



FINDERNE HOUSING NEEDS SURVEY REPORT

Prepared by the Communities Housing Trust for
Finderne Development Trust

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1. Executive Summary

The Communities Housing Trust (CHT) was commissioned by the Finderne Development Trust (FDT) to carry out surveys of the Finderne Community to inform further operational and development plans and to establish where there is demand for future new housing provision.

- Three surveys were conducted on behalf of FDT - a survey for residents, one for non-residents and a survey for businesses.
- All surveys were available online and promoted on social media.
- There were 91 responses for the resident survey; 19 responses for the non-residents survey and 10 responses to the businesses survey.

The surveys reveal a number of informative and important results which can be summarised as follows:

1.1. Summary of Residents Survey

- Out of the 91 residents survey respondents, 99% said they permanently reside in Finderne.
- The main household composition of the permanent residencies were two residents (49%); four or more residents (21%); three residents (16%) and one resident (13%).
- 79% of respondents own their home. The remaining 21% was made up of private rented (18%) and rented – other (3%).
- 4% said that their home does not currently meet the needs of all their household members with the most common reasons being that they need more space.
- Similarly, 12% said that their home would not meet the needs of their household members in five years' time, with the most common reasons being that the house is too big, and others requiring more space.
- In contrast, only 13% of respondents (12 people) stated that they would consider moving home. Of these, 9 people said they would like to stay in the area.
- 5 people, who indicated a desire to move house, stated their first choice being to build their own home, followed by 4 people whose first choice is to buy a property on the open market. 1 respondent was seeking low cost rent and one seeking to rent privately.
- There was interest in self build throughout the survey from current households and future household leavers.
- 13 respondents (14%) stated that at least one household member will be planning to move out of their house in the next five years, resulting in 7 household leavers wishing to stay in the Finderne area.

- When asked what would encourage more families to remain or move to the area, the most common comments were more accommodation.
- 5 respondents (6%) stated that they have land and would be willing to sell to, or work with, the Development Trust.

1.2. Summary of Non-residents Survey

- There were 19 responses for the non-residents survey.
- 17 respondents (89%) would consider re-locating to Finderne to either live or work.
- 7 (41%) have previously lived in Finderne and are wishing to return.
- The two main reasons for choosing to move to Finderne are a desire to live there (52%) and family support (24%).
- 16 respondents (94%) would be looking for a home. The most popular tenure type was to build a home (6). Other tenures included purchasing a home on the open market (5), equity share (3) and mid-market rental (2).
- For those who would prefer to rent a home, the top two monthly budget options were £500 plus (3) and £451 to £500 (2).
- For those who would prefer to purchase a home, the top two budgets were £200,000 plus (5) and up to £100,000 (3).
- 9 (56%) stated they have already tried to find housing in Finderne but nothing suitable was available.
- 8 (47%) said they would consider setting up a business in the area. The types of businesses included craft studio, alternative therapy practise, food related and legal firm.
- Funding and grants (6), good internet (5) and busines premises (4) were identified as important factors to encourage people set up their own business.

1.3 Summary of Businesses Survey

- There were 10 responses to the survey. 8 respondents were self-employed and 2 respondents represented employers.
- 3 respondents work within the agriculture sector; 2 within tourism, 1 each within retail and construction and 3 from other sectors.
- 2 of the respondents employ 10 people and 1 business employs one person.
- 6 businesses said they would consider a joint venture to provide additional housing.
- 7 of the businesses anticipate that their business will grow in the next 5 years.
- 4 businesses anticipate they will require accommodation for new staff if / when they grow.

2. Introduction & Methodology

2.1. Introduction

2.1.1. The Communities Housing Trust (CHT) was commissioned to carry out three surveys on behalf of Finnerne Development Trust,

- one for residents of the area,
- one for non-residents who would like to move or return to the area
- one for the businesses.

2.1.2. Finnerne is within the Moray area of North East Scotland and covers a wide geographical area to the south of Forres and includes the small settlements of Rafford, Easter Lawrenceton, Dunphail, Edinkillie, Logie, Cathay, Altyre, Burgie, Blairs, Blervie, Brodieshill, Relugas, Glenorney and Braemoray. It has a total population of 1096, within 498 households.

2.2. Methodology

2.2.1. These surveys were carried out to inform future operational and development plans within the Finnerne area and to establish where there is demand for future new housing provision. The study used information from a number of sources:

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

2.2.2. All three surveys were available, and the link to the surveys promoted, online.

2.2.3. Respondents were invited to share their views even if they do not currently reside in Finnerne or have an immediate housing need.

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

2.3. Response Rate

2.3.1. The residents survey received 91 responses representing approx. 18% of households (or 21% of the population); the non-residents survey received 19 responses and the business survey, 10 responses.

2.3.2. Of the 91 people who responded to the residents survey, 99% stated that their home was their main or permanent residence. The assumption can therefore be made that the remaining 1% are second home owners and their profile and housing need are not

taken into consideration in section 3 (Respondent Profile) and section 5 (Housing Needs & Demands).

2.3.3. It should be noted that respondents did not answer all questions in the survey applicable to them. This report therefore provides a breakdown of how many respondents answered each particular question.

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

2.3.5. Data from the 2011 census has been used for comparison in this report.

The definition of household in the census is:

“A household is: • one person living alone; or • a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area Inclusions: • Sheltered accommodation units in an establishment where 50 per cent or more have their own kitchens should be defined as households (irrespective of whether there are other communal facilities) • All people living in caravans on any type of site that is their usual residence should be treated as households. This will include anyone who has no other usual residence elsewhere in the UK.” (Reference - www.ons.gov.uk)

3. Respondent Profile

3.1. Household Tenures

3.1.1. The survey returns are broken down into different tenure types and compared against the 2011 census results for Moray region and Scotland as a whole.

Table 1. Tenure Profile

Tenure	Survey Respondents %	Moray %	Scotland %
Owner occupied	79%	65.9%	62%
Rented from Council	0	14.1%	13.2%
Private Rent	18%	12.6%	11.1%
Living Rent Free		2.1%	1.3%
Other Social Rented	3%	5.2%	11.1%
Tied		N/A	N/A

3.1.2. The majority of survey respondents, 79%, are owner occupiers. This is significantly higher than both the Moray (65.9%) and Scotland (62%) average.

3.1.3. The survey indicated that 0% of respondents are renting from the Council. This differs from the Moray average of 14.1% and the Scottish average of 13.2% but is reflective of there being only 3 council rented properties in Rafford, and no housing association properties.

3.1.4. The survey results showed that 18% of the respondents are renting privately compared to the Moray census (12.6%) and Scotland census (11.1%).

3.1.5. 3% of survey respondents indicated that they rent in another form. This category was not included in the census results and therefore cannot be compared.

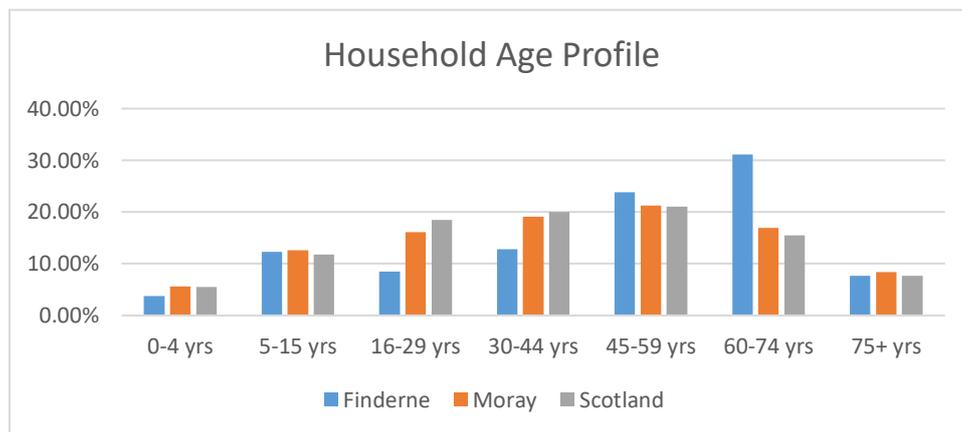
3.1.6. When asked “how long have you lived in this area or community?” the majority of respondents, 59%, stated that they have been resident for over ten years; 13% between six to ten years; 14% have been resident for between two and five years, and 13% less than two years.

