible for the two bedroom three person houses shared equity homes in any future development, if completed by a Housing Association.

4.6.7 It should be noted of course that the HHR policy is one that must always fundamentally prioritise housing need and, as such, applicants from other communities cannot be excluded who have expressed demand for Kinlochbervie in their applications.

4.6.8 The turnover of HC and HA housing stock in Kinlochbervie low. According to HC statistics there were 3 homes relet in 2012/13.

The existing number of social rented homes owned by the HC or HA is 1 in Kinlochbervie. (www.highland.gov.uk). Of which, Albyn Housing Society owns and manages 28, the Highland Council. There are 8 specialist homes.

4.6.9 There is currently a suspension on new tenants purchasing their homes in order to maintain affordable housing stock. The Highlands (except for some areas in Caithness) have pressured area status. This means that the “right to buy” a council home has been suspended for many people. (There are some exceptions if tenancies started before 30 Sept 2002 or if they live in an area without pressurised status).

4.6.10 In July 2013 the following was announced “The Scottish Government intends to end the right to buy entitlements. This will be included in a housing Bill which will go to the Scottish Parliament later this year. Right to buy will end three years from the date of the Bill becoming law.” (www.scotland.gov.uk)

4.6.11 As Kinlochbervie is in a crofting community, the Crofting House Grant Scheme may be available to eligible applicants. Email: chgs@scotland.gsi.gov.uk

4.6.12 Those with an interest in Self Building could apply for the Self Build Initiative Fund (SBIF) which can assist self builders by providing short term funds to help them to reach wind and watertight stage of their build. (www.hscht.co.uk)

4.6.13 There is a low level of demand for rented affordable housing in the Kinlochbervie community area. This community falls within a larger Letting Zone of North West Sutherland which includes Altnahara, Bettyhill, Drumbeg, Durness, Kylesku, Lochinver, Mellness, Melvich, Portskerra, Rhiconich, Scourie, Skerry, Stoer, Strathy and Tongue.

4.6.14 HSCHT owns and rents a 3 bedroom property in Kinlochbervie, which is aimed at key workers. This property continues to be very well used by incoming teachers and others.

5. Community Attitudes and Priorities

5.1 Respondents were asked to respond to a series of statements related to the provision of affordable housing in the community. In broad terms the survey demonstrates that the local opinion is supportive of the need for additional affordable housing and is strongly in favour of priority being given to local people for any new affordable housing allocations as set out below

Table 13. Community Views on Affordable Housing

	Strongly Disagree %	Disagree %	Neither %	Agree %	Strongly Agree %
Our community needs more affordable homes for rent	4	6	21	26	43
Our community needs more affordable homes to buy	4	6	26	23	42
Local people have left our community due to no affordable local housing	4	15	34	25	23
Most people who live in our community want to remain	0	4	32	43	21
The people of our community welcome permanent newcomers to stay	4	4	19	45	28
People who work locally should get priority for new affordable homes	2	2	13	21	62
Applicants with a local family connection should get priority for new homes	2	6	21	38	34
Local applicants with young children should get priority for new homes	0	2	11	30	57
Applicants from out with our community should get priority for new homes	6	11	32	32	19

5.2 There is a small degree of opposition to the proposition that more affordable housing for rent is needed with 10% disagreeing while 69% agreed and 21% neither agreed nor disagreed. Similarly 10% disagreed with the need for more affordable housing for sale and 45% agreed and 26% neither agreed nor disagreed.

5.3 4% disagreed with the proposition that most people in the Kinlochbervie community wanted to remain there while, 48% agreed that people had had to leave the community because of the lack of affordable housing.

5.4 73% of respondents agreed that the Kinlochbervie community was welcoming to permanent newcomers and there was a strong belief that people who worked locally should get priority for new affordable homes (83%) along with people with a local family connection (72%) and local families with young children (87%). By contrast only 51% agreed that applicants from out with the community should get priority and 17% disagreed.

5.5 Clearly the survey strongly emphasises the priorities of the community with strong support for new affordable homes for local people.

5.6 In the survey, householders were also asked about the local facilities that they deemed to be important to their community. They were asked to score the importance of each facility out of 5, with 5/5 being of highest importance.

5.7 According to the respondents the facilities that are of vital importance, gaining a score of 5/5, to Kinlochbervie are as follows:

Local primary school	83%
Local post office	81%
Local medical facilities	96%
Practical support for elderly	83%
Good transport links	70%
Locally based employment opportunities	85%
Local places of worship	36%
Locally available child care	55%
Local clubs and activities	47%
Attractive tourist accommodation & facilities	45%

Family connections	33%
An active community council	53%

5.8 In common with a great many small rural communities the local medical facilities tops the list of important local facilities with good transport links, a local post office and local primary school also scoring very highly.

