

## **Our Community... A Way Forward – Dalwhinnie**

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### **Housing Issues 2009**

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#### **Housing – All Tenures**

- 1.1 Based on the 2001 Census there were 43 households in the community. The proportion of properties occupied as the occupant's 'main or principle home' was 74.2% compared to 94.9% for Scotland as a whole. 8.6% of the houses in Dalwhinnie were second/holiday homes and 17.2% were vacant.
- 1.2 The 2001 Census indicated that:
  - Dalwhinnie had lower than the Highland and Scottish averages of owner occupied properties (44.2%, 65.7% and 62.6% respectively).
  - Social rented housing accounted for just 7% of all occupied stock in Dalwhinnie much below the Highland and Scottish percentages of 21.6% and 27.2%.
  - There were much higher proportions of private rented housing in Dalwhinnie, 20.9% compared to around 8.5% for Highland and 6.7% for Scotland.
  - 27.9% of households live rent free. However, "the census question was designed to count those living in tied accommodation but many people receiving Housing Benefit interpreted their circumstances as "living rent free" and therefore gave this as their tenure. The result is that the published figures are an overestimate." (HC)

#### **Social Rented Housing and Low Cost Home Ownership**

- 1.3 In August 2009 the Highland Council and Albyn Housing Society each owned 1 house for general needs in the Dalwhinnie area:
- 1.4 Since the introduction of the Right to Buy in 1980 a total of 6 houses have been sold in Dalwhinnie from an original stock of 8, representing a sales rate of 75% and a corresponding loss of 75% of rented social housing stock.
- 1.5 In 2005 Badenoch and Strathspey was granted 'Pressured Area' status, with the Right to Buy suspended until 2010 for new tenants. Council tenants whose tenancy started from before 30 September 2002 and those who do not live in the designated areas are still able to buy their home.
- 1.6 The Highland Strategic Housing Investment Plan (SHIP) 2008 states that Dalwhinnie is not a priority. The draft 2009 SHIP does not indicate any change in that status.

## **Housing Need and Demand for Affordable Housing**

### ***Allocating Social Rented Housing***

- 1.7 The Highland Housing Register (HHR), has been operating since 2008, and involves a single housing application form for participating Registered Social Landlords. This has removed the potential for double counting where people had previously applied to Highland Council and Housing Associations separately. Allocations are made according to need and applicants are selected from this one list. The allocation policy is based on current housing need, with additional points being awarded under 'need to live in the community' category, for example, through work or family connections.
- 1.8 In pressured rural areas local lettings initiatives may be operated, giving priority to applicants with a well-established local connection, if it can be demonstrated that needs cannot be met through the Allocations Policy. Participating landlords consider using a 'special lettings plan' for a particular community if this is found to be necessary after assessing the community's needs.

### ***Social Rented Housing Available for Letting***

Dalwhinnie has just two properties available for social rented housing.

### ***Expressed Housing Need – Housing Lists***

- 1.9 Analysis of the Council's housing list helps to illustrate the varying levels of unmet housing need, however there is a view that people requiring accommodation often do not apply as they believe they will not be offered a house.
- 1.10 In March 2008, prior to the introduction of the HHR, there were 21 applicants to the Highland Council for housing in Dalwhinnie with a 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> preference. 4 applicants declared a 1<sup>st</sup> preference only for Dalwhinnie.
- 1.11 The HHR Letting zones in Badenoch & Strathspey are as follows:
- Kingussie: Dalwhinnie, Kingussie, Laggan and Newtonmore
  - Aviemore: Aviemore, Boat of Garten, Carrbridge and Kincaig
  - Grantown on Spey: Cromdale, Dulnain Bridge, Grantown on Spey and Nethybridge.
- 1.12 In May 2009 there were 29 housing applicants on the HHR with Zone connection points for Dalwhinnie: of these, 14 have a connection with Aviemore, 1 with Grantown and 14 with Kingussie.
- 1.13 A further 28 applicants selected Dalwhinnie, 17 of these have a connection with another zone and 11 have no zone connection points.

1.14 The current level of demand is significantly higher than in the previous year although only 14 of applicants currently live in the Kingussie zone, which includes Dalwhinnie.

### ***Need for Social Rented Housing Identified Through Household Survey***

1.15 No existing or future forming households requiring social rented accommodation in Dalwhinnie were identified in the survey.