3.2. Age & Composition of Households

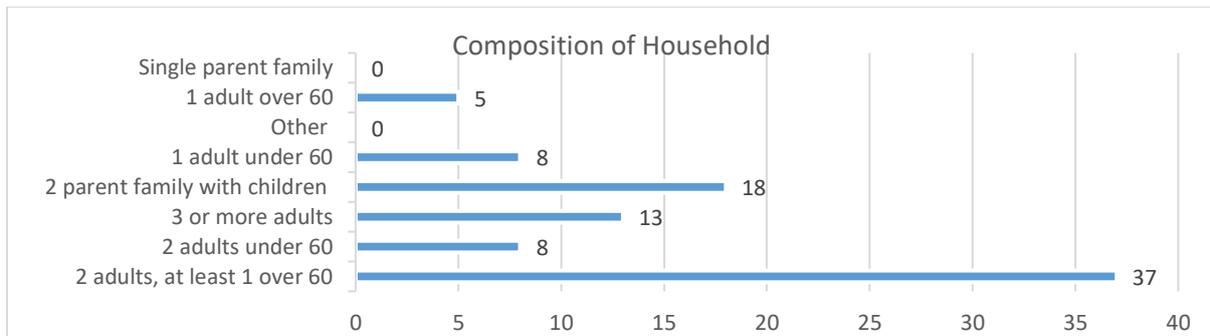
3.2.1. A total of 90 respondent households provided information on the age of all individuals living in their household and this accounted for a total of 235 individuals.

- 3.2.2. Of the 235 individuals, 73 people (31.1%) are between 60 – 74 yrs of age. This is approximately double the 2011 census results for Moray (16.9%) and Scotland (15.5%) where 45 - 59 was the dominant age. In the survey 56 people (23.8%) were in the 45-59 age category which is slightly higher than the Moray figure reported in the census (21.3%) and Scotland (21.3%).
- 3.2.3. In contrast, the percentage of people aged between 16 and 29 in the survey (8.5%) was approximately half that of the Moray census (16.1%) and Scotland census (18.5%).
- 3.2.4. The survey response illustrates a community with an ageing demographic, similarly to many rural communities that CHT have conducted research for.

Table 2. Age of Household Occupants



- 3.2.5. The majority of survey respondents, 37 (42%) live in a household with two adults where at least one adult is aged 60 or over. This is followed by 18 respondents (20%) who live in a two parent family with at least one child under 16 yrs. The third highest response was 13 respondents (15%) who live in 3 person households, all aged 16+.
- 3.2.6. These results differ from the Moray 2011 census, where the most common household composition was married or same sex partnership with no dependent children (21.7%) followed by one person household under 65 yrs (16.4%); then family married or same sex couple with dependent children (15.9%) then one person household age 65 yrs or over (13.7%).
- 3.2.7. **Table 3. Household Composition**



3.2.8. When asked “how many bedrooms are in your home?” 37 respondents (41%) out of 90 answered 3 bedrooms; 27 (30%) answered 4 bedrooms and 16 (18%) answered 2 bedrooms. A full breakdown of the property sizes can be seen in the table below.

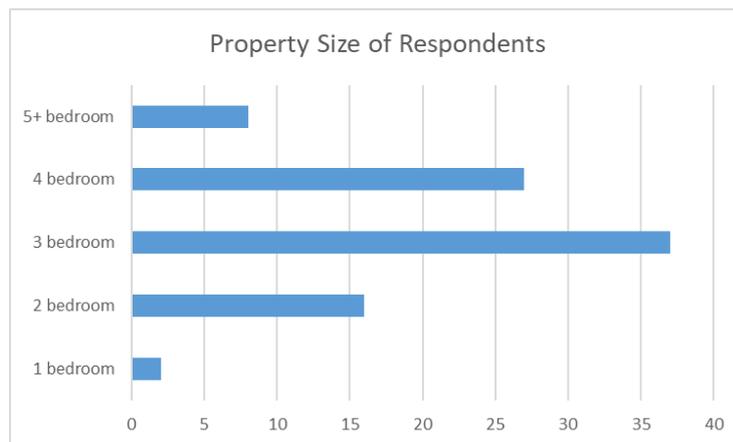


Table 4. Property Size

3.2.9. There are 24 households who have two or more spare bedrooms. The tenure of all these properties, except one (which is privately rented), is that of owner occupied.

3.2.10. Of these 24 properties identified, 13 are occupied by at least one household member aged 60 plus, some of whom may look to downsize in the future.

3.2.11. 12 out of the 91 respondents (13%) said that they would like to move home. Of the 12, 5 (33%) stated that their current home is too large and wish to downsize; 3 respondents (20%) stated their current home is too small; and 2 respondents stated the wish to become home owners.

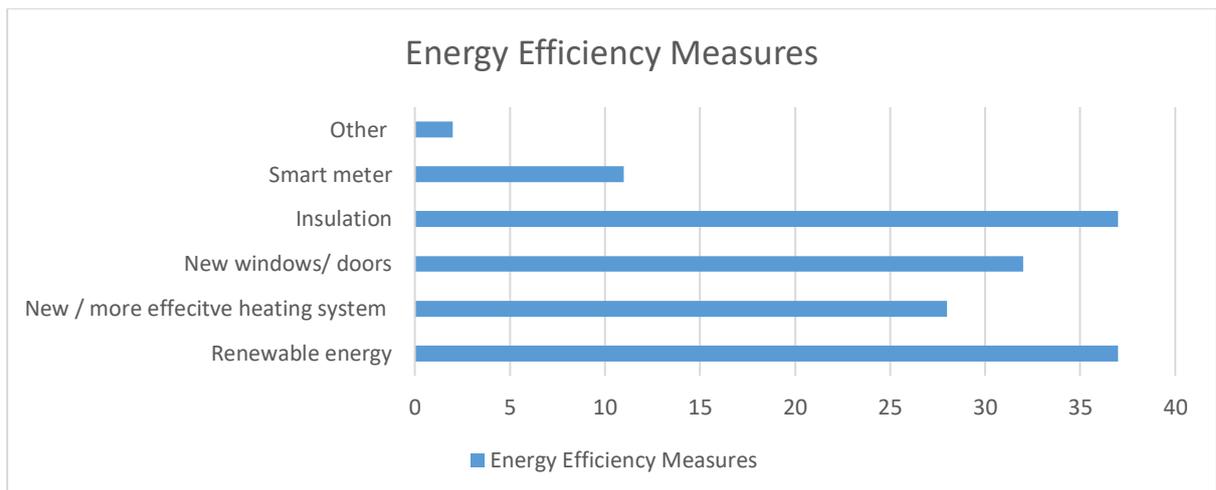
3.2.12. Of those wishing to move home, 8 have four bedrooms, and 3 have three bedrooms. If these respondents were to downsize this would free up a home in the area for a larger household that are looking to move.