5.9 The survey explored the existence of local connections in greater detail and revealed that around half of all respondents to the survey (48%) had relatives also resident in the Kinlochbervie community. There was a significantly greater concentration of respondents with such local connections within the owner occupied sector (68%) than the housing association and council rented sector (20%), although this broadly reflects the tenure as identified in the Census 2001 data.

5.10 The survey probed connections further and sought to explore the extent of informal support provided within the community and revealed that 14% of respondents provided support to others.

5.11 In a typical week, 4 households provide between 0 - 10 hours per week each, 2 households provide 31 or more hours per week each in order to support others in the community.

Table 14. Informal support within the community

	No %	Yes %	Not sure %
Do you provide support to anyone in your community?	84	14	2
Do you have difficulty living in your home because of their age, disability or illness?	83	15	2
Does anyone provide you with informal care or practical support?	81	19	0
Would you be able to live in your home without their support?	23	49	29
If you were unable to remain in your home, would you prefer to remain in your community?	10	80	10

5.12 When asked about voluntary involvement in community activities a substantial 45% said "Yes". 65% of these said that they volunteer from 0 -10 hours, 20% for 11-20 hours, 15% for 21 to 30 hours in a typical month.

5.13 The volunteers participate in community representative groups (1%), are involved in youth or children's activities (1%), are involved in sports or pastime clubs (1%), are involved in the Community Council (1%) and in older persons activities (1%).

5.14 There can be little doubt that the evidence of the survey reveals a community that is mutually supportive, inter-dependent and active with a network of family connections that help to preserve its social and cultural heritage.

5.15 The role of the affordable and private rented sectors in helping to retain the social, family and informal support networks and connections that are central to any sense of community is a vital one.

6. CONCLUSIONS

6.1 The study clearly reveals a number of informative and important results which can be summarised as follows:

- There is currently a low amount of locally generated demand for additional affordable housing in Kinlochbervie for immediate housing solutions and also over the next 3 to 5 years.
- It is not possible to ascertain the level of demand from incoming workers as this survey was aimed at the needs of the existing residents.
- Kinlochbervie is a close knit community with strong local kinship ties, with around 48% of survey respondents having family connections. The role of the affordable rented sector in enabling local families to remain in the community is a vital one.
- There are some home owners who may wish to down size into smaller properties.
- There are a large number of elderly single households in the community and they may need alternative housing provision in the future.
- There are a large number of second or holiday homes in the community, much more than the Highland average.

- There is a small number of people who have left the community and who may like to return and some home leavers in the next few years which could create a small demand for affordable homes.
- The house prices on the open market are almost affordable to young people wishing to set up home. Of the survey respondents, there is a marked shortage of those aged 20-29 years old in the community.
- Kinlochbervie has some community members who care and support others and without which, some older resident might have to leave the community.
- Kinlochbervie is a thriving social community with extensive participation by local people in volunteering activities, particularly the community council and other community representative groups.
- The community at large strongly supports the need for additional affordable housing for rent and sale.
- The scale of current and imminent local affordable housing need uncovered by this study is evidence that affordable housing opportunities are not required in significant numbers at present. However, as this survey was conducted to local residents, there may be incoming workers to the area in the future which may boost the demand for housing.
- If it is possible to provide 1 or 2 new affordable homes in Kinlochbervie, they would make a substantial positive impact on local businesses and the future sustainability, cohesion and prosperity of what is already a vibrant and active community.

7. RECOMMENDATIONS

- Discuss the report in detail with the KCC to identify possible areas of future work.
- Consider the various issues around affordable housing provision which will require further investigation and detailed discussion.
- Consider setting up a small working group with delegated authority to investigate the issues more fully.
- It has already been agreed the HSCHT investigates the housing demand more fully at a later date to inform the housing requirements in more specific detail than the survey presents. For example, a housing surgery would allow people to meet and discuss their housing options, providing a greater certainty of housing tenures.

- Facilitate discussions over any future housing between KCC, the Community Council and HSCHT.
- Discuss options to meet the limited demand for single bed accommodation.
- Discuss and agree as a priority the options for the acquisition of the 2 surplus houses in the community e.g. could any be suitable for a house of multiple occupation (HMO)?
- Decide on timescale for achieving the goals set out by the working group
- Once a decision has been made engage with the appropriate group/s about taking this forward.

10. REFERENCES

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<http://www.highland.gov.uk/yourcouncil/highlandfactsandfigures/ward01-z-wardstats.htm>

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