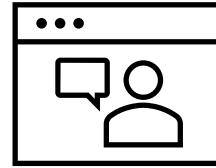


An aerial photograph of Moray, Scotland, showing a coastal town with colorful houses (blue, red, white) and a large stone viaduct in the background. The sea is visible to the right, and the sky is filled with dramatic, colorful clouds from a sunset or sunrise.

Moray Housing Need and Demand Assessment

Primary Research
Results summary

Overview



Stage 3: Primary Research

- Hybrid research methodology
- 405 interview led telephone surveys
- Statistically robust sample c. +/- 4.85%
- Augmented by an online survey

- Overall, 911 **Moray** interviews achieved: 405 interview led telephone surveys + 506 online survey interviews
- Statistically robust sample +/-3.2%
- Weighted by tenure and age

Response profile

Good representation has been achieved across Moray but under representation in terms of owner occupiers and social rented whilst over represented in the private rented sector. There is also a slight under representation by age for younger age groups and over representation for 65-74 age group. Data has therefore been weighted by these groups to ensure overall results reported are representative of the Moray population profile.

Reference Area	Moray	Survey
Owned Mortgage/Loan	23.3%	19.0%
Owned Outright	39.6%	39.7%
Private Rented	16.7%	23.5%
Social Rented	20.4%	17.8%
Total	100.0%	100.0%

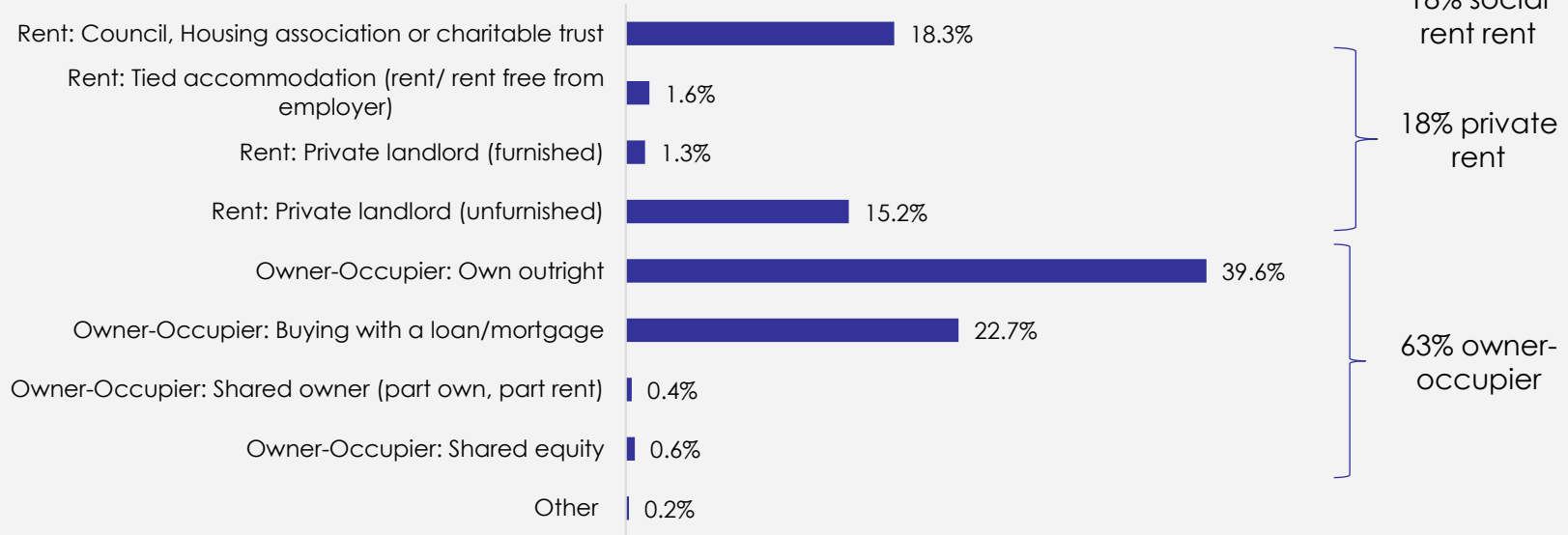
(Source: 2019 Housing statistics stock by tenure, <http://statistics.gov.scot/data/household-tenure-sscq>)