4. Current Household Needs

4.1. Energy Efficiency Measures

- 4.1.1. Survey respondents were asked if they spend more than 10% of their income on energy bills. 59 (66%) respondents answered this question with “no” while 30 people (34%) answered “yes”.
- 4.1.2. The Scottish Government defines fuel poverty as: “A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use.” (<http://www.gov.scot/Publications/2002/08/15258/9955>).
- 4.1.3. The follow-on question asked, “would your home benefit from energy efficiency measures?” and 65 (73%) respondents answered “yes” to this question. Respondents were then asked to identify what energy efficient measures they require and the top three identified were: new/better insulation (25%); renewable energy* i.e., solar panels, air source heat pumps (25%), and new windows / doors (22%). * renewable energy is included as an alternative to fossil fuel heating and power e.g. oil, and gas. A full list of measures is contained in the table below:

Table 5. Energy Efficiency Measures

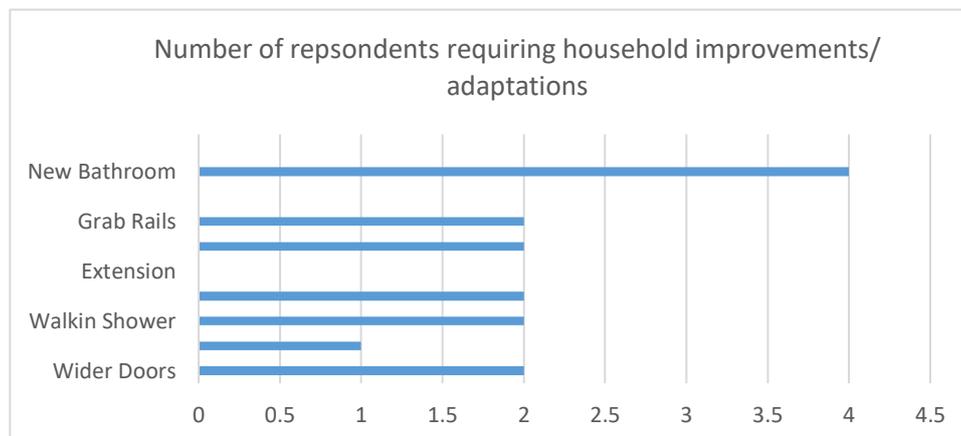


Note: The Energy Savings Trust can provide information and support on all energy matters and the measures and assistance available: <http://energysavingtrust.org.uk/domestic-0>. Home Energy Scotland provides free, impartial energy efficiency advice to householders, community groups and businesses and can advise you on current grant schemes and offers.

4.2. Adaptations or Improvements to Current Home

- 4.2.1. Respondents were asked “*does anyone in your household have difficulty living in your home because of their age, a disability or long term illness?*” and 3 respondents answered “yes” to this question with two of those households containing at least one adult aged 60 or over. None of the 3 respondents are considering moving home.
- 4.2.2. 2 out of the 3 also answered yes to improvements or adaptations being required to allow them to continue living in their current home. In addition to this, a further 5 survey respondents answered yes to requiring improvements / adaptations bringing the total of respondents to 8.
- 4.2.3. Of the 8 respondents, 6 are owner occupiers. One respondent privately rents and one didn't fill in this answer.

Table 6. Household Improvements / Adaptations



Four respondents selected that the improvements required were a new bathroom; 2 each selected grab rails, a kitchen refit, ramps and hand rails, a walk in shower and wider doors or their required improvements; 1 person selected chair lift.

- 4.2.4. Out of the 8 respondents who answered yes to requiring improvements or adaptations, 2 are considering moving home and their housing need is considered in Section 5. This suggests that the other 6 may consider the required improvement / adaptations to their home in due course to allow them to continue living in their current home.
- 4.2.5. Moray Council offers home improvement grants to eligible owner occupiers and assistance to Moray Council tenants for improvements / adaptations. Further information is available at <http://www.moray.gov.uk/downloads/file82096.pdf>

4.3. Household Needs not being met but Residents not Considering Moving Home

- 4.3.1. 4 respondents answered “no” to their current home not meeting the needs of all household members now; and 11 stated that their home would not meet all household members’ needs in five years’ time. Of these 11, 5 are considering moving home.
- 4.3.2. The top reasons for households not meeting household members’ needs were that current property too small (5); current house too big (2); no public transport (2); house in poor condition (1) and house too expensive to run (1).

5. Housing Needs and Demands

5.1. Householders that are Considering Moving Home

- 5.1.1. When asked if considering moving home, a total of 12 respondents stated that they were considering moving home with 9 stating they would like to stay in the Finderne area and three would like to move away.
- 5.1.2. Current tenures of the 3 wishing to leave the area are all owner occupied. Two properties have four bedrooms and one has three.
- 5.1.3. Of the 9 households wishing to move and stay in the area, only 1 answered “no” to their home currently meeting all their household members’ needs. When asked if their home would meet all their household needs in five years’ time, 3 respondents answered “no”.
- 5.1.4. The tenures of those considering moving home is: owned 9; and private rent 3.
- 5.1.5. The preferred first tenures of those wishing to move home and stay in the area are: building a home (5); buying a property on the open market (4) and 1 each for low cost rent and private rent. Some respondents selected multiple preferred first tenure types.
- 5.1.6. Building a home was the most popular first tenure type chosen by five of the respondents. Of the five respondents, two have an annual household income of over £40,000. The remaining three respondents’ annual income can be categorised as follows: £30,000 - £40,000 (1), £20,000 - £25,000 (1) and £10,000 - £15,000 (1). For those wishing to build their own home who have a lower annual household income, affordable plots may have to be considered to make self-build a possible option for them. Additionally, the Self Build Loan Fund, a Scottish Government fund that is being administered by CHT, could be used to help fund construction costs and be repaid with a traditional mortgage on completion. This would only be possible if applicants met certain criteria. More information on the fund can be found on CHT’s website: <https://www.hscht.co.uk/scotland-self-build-loan-fund>.
- 5.1.7. The budgets of those who selected buying a home on the open market are all between £175,000 and £200,000. Their reasons are stated as no public transport (2) and house too small (1). Two of the respondents have 3-bedroom homes and 2 have four bedrooms.
- 5.1.8. One of the most selected reasons for moving was current property too small.

Table 7: Householders Considering Moving

Tenure of current home and bedrooms	Composition of home	Does current home meet household needs?	Will home meet household needs in 5 years' time?	Reason for wishing to move	Timescale for moving and bedrooms required	Preferred 1st choice tenure	Preferred 2nd choice tenure	Preferred 3 rd choice tenure	Monthly rental budget	Budget for purchasing a home
Owned 3 Bed	Two adults , at least one over 60yrs	yes	No	Too big no public transport	Within 5-10 years 2 Bed	Buy home on open market	Build a home	Other		£175,000 - £200,000
Owned 4 bed	2 adults both under 60 yrs	yes	yes	Current home to large, wish to downsize	Within 5-10 years 2 bed	Build a home	Buy home on the open market	Low cost shared equity		£200,000+
Owned 3 Bed	Two parent family with at least 1 U16yrs	no	no	We hope to expand family – seeking house with 3 or 4 dble bedrooms	Within 3 yrs 3 bed	Buy a home on open mkt	Low cost shared equity	Build a home		£175,000 - £200,000
Owned 4 bed	Two adults , at least one over 60 yrs	yes	yes	Health or disability; current home to large, wish to downsize	Within 5 yrs 3 bed	Build a home	Buy home on open mkt	Low cost rent/ low cost shared equity/ other		£200,000+
Private rented 1 bed	One adult U60yrs	yes	yes	Current home too small , ;living in a caravan	Within 1 year 1 bed	Low cost rent / private rent/ build a home			£401- £450	Up to £100,000
Private rented 4 bed	Two adults , both U60yrs	yes	yes	To become a home owner	Within 3 years 3 bed	Build a home	Low cost shared equity	Buy home on open mkt		£100,000 - £150,000
Private rented 4 bed	Two adults, at least one aged 60 or over	yes	yes	To become a home owner	Immediately 4 or more bed	Build a home	Buy home on open market		£401- £450	£150,000 to £175,000
Owned 4 bed	Two adults, at least one aged 60 or over	yes	yes	Current home to large, wish to downsize	Within 1 year 2 bed	Buy on open market	Private rent	Low cost rental	£550+	£175,000 - £200,000
Owned 4 bed	Two adults, at least one aged 60 or over	yes	no	Because there is no public transport near by. Current home to large, wish to downsize	Within 3 years 3 bed	Buy on open market.				£175,000 - £200,000

5.2. Reasons that have Prevented People from Moving

- 5.2.1. Of the 9 households considering moving and staying within the area, 7 have already tried to find alternative housing.
- 5.2.2. The most popular reason for not moving was, no suitable properties available (1); unable to secure a mortgage (2) and other – no reason given. Please note respondents were able to choose more than one answer, therefore, several respondents chose multiple reasons and several respondents did not give a reason.
- 5.2.3. When asked what they would do if they could not find suitable housing to move to that meets the needs of their household, 2 respondents said they would wait until something becomes available.