1.16 Comments made by survey respondents regarding affordable housing:

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

### ***Housing Need – Stakeholder and Community Consultation Feedback***

1.17 Concerns were raised by the community about:

- The need for affordable housing in their communities

1.18 Prioritisation of issues at the Community Consultation held in September 2009 rated Affordable Housing as a low priority. However, “More residents/families” was designated a high priority.

1.19 Of household survey respondents who were looking to move:

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

### **Investment in Housing**

The Highland Council’s “Highland’s Strategic Housing Investment Plan 2008 published 12 December 2008 states,

“Badenoch & Strathspey:

- Due to housing pressures, affordable housing will be sought, as a high priority, wherever the opportunity arises.
- Aviemore is the highest priority. Smaller communities when affordable housing investment has recently taken place are lower priorities for subsidy in the short term. Dalwhinnie is not a priority.” (page 5)

### **Owner Occupied Housing – Supply and Affordability**

1.20 An analysis of houses sales shows that between 2005 and 2009 sales stand at 1, 3, 3, 1 and 1 houses respectively.

1.21 There are currently two houses for sale, December 2009, a semi-detached two bedroom house at a fixed price of £105,000 and a three bedroom house,

which was formerly two cottages, £185,000. The 2 bedroom property is currently let.

1.22 A similar two bedroom house was sold in 2005 and 2006, for £33,600. This highlights the dramatic rise in house prices in the lower quartile over the last 5 years.

1.23 House prices in Highland have risen dramatically since 2001 and are continuing to rise. In 2007 the median price of an open market house in Highland was £151,000, more than 2.5 times the £59,000 a home cost in 2001. House prices and price increases in Badenoch and Strathspey are above the Highland average, with a median 2007 house price of £165,000, representing an increase of £47,000 since 2004.

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

- 1 sold for £101-150,000
- 2 sold for £151-200,000
- 2 sold for over £200,000

1.25 House building plots seldom come on the market the last one being in 2005.

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

### **Demand for Owner Occupation – Household Survey**

1.27 No respondent stated a requirement for owner occupied housing in Dalwhinnie.

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

### **Private Rented Sector and Estate Owned Housing**

1.29 Significantly higher proportions of households were living in private rented accommodation and tied housing in Dalwhinnie in 2001, 20.9% compared to the rest of Highland, 8.5%, and Scotland as a whole, 6.7%.

1.30 In the survey 28% of the respondents live in tied houses corresponding with the number who came to live in Dalwhinnie to work. The distillery and local estates provide a significant number of properties in the community.

1.31 With 43 households in the community there are a high number of potentially insecure tenancies.



## Housing and Support Services for People with Particular Needs

### Demand for Housing for Particular Needs

1.32 No respondent stated a requirement for housing for particular needs in Dalwhinnie.

## Household Survey Findings

### Dalwhinnie

#### Survey return, tenure, size and condition of accommodation.

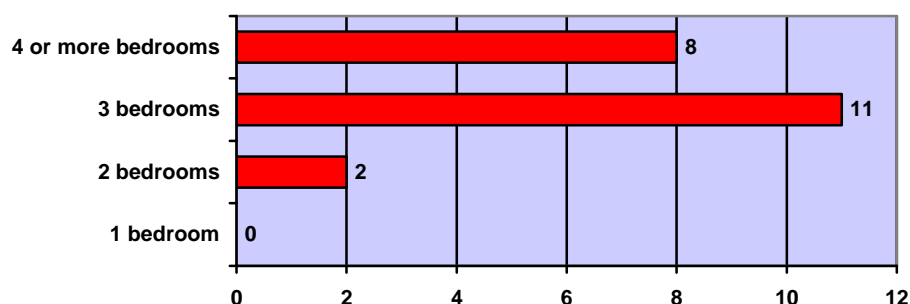
A total of 46 surveys were sent out and 22 returned giving a survey response rate of 48%. (One survey was returned from a second/holiday home owners).

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

Tenure	Survey respondents		2001 Census	
Owner occupied	14	66%	19	44.2%
Highland Council	0	0%	3	7%
Housing Association	0	0%	0	0%
Private Rent	1	3%	9	20.9%
Tied House* Living rent free*	6	28%	12	27.9%
Second Home	1	3%	5	8.6%

Given the under-representation of council tenants and private rented tenants, it is considered that survey findings are not representative of all households, with the result that housing need may be understated.