Age of household reference person 2018	Moray	Survey
16-24	3.0%	2.1%
25-34	12.1%	9.1%
35-44	13.8%	12.4%
45-54	20.2%	18.4%
55-64	19.1%	19.4%
65-74	14.5%	20.9%
75-84	12.6%	13.5%
85+	4.7%	4.2%
Total	100.0%	100.0%

(Source: NRS household population projections 2018 based, projected for 2022)

63% own their own property, 18% social rent and 18% private rented

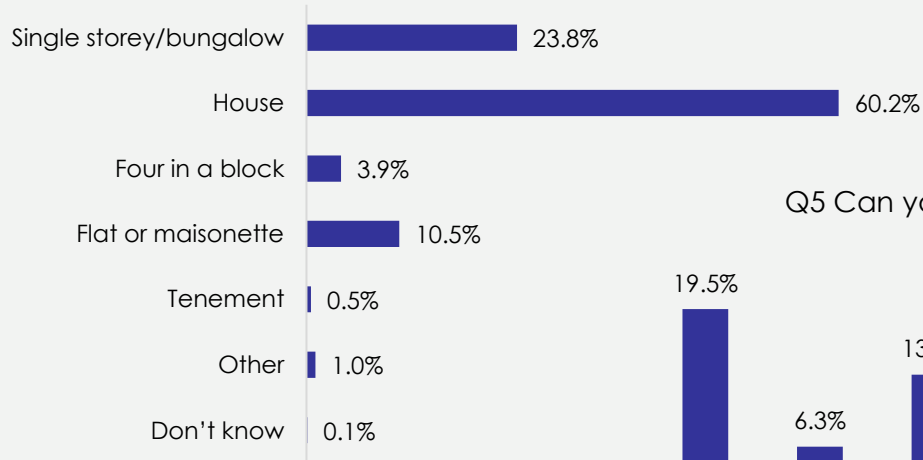
Q3 Do you own or rent this home, or is there some other arrangement?



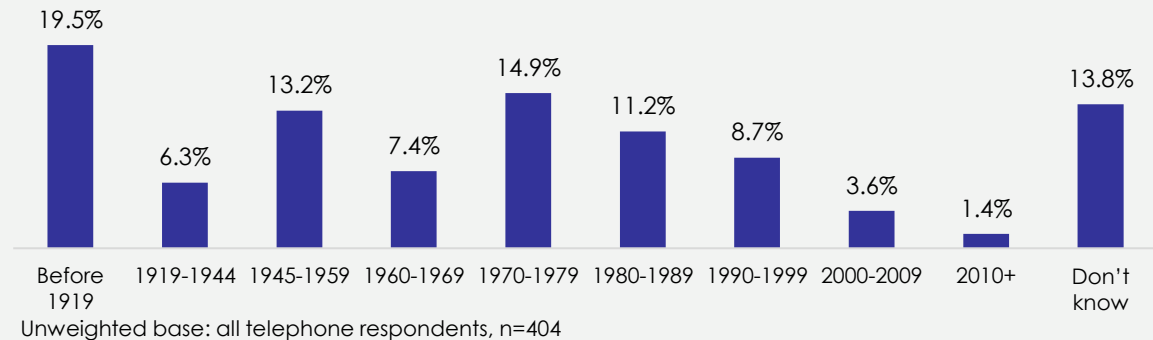
Unweighted base: All respondents, n=910

The vast majority of respondents lived in a house (60%) and 46% were built pre 1970

Q6 What type of housing is this property?



Q5 Can you tell me approximately when your home was built?



Unweighted base: all respondents, n=909

Unweighted base: all telephone respondents, n=404

Suitability of the property

70% have about the right number of bedrooms.