5.3. Future Households

- 5.3.1. In order to try and determine demand for future housing in the area, the survey asked if respondents had any members of their household that are planning to move out of their home within the next five years. 13 answered “yes”.
- 5.3.2. However, when asked if they would intend to stay in the area, only 5 respondents answered “yes”. Some households had more than one member of their household planning to leave within the next five years and in total, there are 7 individuals that may require independent accommodation. This section will examine the potential housing need for these new independent households in the Finderne area within the next five years.
- 5.3.3. Respondents were asked to give the preferred first choice tenures of household leavers. Of the 7 leavers represented, 2 selected low cost shared equity; 2 selected building a home and 2 selected renovating a home while one respondent did not select.
- 5.3.4. No household leavers were looking to move immediately or within one year.
- 5.3.5. For the household leavers who would like to move in 3 – 5 years, one would like to renovate a home, and the other build a home.
- 5.3.6. Respondents stated their household leavers would require 3 bedroom property (2); 2 bedroom property (1) and 1 bedroom (1). One did not state the number of bedrooms and one did not state tenure preference, or number of bedrooms.

Table 8. Household Leavers Preferred Tenure Types

Within 3 years	1 Bed	2 Bed	3 Bed
Renovate a home			
Build a home	0	0	1
Low cost shared equity	0	0	1
Within 5 Years	1 Bed	2 Bed	3 Bed
Low cost shared equity	1	0	0
Renovate a home	0	2	0
No preference stated			
TOTAL	1	2	2

5.3.7. The survey tried to establish what would encourage more families with young children to remain in or come to live in the area. The most common answers were:

- More accommodation, sympathetically designed, energy efficient, affordable to rent and inc. affordable building plots (24)
- Better Public Transport (21)
- Improved local services inc. shop, pub (16)
- Better Broadband and internet services (12)
- Employment opportunities (12)
- Leave it as it is (9)
- Better footpaths and cycle ways with links to Forres and Dava Way (8)
- Protect/enhance the local natural beauty of the area (4)
- Improve the local sewerage management (2)
- More sports facilities (1)
- Play park (1)

5.3.8. 12 respondents stated that they had family or friends that have moved away from the area because they could not find suitable accommodation.

5.3.9. Respondents were asked if any of the leavers from the area were planning to return to the area to live within the next five years. A total of 12 respondents answered “yes” and they were asked to share the link to the non-residents survey. This was a separate survey commissioned for non-residents and the results are discussed in section 6 below.

5.3.10. 5 respondents indicated that they were landowners and would be prepared to sell land to, or work with, Finderne Development Trust.

6. Non-Residents Survey

6.1. Non-Residents Survey Results

- 6.1.1. A separate online survey was devised for people that do not live in the Finnerne area but are considering moving / returning to the area.
- 6.1.2. The survey link was promoted on CHT's social media accounts and by Finnerne Development Trust.
- 6.1.3. It received 19 responses. 12 respondents were from the Moray; 1 from Highland and 4 from other areas.
- 6.1.4. Of the 19 that responded, 17 said they would consider relocating to either work or live in the Finnerne area. This section will focus on the responses of the 17 that said they would consider relocating to Finnerne.
- 6.1.5. 7 respondents said they have lived in the Finnerne area before and are looking to return.
- 6.1.6. The main reason for wanting to move to the area was because they want to live in the area (13). Other popular reasons were family support (6), currently work in the area and commute (5), and to start a new business venture (2). Please note respondents were able to choose more than one reason for why they want to move to the area.
- 6.1.7. 16 of the 17 respondents would be looking for housing. 6 respondents stated they would need a three bedroom property, 4 would need a two bed, 5 would need a four bed, 1 would need a five+ bed.
- 6.1.8. Building a home was the most popular preferred first tenure choice (6) followed by buying a property on the open market (5); then buying a low cost shared equity home (3); low cost / mid-market rent (2) and 1 person wanted to renovate a property.
- 6.1.9. The budgets of the 5 people who would like to buy a property on the open market are as follows: £100,000 - £130,000 (1), £130,000 - £150,000 (1), £175,000 to £200,000 (1) and £200,000 plus (2).
- 6.1.10. Of the 2 that selected low cost / mid-market rent as the preferred first tenure choice their monthly budgets are £401 - £450 (1) and £550 plus (1).
- 6.1.11. 9 respondents stated that they have already tried to find housing in the Finnerne area with the main reason for not being able to find housing is nothing available within their budget (5) and no suitable properties (4).
- 6.1.12. 8 respondents stated that they would consider setting up a business in the area. Proposed businesses included: craft studio, gallery & café; alternative therapy practise; food related business; and legal firm.

- 6.1.13. Of the 8 respondents who would consider setting up a business, 6 people selected that funding/grants would help them; while 5 saw improved broadband as helpful and 4 selected access to business premises and 3 thought affordable housing would help (respondents were able to select more than one answer).
- 6.1.14. 7 of the 8 (88%) identified that a workspace would be beneficial to helping them establish a business. Of these 2 each selected workshop; office space; co-working space and 1 would require a shed.
- 6.1.15. 11 respondents identified good broadband as essential to being able to establish a new business; 9 people each thought a shop and local clubs/ activities were important.
- 6.1.16. Respondents to the non-residents survey thought the following would make Finderne a more attractive place to live:
- More community orientated activities (5)
 - Better public transport links (4)
 - Local shop (2)
 - Affordable housing (2)

Respondents were asked to leave general comments:

- It looks like a really exciting place to live.
- The primary school at Logie is a big asset and a big attraction.
- I would be interested in some land in a woodland to build.
- I would very much like to be engaged in a local community led affordable housing project, both from a personal and professional point of view; I am a local architect, and see the importance of developing replicable models for other communities across Scotland to help provide the much needed, low energy, affordable housing which can help strengthen communities.
- Be good to give Finderne a better sense of place - few people would know what/where it is. Can you get permission for 'Welcome to Finderne' notices by the roads, on the Dava Way etc?

7. Businesses survey

7.1. Businesses Survey Results

- 7.1.1. A separate online survey was designed for businesses in the Funderne area to gather supporting information relating to the potential impact of affordable housing on them.
- 7.1.2. The survey link was promoted on CHT's social media accounts and by Funderne Development Trust.
- 7.1.3. The survey received 10 responses. 8 respondents were self-employed and 2 respondents represented employers.
- 7.1.4. 3 respondents work within the agriculture sector; 2 within tourism, 1 each within retail and construction and 3 from other sectors. These included IT and aviation consultancy; event management and technology.
- 7.1.5. 2 of the respondents employ 10 people and 1 business employs one person. Of these posts 12 are full time and the rest part time. 8 of the posts are seasonal.
- 7.1.6. 2 of the respondents said they had had difficulty recruiting or retaining staff due to lack of suitable housing locally. 4 of the businesses had difficulty recruiting due to lack of skilled workers.
- 7.1.7. 2 businesses said they recruit from North East Scotland while 1 said from within Moray and the other from other areas of Scotland.
- 7.1.8. 2 respondents said they had staff requiring accommodation in the Funderne area.
- 7.1.9. Salaries varied with 8 staff earning less than £20,000; 2 earning £20,000 - £25,000 and 3 earning £25,000 - £30,000. There was no correlation to full time or part time roles.
- 7.1.10. 4 businesses said they would benefit from additional work space; 2 stating workshop and one stating office with technology workshop.
- 7.1.11. 7 of the respondents thought there was insufficient housing provision within commuting distance of their business and 3 respondents stated that this had affected the operation of their business.
- 7.1.12. If this didn't change, 5 businesses thought it would impact their operation by having to change their business model (2); having to relocate the business to a different area (1), would lead to financial or operation difficulties (1) or have to reduce staff (1).
- 7.1.13. 8 businesses gave their view of the best solution to the inadequate housing provision. 4 businesses stated that private rented housing was the best solution; 3 each thought small studio/ bedsit accommodation or low cost home ownership/shared equity was the way forward; and 2 each thought affordable rented accommodation provided by Housing Association; or other new housing models/ business partnerships. 1 business

each, thought keyworker housing; affordable self-build plots and community owned rented accommodation, are the best solution.

