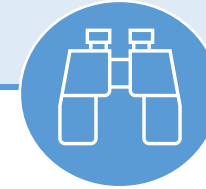


Moray Housing Market Partnership

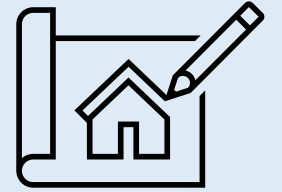


Insight briefing:

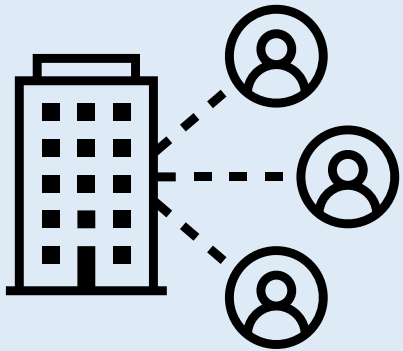
- Occupation profile
- Tenure profile
- Dwelling profile
- Property condition profile
- Stock pressures
- Future supply
- In-situ solutions

Housing Need & Demand Assessment

Core Output 4: Housing Stock Profile & Pressures



Housing Need & Demand Assessment Overview



Housing Need & Demand Assessments are designed to give broad, long-run estimates of what future housing need might be, rather than precision estimates.

They provide an evidence-base to inform housing policy decisions in Local Housing Strategy (LHS) and land allocation decisions in Development Plans.

The previous Housing Need & Demand Assessment for the Moray area was produced in 2017.

An HNDA estimates the future number of additional housing units to meet existing and future housing need and demand in a housing market area

It also captures contextual information on the operation of the housing system to assist partners to develop policies on new housing supply, the management of existing stock and the provision of housing related services.

This contextual information includes an analysis of demographic, affordability and wider economic trends which are key drivers of local housing markets.

This analysis helps partners to understand local housing market dynamics and make evidence-based choices on meeting housing need and demand



Core Output 4: Housing Stock Profile and Pressures

What's our starting position? This briefing will explore...

Occupation & Tenure Profile



What is the profile of housing stock in Moray by housing tenure?

What is the occupancy rate – how effective is the housing stock in meeting need?

Dwelling Profile



What is the profile of housing stock in Moray by dwelling size and type?

Is there a good match between dwelling profile and homes?

Property Condition



Is the housing stock across Moray in good condition?

Could repairs and maintenance address housing unsuitability for households in Moray?

Stock Pressures



What is the demand profile for social housing in Moray?

Where does demand outstrip supply and where is housing pressure most evident?

New housing supply



What plans are already in place to increase the supply of housing across Moray areas?

In Situ Solutions



What is the role does the provision of aids and adaptation play in meeting unmet housing need in Moray?



Occupancy & Tenure Profile

There are 2,512 units of ineffective housing stock across the Moray area



5%

Ineffective stock across Moray



1%

Second Homes (768 dwellings)

4%

Empty homes (1,744 dwellings)

2%

are long term empty homes (824 dwellings)

(NRS Estimates Households & Dwellings, 2021)



46,166 residential dwellings available across Moray
95% occupancy rate across Moray

Most households in Moray live in private sector housing (78%), with owner occupation the dominant tenure (63%) (Moray 2022 HNDA Survey)



63%

Owner occupation

Buckie: 79%
Cairngorms: 77%
Elgin: 61%
Forres: 56%
Speyside: 54%
Keith: 63%



18%

Private rented sector

Buckie: 6%
Cairngorms: 24%
Elgin: 18%
Forres: 30%
Speyside: 30%
Keith: 13%



18%

Social housing sector

Buckie: 13%
Cairngorms: 0%
Elgin: 21%
Forres: 13%
Speyside: 15%
Keith: 22%



Dwelling Profile



72%

of dwellings in Moray were built after 1945, with 28% built pre 1945. This compares to Scotland with 30% of dwellings built pre 1945



87%

of dwellings in Moray are houses or bungalows with just 13% flats. The % of flatted accommodation in Moray is significantly lower than Scotland (36%)



45%

of dwellings in Moray have up to 2 bedrooms, with the majority (55%) providing 3+ bedrooms. This size profile is reasonably similar to Scotland where 50% of dwellings have 3+ bedrooms