9% have too few rooms (14% in RSL/ council rented, 17% private rent)

(Base: all respondents, n=908)

Condition issues:

- 32% repairs or improvements
- 8% have significant dampness
- 59% None (37% in private rented)

(Base: all respondents, n=897)

12% said they or a household member have problems using the stairs in their home.

11% said that the health of a household member is suffering because their home is the wrong size/ type

(Base: all respondents, n=910)

67% said that 'no' someone using a wheelchair could not visit their home without difficulty.

(Base: all respondents, n=910)

Just under half (49%) said their location of their property would not be very suitable or at all suitable for someone using a wheelchair or who has mobility issues.

(Base: all respondents, n=910)

22% of those with someone with a disability in their household said their housing does not meet their needs well

(Base: all respondents with a household member with a disability, n=390)

Affordability of the home is most likely to be an issue for private rented tenants



61% said utility bills not being affordable was either a bit of a problem or a serious problem
(Base: all respondents, n=899)



81% of PRS tenants, 65% Council/ housing association tenants, 54% owner occupiers



21% said rent or mortgage costs were either a bit of a problem or a serious problem (Base: all respondents, n=899)



47% of PRS tenants, 34% Council/ housing association tenants, 11% owner occupiers

Those living in a household with a long term health condition or disability were most likely to find it difficult maintain their home.



22% said difficulty maintaining their home or carrying out repairs was either a bit of a problem or a serious problem

(Base: all respondents, n=893)



34% for those with a long-term health condition/ disability



18% said difficulty managing their home including cleaning, gardening etc was either a bit of a problem or a serious problem

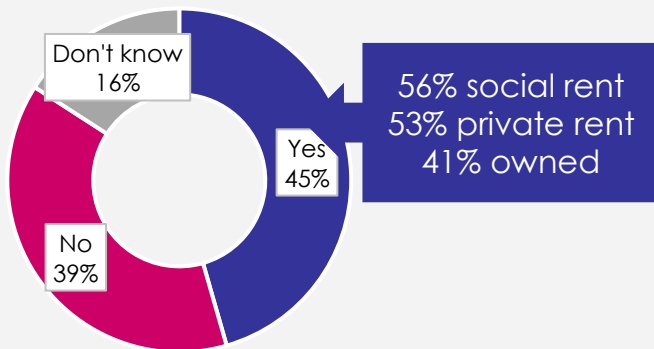
(Base: all respondents, n=879)



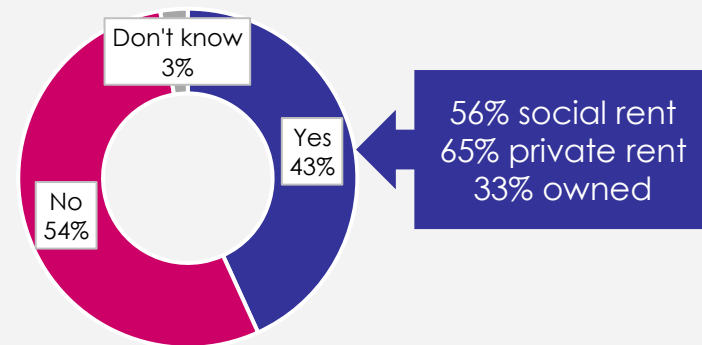
29% for those with a long-term health condition/ disability

Respondents are spending more than 10% of their income on heating their homes and are choosing not to put their heating on because they can't afford to

Q12 Do you spend more than 10% of your income on heating your home?