In terms of house size, 19, (90%) of respondents lived in houses with at least 3 bedrooms. Only 2, (10%) of respondents lived in two bedroom accommodation.



More than 80% of respondents said their home was in good condition, with just 20% saying their home was in reasonable condition. No respondent rated their home as poor or very poor.

Despite this 3 reported that their roof was in poor condition, 2 reported poor insulation, 1 reported dampness and condensation, and 1 reported rotten windows /doors (13%, 9% and 5% of respondents respectively).

### Particular Needs

1 owner occupier respondent said they had difficulties living in their home because of age disability or illness. Asked what would help them to live there they stated they would need:

- house improvements
- home care services

None of the respondents who had difficulties living in their home said they needed to move.

### Existing households needing/wanting to move

6 respondents (29%) said they wanted or needed to move home:

- 1 as soon as possible
- 1 within the next 2 years
- 4 within the next 5 years

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

Reason	No
Need a larger home	0
Need a smaller home	2
Home too expensive	1
To be nearer local services	3
To be nearer family	0
To set up home with partner	0
To buy own home	0
Condition of home	0
Private tenancy ending	0
Living in Tied House	1
Health/Disability Reasons	2

Of the 6 respondents wanting to move:

- 4 wanted to move closer to Kingussie, Newtonmore and Laggan
- 1 wanted to move outside of the Badenoch & Strathspey area.
- 1 was undecided.



Of the respondents wanting to move within Kingussie, Newtonmore and Laggan:

- 4 were owner occupiers
- 2 were in tied accommodation

The household sizes of the 6 households wanting to move were:

One adult household 2  
 2 Adult household 2  
 Two adult household with child over 16 and child under 16 1  
 One did not provide details.

House size requirements were stated as:

House Size	No. of respondents
2 beds	4
3 beds	2
Total	6

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

Housing option	1st Preference	2 <sup>nd</sup> preference	3 <sup>rd</sup> preference
Rent from council or housing association	1		
Rent from private landlord		1	
Homestake			
RHOG	2		
Affordable starter home from private developer		1	1
Self Build	1		1
Open market housing	1	2	

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

Afford to pay	No.
Less than £75,000	1
£75,000 – 100,000	2
£100,000 – 150,000	1
More than £150,000	1
Total	5

From the above the following assumptions have been made:

- 1 respondent could afford to pay more than £150,000, as a single adult household they should be able to buy open market housing.
- 1 respondent could afford to pay £100,000 - £150,000, as a single adult household they should be able to buy open market housing.
- 2 respondents could afford to pay £75,000 - £100,000 – all would require LCHO.

- 1 respondent could afford to pay less than £75,000 –they had stated a requirement social rented housing out with Dalwhinnie. They have not applied to the HHR.

### **Newly forming households**

#### **Other Household Members Requiring Housing**

- Only three households contained members looking for their own accommodation. Two will require housing within the next 5 years and one within the next 2 years.
- All three wish to live elsewhere, namely, Newtonmore, Kingussie or elsewhere in Badenoch.
- Two would seek social rented housing as their first preference while the other indicated a preference for a shared equity property.

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

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

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

- Two out of twenty respondents have experienced family members having to leave the area because of the lack of affordable housing.
- Reasons given were the loss of tied housing due to retirement and lack of affordable housing in the area.

#### **Families or friends wishing to move to the area**

- One respondent reported that they have a family member who wishes to move to Dalwhinnie.

#### **Informal Care provision within the Community**

- One respondent provides care for their spouse which allows them to remain in their home without that support.

- Three respondents provide care and practical support to members of their community.