7.1.14. 6 businesses said they would consider a joint venture to provide additional housing.

7.1.15. The most common limiting factor to growing a business was stated as poor broadband (6) followed by lack of skilled workforce (3) and 1 each for low tourist volume; lack of affordable housing and one other option, given as accountability & commitment.

7.1.16. 7 of the businesses anticipate that their business will grow in the next 5 years. The possible plans shared by three of the businesses include 7 full time, and 10 part time roles and apprenticeships.

7.1.17. 4 businesses anticipate they will require accommodation for new staff.

7.1.18. General Comments left by the businesses respondents include:

- There are quite a lot of properties around the area which would first have to be brought up to "standard". There appears to be little if any funding available to do this and for many the costs are/would be too great for the small extra on return on capital outlay. If funding was made available then additional extra housing requirements could be reduced.

- In general there is very little affordable and ecologically sustainable housing for young people and families as well as many others who rent accommodation.

8. Other Supporting Data

8.1. Moray Housing Register – Apply4Homes

- 8.1.1. In Moray there is a common housing register called Apply4Homes which gathers information on all applicants wishing to apply for social rented housing in the region.
- 8.1.2. Current data from the register shows that there are currently 3 socially rented homes in the Rafford area and no Council housing.
- 8.1.3. On 01/10/2020 there are 39 people on the Apply4 Homes waiting list with a first, second or third preference for a house in the Rafford/Finderne area.
- 8.1.4. 21 people were seeking 1 bed accommodation: 10 seeking 2 bedrooms and 7 seeking 3 bedrooms. There were no re-lets during 2018/19.
- 8.1.5. According to Moray Councils Senior Housing Officer, 60% of this housing need could be met through provision of smaller 1 or 2 bed family sized housing, roughly 20% through provision of larger 3+bed family sized housing and the remaining 20% through accessible/amenity housing/ground floor accommodation.
- 8.1.6. It is evident that there is low provision of, but moderate demand for, social housing in the Finderne/ Rafford area.
- 8.1.7. Anecdotal evidence from CHT's work in other communities suggests that many people looking for housing do not register on the official registers as they do not think that they will be successful in finding a house through this route and they put up with other temporary housing solutions, move somewhere else or privately rent instead.
- 8.1.8. The "Right to Buy" ended in Scotland on 31st July 2016. This measure aims to preserve the levels of existing homes for social rent for future generations and to stem the affordable housing shortage in the housing sector in Scotland. (www.scotland.gov.uk).
- 8.1.9. Private Residential Tenancy was introduced in December 2017, this may have impacted new private rented tenancies e.g. a reduction of 'winter lets' available. For more information see the Scottish Government's website:
<https://www.gov.scot/publications/private-residential-tenancies-tenants-guide/>.

8.2. House Sales in the Area

There are 6 property and house sales recorded on the Register of Scotland (www.ros.gov.uk) for Rafford, in the last 18 months. The sale prices were £245,000, £275,000; £290,000 and £355,000 and three properties did not display the price.

- 8.2.1. The average price for property in Rafford in the last five years stood at £229,149 but in the last 12 months this has increased to £336,500 according to Zoopla (<https://www.zoopla.co.uk/house-prices/achiltibuie/street/>).
- 8.2.2. The yearly average price for a property in Moray rose in April 2020 by 4.52% to £165,964(<https://www.gov.uk/government/publications/uk-house-price-index-scotland-april-2018/uk-house-price-index-scotland-april-2018>). The yearly average for Scotland during the same period saw an increase of 1.6% and an average house price of £153,281. Moray is a slightly higher than average priced housing market.
- 8.2.3. There was only 1 property, and one plot of land available for sale at the time of writing this report, as seen in the Table 10,

Table 10. Properties for sale in Rafford

Property Address	Description	Asking Price (Offers Over)
<u>Roadside Cottage Rafford</u>	4 bed detached house	£360,000
Old Road , Lower Rafford,	Land for sale	£60,000

- 8.2.4. The average salary in Elgin, Scotland: Moray is £24k (<https://www.payscale.com/research/UK/Location=Elgin-Scotland%3A-Moray/Salary>).
- 8.2.5. This is the latest data available to us, although salaries generally have increased very gradually in recent years. Given that banks typically lend around 3 times a households salary as a mortgage, which amounts to £72,000 then the home for sale locally is out with the reach of most average local households to purchase.

9. Self Build and Employment / Business Opportunities

9.1. Self Build Option

- 9.1.1. Between the residents' and non-residents' surveys, a total of 11 respondents selected the first choice preference of building a home (this includes potential future households).
- 9.1.2. At the time of writing this report there was only 1 plot for sale in the Rafford area. The plot is approximately 500m² and being sold for £60,000.
- 9.1.3. In Scotland, there is the Self Build Loan Fund (SBLF) that can assist self builders by providing short term funds that help them to complete their build. CHT are the agents for the SBLF, more information can be found on the CHT website:
<https://www.hscht.co.uk/scotland-self-build-loan-fund>.

9.2. Employment Status

- 9.2.1. When asked the employment status of all members in the household aged over 16, the survey showed that a total of 126 (58%) of household members, out of 217, are economically active. This is lower than both the Moray average (71.5%) and the Scotland average (69%).
- 9.2.2. Of the 126 household members working, 44 (35%) are working full time, 30 (24%) are working part time and 52 (41%) are self-employed. Of the 91 people not working, 58 (64%) are retired.
- 9.2.3. The respondents classed as self-employed in this survey, 24%, is much higher than that of the Moray census (8.4%).
- 9.2.4. Retired people accounted for 27% of the survey respondents. This is much higher than the census results for Moray (16.3%) and Scotland (14.9%).
- 9.2.5. Survey respondents who are economically inactive (42%) is higher than the average for Moray (28.5%) and Scotland (31%).
- 9.2.6. Survey respondents were asked if they work in the area to which 45% said they worked within Moray. A further 44% said they work at home. These figures may have been affected by the current COVID-19 pandemic restrictions.
- 9.2.7. When asked what employment sector they work in the majority of respondents (33%) stated that they work in a category other than those listed. Other popular sectors included: agriculture (14%) and 10% for each of education, tourism and the public sector, 33% of respondents selected the option 'other' with some of the other

employment sectors including manufacturing, arts and crafts, catering, design & e-commerce, conservation and the environment and technology/IT.

- 9.2.8. 52 respondents stated that they currently run a business in the area i.e. are self-employed. 42 of the respondents who stated they run a business in the area specified the sector their business operates in. The most selected option, chosen by 13 respondents was other sector. In addition, 7 people stated they worked in agriculture, 5 in tourism, 5 in education, 4 in health services and 3 in construction.

10. Community Attitudes and Priorities

10.1. Community Priorities

10.1.1. 11 respondents stated that they provide 0-10 hours unpaid care or practical support to someone living in the community.