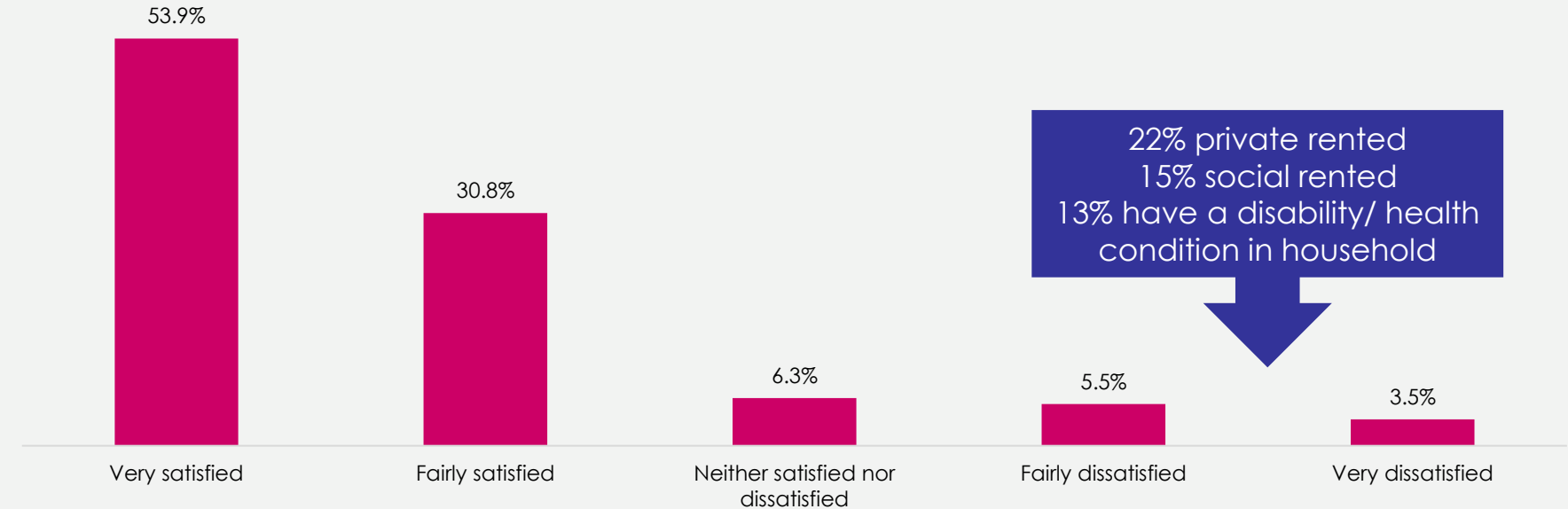
Q13 In the last 12 months, have you ever wanted to put your heating on but chosen not to because you could not afford to?



Unweighted base: all respondents, n=908

85% are very or fairly satisfied with their home (9% dissatisfied)

Q10 On the whole, how satisfied or dissatisfied are you with your home?



Unweighted base: all respondents, n=909

Recent moving behaviour

25% have moved within the last 5 years.

(62% of PRS Tenants compared to 16% of owners)

(Base: all respondents, n=910)

Main reasons for moving:

- To be close to employment or education (14%)
- No choice/ only place housing available (13%)
- To be close to family/ friends (9%)

(Base: moved in last 5 years, n=227)

Main reasons varied by tenure:

- **Social rented:** No choice (37%)
- **Private rented:** to be close to employment or education (22%)
- **Owners:** permanent accommodation (11%); good value (10%); close to family (8%); good quality outdoor space (8%)

17% said a separate household or households were likely to form in the next 7 years

Tenure preferences:

- 39% buy with a mortgage
- 26% buy a property outright
- 12% rent from housing association or local authority

Likely tenure

- 34% buy with a mortgage
- 26% buy a property outright
- 20% rent from housing association or local authority

Preferred area

- 31% don't know
- 26% Elgin area
- 8% Buckie area
- 8% elsewhere in Scotland

Reason for moving to area:

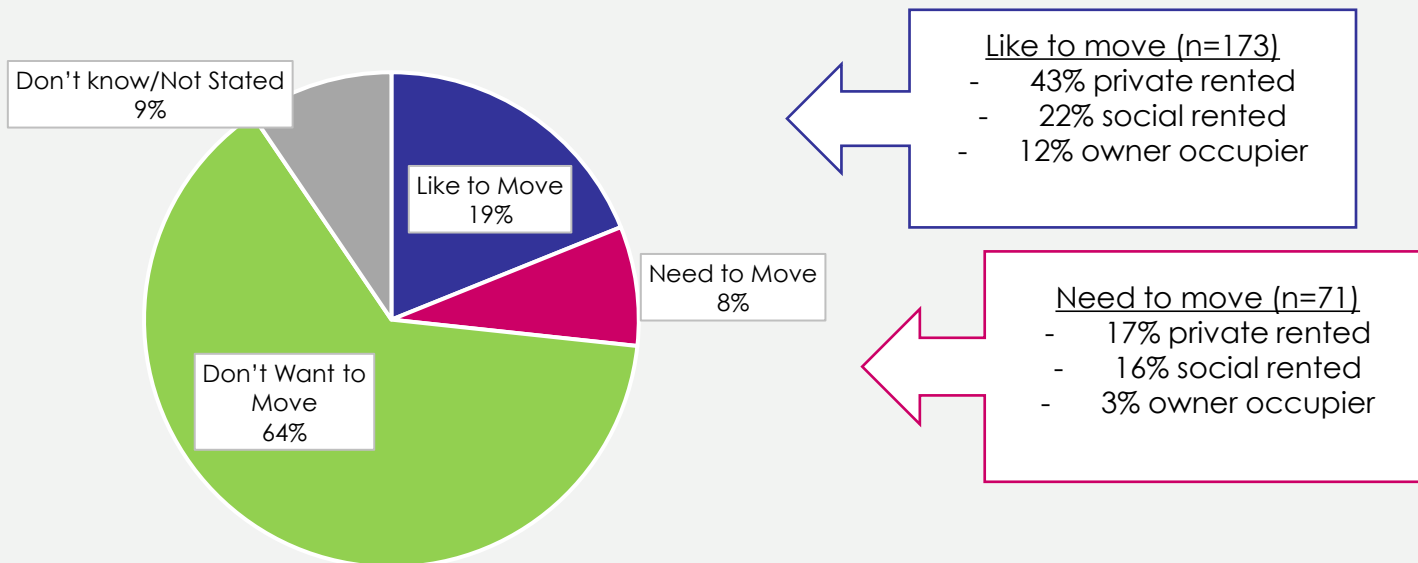
- 24% move to a better area
- 17% know the area well
- 15% employment reasons/ to be closer to family
- 10% only housing that is affordable

Barriers to moving

- 59% financial constraints
- 58% lack of housing availability in area of choice
- 15% nothing would prevent moving

8% need to move and 19% would like to move in next 2 years

Q25 Would you currently like to or do you need to move out of this property into somewhere else in the next 2 years?



Unweighted base: all respondents, n=909

The top 3 main reasons to move are the same for those who would like to move or need to move

Like to move (n=173)

16% larger property

11% improved/ different type of property

10% want own home – moving out of existing household

Need to move (n=71)