### Community Activity

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

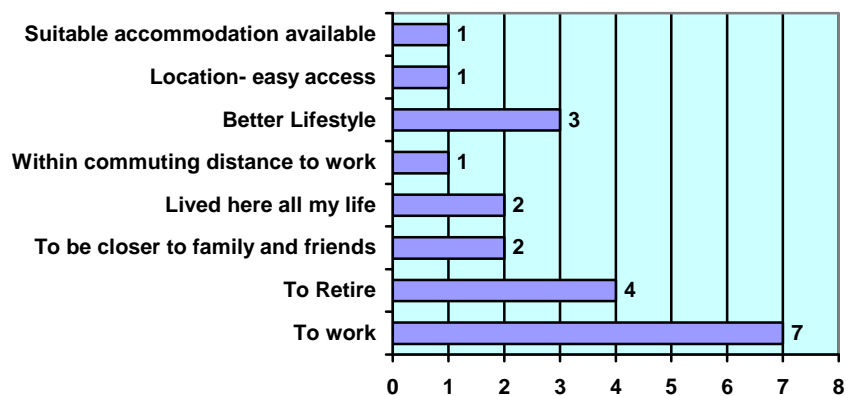
- 7 (33%) respondents answered that they are involved as organisers or volunteers in your community.

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

- 10 respondents out of 22 (45%) answered that they do participate in activities and events in their community.

### Reasons for coming to Dalwhinnie

A number of different reasons were given for people coming to live in Dalwhinnie, the main one being to work, followed by those who moved to the area to retire. Only two of the respondents have lived there all their lives.



### Reasons for choosing Dalwhinnie

People were asked to number the reasons for choosing to live in Dalwhinnie over other places nearby in order of importance of 1 to 6, where 1 was of greatest importance. 16 respondents answered this question.

Suitable Accommodation:	14 respondents rated this at 2 or above.
Attractive Historic Village:	2           “       “       “       “
Scenery and Natural Environment:	9           “       “       “       “
Services and Amenities:	1           “       “       “
Social and Leisure activities:	0           “       “       “       “

Safe/secure place for children: 2 “ “ “ “

## Shopping in Dalwhinnie

- 18 respondents do some of their shopping in Dalwhinnie. Some of their comments are listed below.

Paper, milk, stamps, petrol, eggs.

- Most of our diesel, newspapers, milk, all stamps, postal services, lots of yummy food from the shop AND LOTS OF WHISKY
  - Newspaper, milk, cat and dog food. Things I have run out of - loo roll, washing up liquid etc.
  - Milk and other items so I don't need to travel
- 35% of respondents felt there is a need for more shops as opposed to 65% who do not.
    - A co-op would be good
    - Not feasible with small population
    - One well stocked shop
    - Only if required to provide household goods
    - Especially in the winter
    - We need all the help we can get
  - 10 (48%) of respondents walked to the shops, for those who did not walk, 11 (52%) the reasons given were:
    - Distance 6
    - Other (not specified) 3
    - Health 2

## Work

- 8 respondents work in Dalwhinnie
- Distance travelled to work
  - 8 travel less than 5 miles to work
  - 2 travel between 6 and 20 miles
  - 4 travel between 21 and 50 miles
  - 4 travel more than 51 miles
- Method of travel
  - 11 respondents use their own car
  - 4 walk
  - 1 work car
  - 1 train and own car

## Business Units

- If there was space available, would you consider setting up a business in Dalwhinnie?
  - 7 respondents said yes they would consider setting up a business

- 11 respondents said they did not believe there was enough space available to attract new businesses

### **Cross Community Co-operation**

- **94% of respondents thought there should be more co-operation between the communities of Badenoch & Strathspey**

### **Conclusions**

- There is limited demand for new affordable housing from the resident population.
- The respondents who wish to move, all wish to move out with Dalwhinnie.
- The resident population express a desire to “grow” their community by attracting young families to the area.
- The number of social rented properties has been severely cut by the “Right to Buy” legislation from eight to two since its introduction.
- The lack of social housing is restricting the retention or movement of people on lower incomes into the community.
- There may be potential demand for housing from family members from out with the area seeking to live closer to their relatives.
- There are a number of owner occupiers who may benefit from information on Housing Grants towards essential repairs on their properties.
- A high proportion of the resident population lives in private or tied accommodation which does not provide security of tenure.
- Open market property is limited and average sales are less than 2 per year.
- Dalwhinnie is not a priority in The Highland’s Strategic Housing Investment Plan.
- The Community has classed affordable housing as a low priority.

### **Action Plan**

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

- Poor insulation
- Poor Heating
- House repairs
- Adaptations

### **Organisations to be invited:**

Energy Savings Trust - Home insulation and energy efficiency advice

Highland Council - Grants for improvements and repairs