10.1.2. Most of the care/support is provided to parents 4 (29%) or friends /neighbours 4 (29%).

10.1.3. 33 respondents said that they volunteer in the community with most households devoting 0-10 hours a month to volunteering (21%).

10.1.4. When asked to select what category best describes the activity they are involved in, most, 39%, selected the option 'community representative group'.

10.1.5. Other popular options for volunteer activities included: youth activities (16%), church activities (16%) and older people activities (16%).

10.2. Community Attitudes

10.2.1. Respondents were asked to express their views on 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 (both for renting and homes to buy) and is strongly in favour of priority being given to local people for any new affordable housing allocations, as set in Table 11.

Table 11. Community Views on Affordable Housing

	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable homes for rent	13	30	15	16	14
Local people have had to leave the area because they could not find suitable housing	10	13	41	13	11
Most people who live in our area want to stay permanently	28	44	13	2	1
Applicants who live and work in the immediate surrounding area should get priority for new affordable homes	26	45	12	2	3
Applicants who have a family connection should get priority for new affordable homes	10	34	27	11	5
Local applicants should get priority for any new affordable housing in our community	18	50	16	1	2
Applicants from outside our community area should get priority for any new affordable housing	1	6	27	32	21
The people of our community welcome newcomers from other communities to live here permanently	16	53	14	1	4
Our community needs more smaller accessible homes	14	25	26	11	11

10.2.2. 43 respondents agreed/strongly agreed that more affordable housing for rent is needed in the Finderne area, while 30 people disagreed/strongly disagreed.

10.2.3. A large number of respondents (71) agree/strongly agree that local people who live and work in the area should get priority for affordable housing and that local people with family connections should get priority for any new affordable homes (44). 52 respondents disagree/strongly disagree with applicants from outside the community getting priority and 69 respondents agree/strongly agree with the statement that the community welcome newcomers to the community.

10.2.4. In the survey, householders were asked about the local facilities that they deemed to be important to their community. They were asked to rate the provision of each facility ranging from excellent to poor, which can be seen in Table 12.

10.2.5. The community council received 47 endorsements of excellent or good; followed by 45 for the school; 43 for local medical facilities and footpath networks. Poor transport (64) and lack of local shop (63) were rated as poorest.

Table 12. Local Amenities Rating

	Excellent Provision	Good Provision	Adequate Provision	Poor Provision	Not sure
A local primary school	18	27	17	12	11
A local post office	7	15	23	39	2
Local medical facilities	11	32	24	17	2
Locally available childcare services	4	9	7	12	54
Practical support at home for older residents	4	9	11	16	46
Locally based employment opportunities	4	8	16	36	23
Local clubs and activities	6	14	29	23	17
Attractive tourist accommodation / facilities	10	30	25	10	12
A local footpath / cycle network	12	31	14	28	2
An active community council	13	34	20	4	16
Local places of worship	9	36	27	0	16
Good public transport	3	3	10	64	7
Local shop	3	7	8	63	4

10.2.6. When asked “*what do you believe are the five best things about living in your community?*” The top five answers were:

- 67 respondents felt that the peace, tranquillity and rural nature of Finderne is the best thing about their community
- 39 people mentioned the strong community spirit and friendly nature of neighbours
- 12 mentioned the access to good facilities in Forres

- 4 each mentioned the local paths available; the low crime rate and feeling safe and the village hall as a community asset

10.2.7. Popular suggestions on what could make the area better included:

- Better internet and broadband connections - 21
- Improved public transport - 15
- Village shop - 13
- Improved footpath network inc. path to Forres and one between upper & lower Rafford -12
- More community activities -10
- Improved traffic management - 8

10.3. General Comments

10.3.1. Respondents were asked to leave general comments at the end of the survey. A few select comments are below and all comments can be viewed in Appendix 1:

- I believe that there should be no more housing in the area as the infrastructure such as roads, pavements, bus services, local facilities, such as shops, post office, etc. is not there to support it. Also it is a farming, rural lifestyle which more housing would encroach on. Affordable housing is unsuitable for a rural area with little public transport provision as many people would find themselves unable to get to the nearest town. Affordable housing needs to be provisioned close to schools, shops and local facilities, it would be better to knock down some crumbling old buildings in towns and rebuild.
- I would strongly welcome affordable housing in Finderne, it is vital for the improvement of this area.
- Why build affordable housing as proposed. There is no public sewage, no path to get to Forres for shops. No local shops in Rafford and poor public transportation. Affordable housing might suggest the inability to afford a car so they are stuck out in Rafford. Mad idea.
- Finderne seems to be well served with folk interested in supporting and improving the area and there is a very good community spirit in which one can join in, or not, as required. Any property development should be dealt with sympathetically as I am sure the majority of folk who live in and around have chosen the area for its rural peace and quiet.

11. Summary of all Surveys

The following table summarises the results of the residents and non-residents surveys and quantifies expressed demand for housing in the FINDERNE area, from those who responded.

Table 13. Summary of housing demand from Residents and Non residents

Finderne Residents wishing to move and stay in the area	1 bed	2 bed	3 bed	4 bed +
Immediately				
Build a home				1
Within 1 year				
Buy a home on the open market		1		
Low cost rent/private rent	1			
Within 3 years				
Buy a home on the open market			2	
Build a home			1	
Within 5 years				
Build a home			1	
Within 5-10years				
Buy a home on the open market		1		
Build a home		1		
Household Leavers Preferred Tenure Types	1 Bed	2 Bed	3 Bed	4 bed +
Within 3 years				
Renovate a home (no size specified)				
Build a home			1	
Low cost shared equity			1	
Within 5 Years				
Low cost shared equity	1			
Renovate a home		2		
No preference or size stated				
Non Residents wishing to move to FINDERNE	1 bed	2 bed	3 bed	4 bed +
(no time scales were requested)				
Low cost/mid-market rent		1	1	
Buy home on the open market		1	1	3
Low cost shared equity home		1		2
Build a home		1	3	2
Renovate a home			1	
TOTAL	2	9	12	6

Building a home was the most popular tenure (11) with 3 bed properties being the most desirable size (12), followed by 2 bedrooms (9). Buying a home on the open market received 9 responses, reflecting the dominant tenure of respondents to the survey, while low cost shared equity (5), and low cost mid-market rent (3).

Businesses that responded indicated affordable rental and low cost home ownership would be the most appropriate tenures and that there is a need for affordable housing in order to support growth of local businesses.

12. Recommendations

- Discuss the report with Finderne Development Trust and create a housing strategy to establish a clear way forward for delivering new housing options.
- Review current Scottish Government funding initiatives (e.g. the Rural Housing Fund, Scottish Land Fund, Infrastructure Fund and Self Build loan fund) to develop new targeted options, specific to the area e.g. smaller homes to rent or buy, work live units serviced self-build plots, home improvements and empty homes initiative etc..
- Respond to the landowners who are offering land and the opportunity to work with the Finderne Development Trust. Assess any potential opportunity of the sites/locations.
- Explore the options for partnership working with local service providers, landowners and businesses to meet their current and future housing needs.
- Consider the creation of self-build plots as part of the project. Given the demand indicated in the survey and the availability of funding the project should consider incorporating this tenure type along with more standard tenures.
- Bearing in mind the impact of the COVID-19 restrictions, investigate integrating live work units and also other infrastructure highlighted, into any potential development.

13. Conclusion

The Finderne Housing Needs Surveys have demonstrated a demand for additional housing in the area. Finderne is an attractive and desirable place to live with its own identity but benefitting from the close proximity of Forres and Elgin. Rafford has an aging demographic.

There was a range of tenures identified amongst respondents with building a home being the most popular; therefore integrating affordable self build plots into any future development could be advantageous. Buying a home on the open market was also popular and only one property was on the market at the time of writing, with a price unaffordable by those on the average salary for the area.