10% would like a bigger home

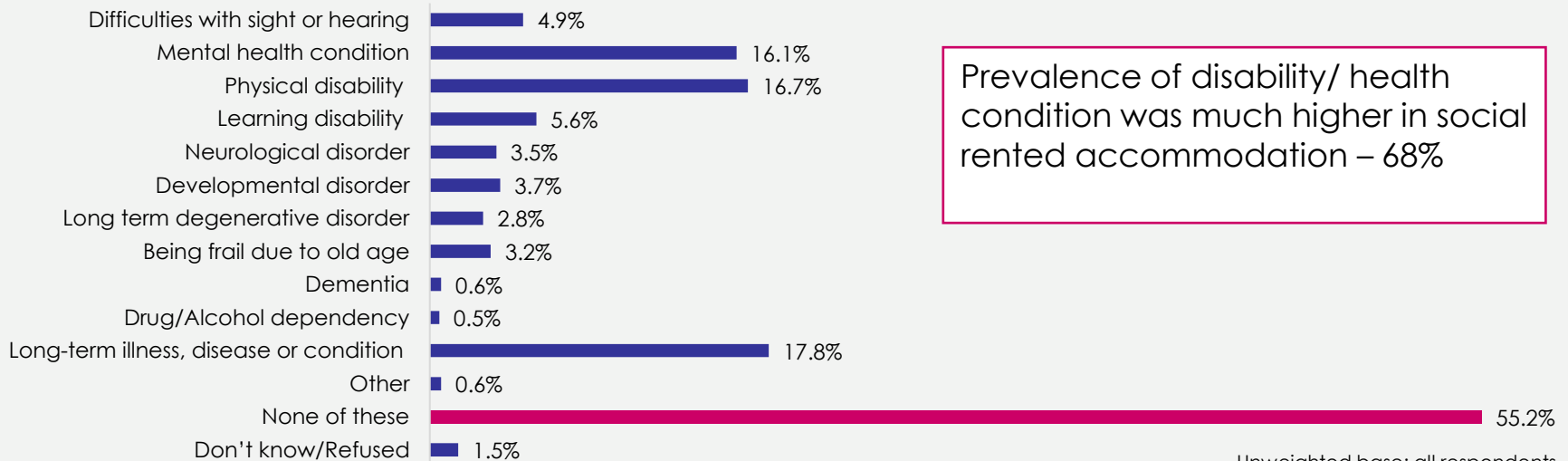
10% being evicted by landlord

10% overcrowded

Unweighted base: Would like or need to move

Just under half of respondents (45%) have someone in the household with a long term health condition or disability

Q29 Is there anyone in the household who has any of the following long term health conditions or disability?

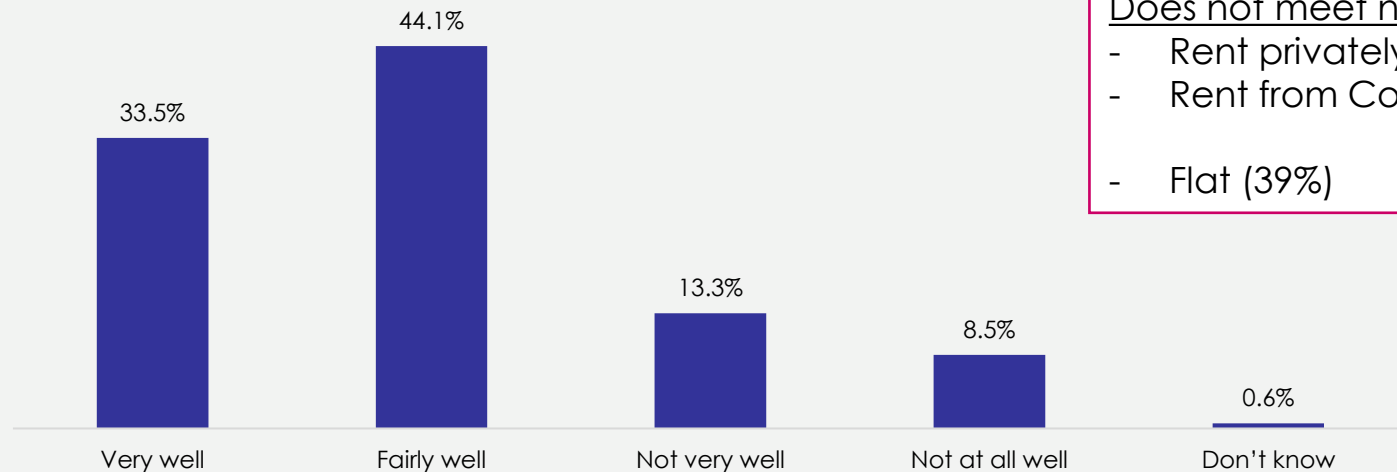


Prevalence of disability/ health condition was much higher in social rented accommodation – 68%

Unweighted base: all respondents, n=909

78% believe their home meets needs well whereas 22% believe it does not

Q30 How well do you think that your current housing meets their health and disability needs?



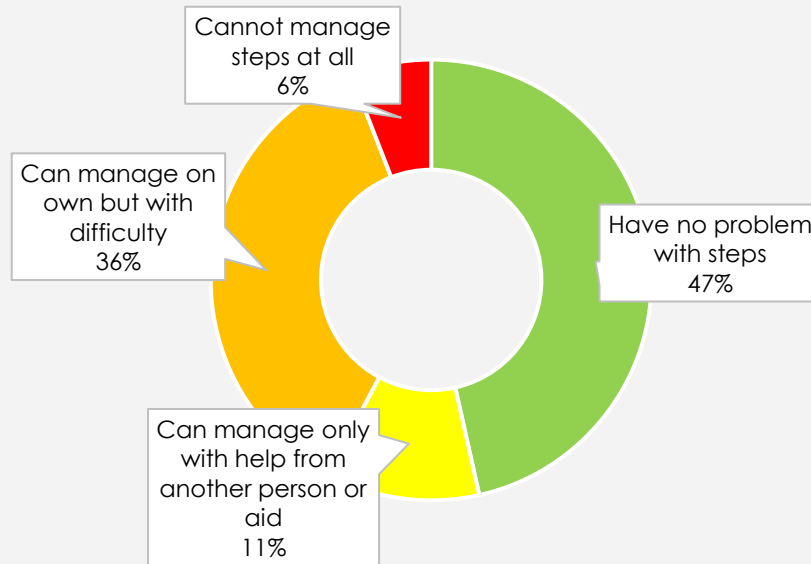
Does not meet needs

- Rent privately (38%)
- Rent from Council/ HA (33%)
- Flat (39%)

Unweighted base: have someone with a health condition or disability in household, n=390

Just over half of households struggle with steps to at least some extent (53%)

Q34 How does your household manage steps?



10% of respondents said they have an UNMET NEED for accommodation without stairs/ level access

2% have an UNMET NEED for accommodation suitable for a wheelchair

Unweighted base: telephone survey, have someone with a health condition or disability in household, n=131

The majority do not receive or need special forms of support.

Receive

24% Regular contact with social services, health or other caring organisations

2% Daily support (less than 24-hour support) from social services, health or other caring organisation

0.8% 24-hour support from social/ health services or shared housing with support

Need but don't receive

1% regular contact with social/ health services

1% Daily support (less than 24-hour support) from social services, health or other caring organisation

Unweighted base: telephone survey, have someone with a health condition or disability in household, n=131