Several respondents highlighted that they wish to downsize and likewise several respondents stated that they will soon need to look for bigger accommodation. Building smaller homes (2 and 3 bedroom being the most desirable size) would allow the inflow of young economically and socially active families as well as enabling older members of the community to downsize but stay in the area, freeing up larger family homes for those who wish to move to the area. In order to sustain the community in the long-term, it will be essential to rebalance the demographic by enabling more younger economically active families to relocate to the area.

Strong support for the work that the community are already doing was expressed in the survey responses and integrating further community orientated activities was sought by many. With the identified site at Brockloch being geographically central to the community, it may be worth considering integrating some of the following into any future development:

- Community garden/allotment/ polytunnel/orchard/bee hives
- Community run and operated shop selling produce from the above and other essentials
- Community owned car club (possibly electric vehicles) to help address transport limitations
- Wildflower meadows and habitat planting to enhance the environmental value of the area
- Integrating footpath/cycle ways to link this to areas such as Forres and connect Upper and Lower Rafford
- Work/live units to enable people to work comfortably from home
- Small commercial work space i.e. workshop or studio to encourage business

There is currently a wide range of initiatives to support rural communities develop their resilience and sustainability including the Rural Housing Fund and Scottish Land Fund. These initiatives can be used to help communities address their local housing needs. For Funderne this is an opportunity to address wider community aspirations by taking a holistic approach which provides support to local business, helps to retain local services and strengthens social services and informal care networks. The project should therefore be seen as an opportunity to address more than just the need for housing.

Prior to embarking on a development project, a full project risk assessment and financial appraisal should be carried out.

Appendices

Appendix 1 – All General Comments

- We moved to this area for the quiet, peaceful environment on offer. Honestly we do not believe that housing development would be beneficial. The locality does not have the facilities to support families in need of affordable housing - the development of homes and what would be needed to support new homes and families in the area is likely to have a negative impact on the very reasons we moved here.
- We moved to this area due to the low population and would prefer no further developments which I feel would ruin what we have. Extra people and traffic is not a good idea.
- I don't understand the point of this project. There are no amenities in Rafford, nor street lamps, pavements, broadband or public transport. I'm not sure how the community can sustain more housing without improvements to the above.
- I FEEL THAT IT IS A RIGHT AND A PRIVILEGE TO LIVE IN RAFFORD BUT WOULD STRONGLY OPPOSE ANY KIND OF DEVELOPMENTS.
- Generally, its a lot more expensive to live in the Country, travelling to shops, etc, so to encourage the younger generations to live work and stay, there has to be a cost reduction somewhere, as they are the group with the least income, otherwise it will go like the west Highlands , nothing but 2nd homes and holiday houses, in other words, a contemporary Highland Clearance.
- We have lived in Forres for 25 years, worked hard to save and afford a nice house in a peaceful rural village. I would not like to see this village being developed when all facilities are already close by. Building a few affordable homes would be the thin edge of the wedge towards over development of a rural area. We chose to spend more money to move here in order to live within a community of like minded families.
- I believe that there should be no more housing in the area as the infrastructure such as roads, pavements, bus services, local facilities, such as shops, post office, etc. is not there to support it. Also it is a farming, rural lifestyle which more housing would encroach on. Affordable housing is unsuitable for a rural area with little public transport provision as many people would find themselves unable to get to the nearest town. Affordable housing needs to be provisioned close to schools, shops and local facilities, it would be better to knock down some crumbling old buildings in towns and rebuild.
- I've been brought here by a leaflet regarding the Brockloch development in Rafford. I would object to the entire development in principle.
 1. I fail to see why the field has been pinpointed as a suitable development site. Housing needs in this area and across Moray are being met by the large scale expansions of Elgin and Forres,. Adding Rafford into the mix, even on a small scale, smacks of building for the sake of it.
 2. I cannot see the benefits to the existing community of Rafford. Affordable housing hardly benefits us. A ground source heat pump providing heating to the new houses - but not to the existing homes – has no discernible benefit. The compensation of getting a 4G playing field and pavilion - particularly when the local demographic is older - seems negligible.

3. In such a small village this will fundamentally change the character. This will also bring additional traffic into the village and place extra strain on an already creaking digital infrastructure.

4. The leaflet again talks of the Finnerne communities "long term...demand for a community energy scheme". If this was to be "ground source heat pumps for all" and/or green energy then the benefits would be clear. As it is, there appears to be no benefit: green energy for new builds doesn't offset building the houses in the first place, does nothing to improve the credentials of existing homes, and places an additional power demand on the grid as electricity is a requirement for the new homes.

5. The leaflet talks about "enhancement of environmental sustainability". I'm not convinced that building new homes - however efficient they may be - is a route to that given the additional electricity needs they require plus the added traffic they will bring into the village. As for the 4G playing field? I'm not convinced that local wildlife will benefit. And, if the plan is to bring additional people into Rafford to use the all-weather pitch then, again, we're simply pulling more cars and more pollution into the village.

6. Given what Rafford is already lacking, and the unaddressed problems it has, throwing more houses into the mix seems counter intuitive. The council removed or switched off street lighting at either end of the village. Combined with the lack of pavement and the fact that at one end is a B-Road that people regularly speed on, at the other a bend on a hill, this is a dangerous place to walk, particularly after dark (when the majority of speeding takes place). There is no paving to access the village hall, so the prospect of generating more traffic through the all-weather pitch, whether in cars or on foot, to this part of the village simply adds to the danger. The need for a 4G pitch sounds to me like a vanity project, as there are barely enough young people to make up one football team let alone anything meaningful.

And digital infrastructure. Adding houses will put additional strain on broadband speeds, when they are on the verge of being unusable as it is, given that minimum speed requirements for most online activities has escalated to 2mbps and mine tops out at 2.3 (but on a windy or rainy day sits at 0.3mbps) Without an upgrade on broadband adding further usage means there is the possibility that speeds will drop to a crawl and become totally unusable, just as the way we live has increasingly gone online.

In short I understand that Moray Council are keen to green-light developments as more houses = more council tax revenue. I understand that Dallas Estates would like to capitalise on a field that has always been green space. But I do not understand the need, the rationale or the benefit to existing residents.

- There is no need for any further development in Rafford. Forres can provide everything needed by Rafford residents. You should aim to improve and provide footpaths and cycle paths and also a more regular bus service.
- Just received notice of survey via flyer with less than 48 hrs notice before survey closed
The roads here are not wide enough to SUSTAIN EXTRA VOLUME OF TRAFFIC.
- If the sense of dynamism, optimism and innovation which I see present in the local primary school could be translated into the wider community, then we wouldn't really need to worry about the future of the area. I do, though, see a shortage of opportunities for young people to live and work here long-term, and we are definitely lacking a central focal point. The village hall has never quite become one, catering for only a few clubs and the occasional tea, even when pre-COVID-19, although I realise that this was not for a want of effort on the part of the people who run it. Public transport is non-existent, we have no shop or post office, and our reliance on cars necessarily separates us from each other to a large extent.