32% have adaptations and 35% need but don't have adaptations

Have

22% handrails

16% level access shower

4% stair lift

Need

15% level access shower

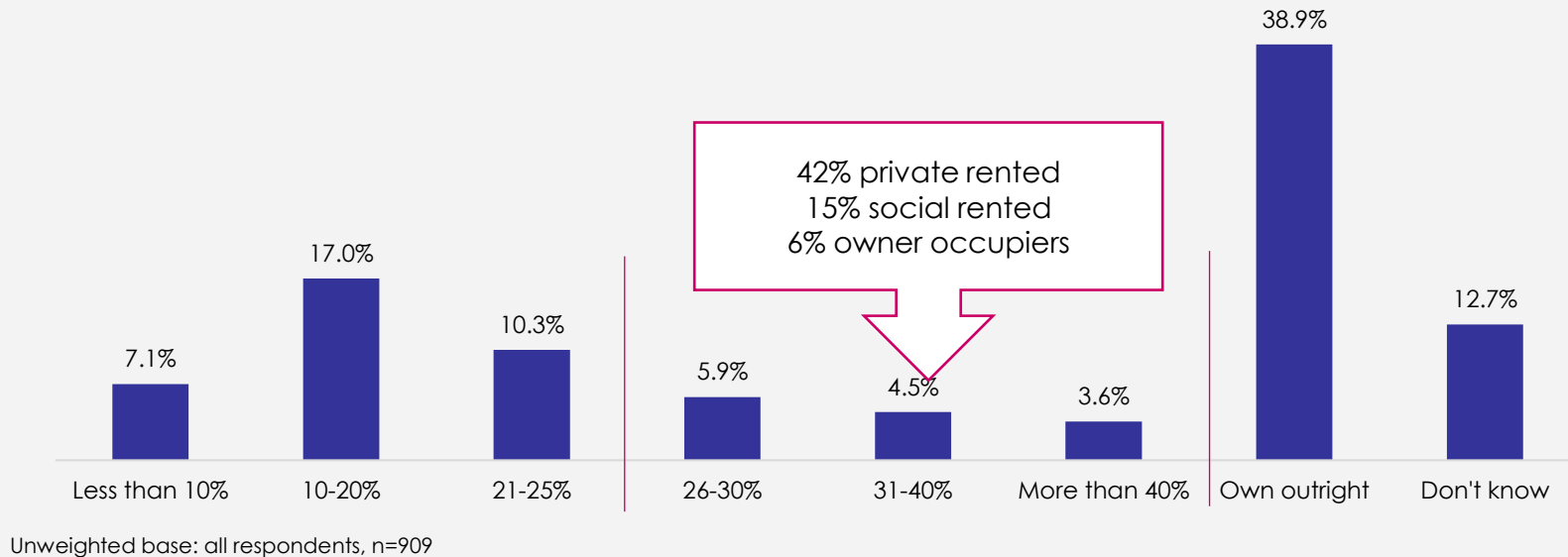
14% handrails

6% ramps

Unweighted base: have someone with a health condition or disability in household, n=385

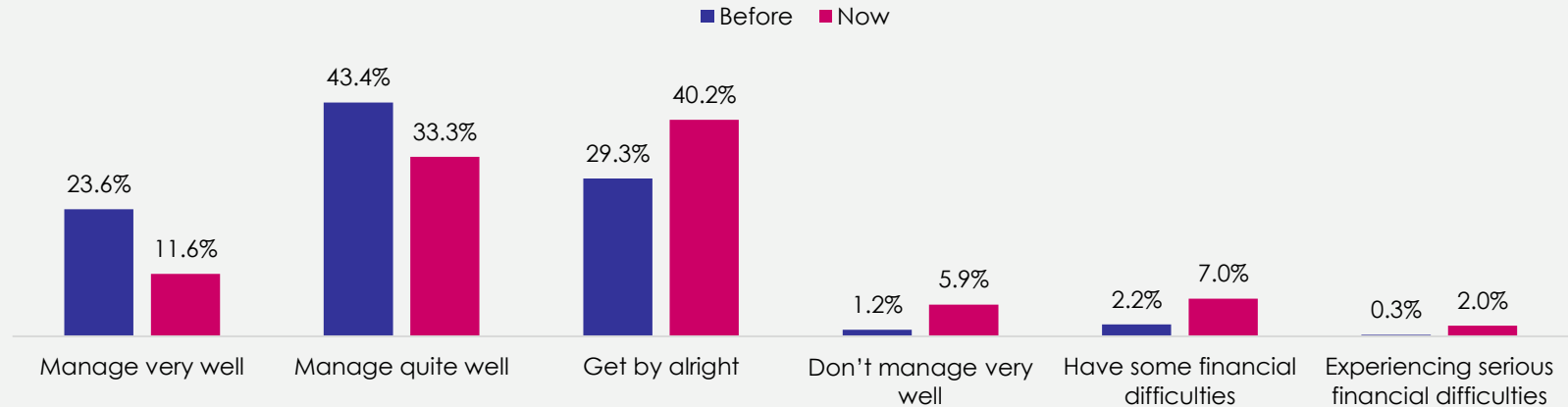
14% spend more than 25% of their income on mortgage or rent

Q47 Could you please estimate what proportion of your income is required to meet your mortgage or rent?



Households are now managing less well than before the Coronavirus lockdown – 67% managing well before, 45% managing well now

Q49 Which of the following best describes how you and your household were managing financially before Coronavirus lockdown? Now?



Unweighted base: all respondents, n=909