- Love this place for its tranquility but find the lack of pavement and the increasing volume of traffic, particularly lorries, disheartening and dangerous. Any future development, particularly involving children must be made with this in mind. The lack of transport makes most villagers car dependent thus increasing traffic volume. Drainage, generally, also seems to be inadequate.
- While I appreciate that there probably is a shortage of housing, I would hate to see the area over populated and become more urban than rural. That would change the character and the landscape too much, any new housing needs to be created sympathetically and in keeping with its surroundings.
- You should inform all residents who live near any plans to build houses so they have a chance to make objections rather than seeing a potential development which would have a massive impact on their lives in a newspaper article, it's called common courtesy.
- If more family homes are to be built perhaps some consideration should be given to providing leisure activities for teenagers ...something different....recording studio? Dance studio? Anyway thanks for including residents in your survey.
- The scheme at Brockloch (opposite the Rafford Village Hall) is laudable but should make better use of the site - more units - given the infrastructure required. The ground source heat pump scheme should be abandoned. It will be very expensive to install and run and is unlikely to be particularly effective. Virtue signalling at its worst. Concentrate on building fabric to maximise energy efficiency and you'll need very little heat anyway. Keep things simple!
- Please bring the changes we require here to compliment the amazing location
- Create land purchase opportunities from the vast spaces within Finderne border creating opportunities for self-building, crofting and small holdings.
- Rafford is a pleasant community where all age groups are represented.
- Some sort of sports facility would be great for the area, however like sports facilities in Forres if they become expensive to use they will not be used ,they would have to be continually subsidized
- Leave our only two green fields left in our village as they are so generations can enjoy them as our generations have done ???
- Finderne seems to be well served with folk interested in supporting and improving the area and there is a very good community spirit in which one can join in, or not, as required. Any property development should be dealt with sympathetically as I am sure the majority of folk who live in and around have chosen the area for its rural peace and quiet. We experienced a similar situation where we lived 'down south' and the parish council there had a huge struggle with local residents who ultimately rejected, out of hand, the idea of a new development of affordable housing in the village/area. Its a very, very contentious subject.
- Perhaps the best development areas would be up towards Califer, heading to Forres, Elgin where access to new A96 by pass for new commuters would be easier. Alternatively, there are many affordable homes for sale at the Springfield site in Forres.

- Why build affordable housing as proposed. There is no public sewage, no path to get to Forres for shops. No local shops in Rafford and poor public transportation. Affordable housing might suggest the inability to afford a car so they are stuck out in Rafford. Mad idea
- Thank you for conducting this survey! I would strongly welcome affordable housing in Funderne, it is vital for the improvement of this area,
- This is a lovely place to live, we would welcome any new people to come and enjoy it.
- I don't think we need a post office or shop or things for kids to do all those facilities are 3 miles away in Forres and if there were a cycle or walk way this children can access those facilities and friends safely, and their friends can access our home safely. One thing about living in a small village is enjoying its quietness and remoteness....
- I have encountered many people who will not entertain moving here due to the lack of useable internet access.
- The identified site for housing is on a dangerous corner. What about sewage? Please do not build houses here.
- Nothing to add to my previous comments.
- I have done a very similar survey to this for the Funderne Development Trust, asking what people in the area wanted. I seem to remember that Community broadband and footpaths came quite high on the list. So far I have seen very little change made by the FDT.
- Keep up the good work.
- 1) please proofread the survey, there are at least two spelling mistakes, including front page! 2) Dava way is an excellent provision along with Sluie walks but many of the older walks are almost completely overgrown. 3) As far as I am concerned there is little low cost/affordable housing in area. Most new builds are large single homes which are out of reach of many people wishing to live here. 4) I am four miles from Forres which has good local services and is generally accessible.

Housing Options



For further information: Please contact our staff team on 01463 233 549 or info@chtrust.co.uk

Or visit our website hscht.co.uk

We list current and future opportunities on our website and Facebook pages.

There are a wide range of housing models available which can ultimately offer secure homes for those in housing need. This factsheet provides a short explanation on these, although the range of options is increasing all the time.

Rented Housing

- **Social Rented Housing** - is provided by the local authority or by housing associations. This is the most affordable rented housing option, offering secure tenancies. Households wishing to make an application register on the Highland Housing Register.
https://www.highland.gov.uk/info/925/council_housing/244/apply_for_a_house
- **Mid-Market Rented Housing** - is provided by several organisations to provide rented housing at a lower cost than market rent. Organisations which provide this are Highland Housing Alliance, Albyn Housing Society and CHT. Visit their websites for opportunities available.
- **Community-owned Rented Housing** - is where the community owns the homes and they rented usually at social housing rent levels. A range of funding is available to support communities achieve this. CHT can support and guide communities through the process from beginning to end, including housing management.
- **Market Rents/Private Rent** - is provided by Private Landlords. New legislation introduced in December 2017 offers a new model tenancy with more protection for tenants. Rents are set by the Private Landlord depending on market forces in the area.

Low Cost Home Ownership

- **LIFT - New Supply Shared Equity** - is provided by housing associations. This usually forms part of mixed developments including social housing and other tenures. Purchasers can buy an equity share in the property of between 60% and 80%, depending on affordability.
<http://www.highlandresidential.co.uk/2/buying-options>
- **LIFT - Open Market Shared Equity** - is buying a property on similar terms to New Supply Shared Equity, although the home is for sale on the open market. Qualifying criteria apply and 60% to 90% equity share is available depending on affordability. Maximum price thresholds apply depending on where you live.
<http://www.gov.scot/Publications/2016/05/9740/downloads>

Housing Options

Discounted Homes for sale - are offered for sale by CHT. The selling price of the home is discounted by at least 20% and the discount is secured by a mechanism called the Rural Housing Burden. An affordability assessment is carried to ensure that purchasers cannot afford to purchase a similar home at full open market prices.

<http://www.hscht.co.uk/current-opportunities.html>

Rent to Buy Scheme - is an innovation by CHT and supported by the Scottish Government. It offers a home to rent for typically 5 years, cash-back on select projects and the option to purchase the home with a discount of at least 20%.

<http://www.hscht.co.uk/rent-to-buy.html>

Self Build

- **Discounted Self-build Plots** - are offered for sale at less than market prices. CHT offers a range of self-build plots with discounts protected with a Rural Housing Burden.
<http://www.hscht.co.uk/rural-housing-burden.html>
- **Market Plots** - are for sale at the open market valuation through a range of sellers.
- **Self Build Loan Fund** - The Self Build Loan Fund offers bridging finance to those finding it difficult to secure through high street lenders.
<https://www.hscht.co.uk/scotland-self-build-loan-fund.html>
- **Crofters Housing Grant Scheme** - is available to registered crofters to build a new home or to renovate an existing property. It is means tested and can be used with the Self Build Loan Fund, so long as the plot for the house has been decrofted.
<https://www.ruralpayments.org/publicsite/futures/topics/all-schemes/croft-house-grant-/>
- **Community self-build plots** - many community landowners can provide discounted self build plots for sale. Get in touch with CHT to discuss the options.
- **Woodland Crofts** - can offer a valuable supplementary income resource and look after the environment. For information on getting a croft or developing crofts on your land, refer to:
<http://woodlandcrofts.org.cp-27.webhostbox.net/>

Empty Homes

CHT work with a range of parties to promote and renovate empty properties, including those owned by communities, local authorities and landowner.

One of our Empty Homes projects is in Achiltibuie where an old school house was transformed.

<http://www.hscht.co.uk/blog/category/achiltibuie>

RURAL HOUSING BURDEN

WHAT IS A RURAL HOUSING BURDEN?

The Rural Housing Burden is a direct result of work carried out by Communities Housing Trust to promote and enable affordable home ownership in rural communities. It is a Title Condition that applies to all homes sold at the discounted price. **The property owner still has 100% ownership of the property and legal title.**



HOW IT WORKS:

-  AN AGREED DISCOUNT PERCENTAGE FROM THE OPEN MARKET VALUE IS OFFERED TO THE FIRST PURCHASER AND SUPPRESSES THE SELLING PRICE IN THE EVENT OF RESALE.
-  THERE IS A RIGHT OF PRE-EMPTION. THIS MEANS CHT, HAVE THE FIRST RIGHT TO BUY BACK THE PROPERTY IF IT GOES ON SALE.
-  THERE IS A PERMANENT RESIDENCY. THIS MEANS THE PROPERTY MUST BE THE OWNER'S SOLE RESIDENCY AND NOT USED AS A SECOND OR HOLIDAY HOME.

This report was written by Communities Housing Trust

on behalf of

Finderne Development Trust

Communities Housing Trust

(01463) 233549 | www.hscht.co.uk | info@hscht.co.uk