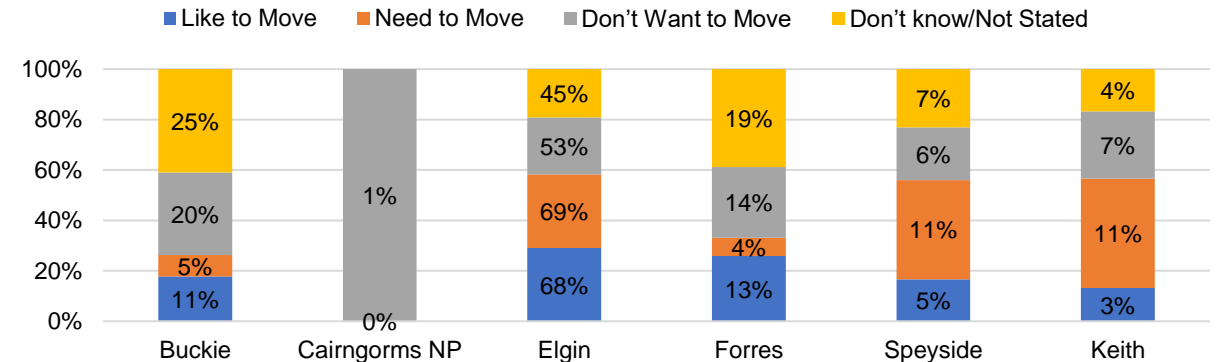
0.42

is the average number of homes per hectare across the Moray area less dense than in Scotland at 0.68

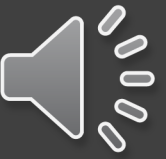
According to the 2022 Moray HNDA survey, 19% of households said they would like to move home with 8% saying they NEED to move home



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



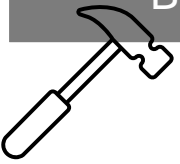
There are 21 registered HMOs in Moray (Houses of Multiple Occupation) which accounts for 0.05% of all dwellings. This is significantly lower than Scotland where HMO's account for 0.5% of all dwellings



Property Condition Profile

Scottish House Condition Survey Outcomes (2017-19)

On average, 5% of homes in Moray are estimated to be below the tolerable standard (BTS) which is higher than the proportion of BTS dwellings in Scotland (2%).



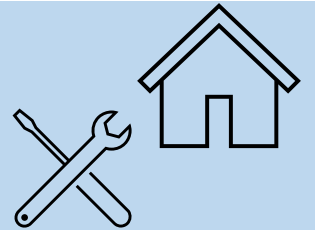
On average, 25% of homes in Moray shows some evidence of urgent disrepair, which is lower than the Scottish profile (28%).

On average, 67% of homes in Moray show some element of disrepair which is lower than levels of disrepair across Scotland (71%).

The 2022 Moray Housing Need & Demand Household survey reveals

41% of households in Moray believe that their home has a property condition issue

This ranges from 48% of households in Speyside to 35% in Buckie



Of this group, 32% noted significant issues with dampness (12%) or condensation (20%)

4% noted that major structural repairs were required to the property

32%

of households in Moray are living in fuel poverty notably higher than Scotland (24%)
SCHS 2017-19

90%

of all homes in the Moray social housing sector met the Scottish Housing Quality Standard (SHQS) (2021/22)

75%

of all homes in the Moray social housing sector met the Energy Efficiency Standard for Social Housing (EESH) (2021/22)



Stock Pressures

Overcrowding & sharing amenities

Published data sources suggest that:

1% of households are both concealed and overcrowded (CHMA)

2% of households are overcrowded (SHCS 2017-19)

The Moray HNDA survey suggests much higher % of households sharing amenities or overcrowded but those both overcrowded and sharing amenities validates to CHMA data

9% of households share amenities with another household

9% of households have fewer bedrooms than they need

1% of households are overcrowded & concealed

9,141

Units of affordable housing across the Moray area

699

Units become available for letting (including new lets)

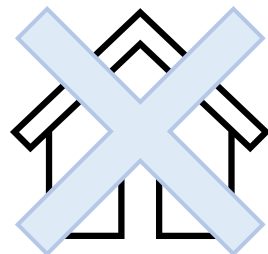
Lets exc new build = 604

2,737

Households are currently registered on housing waiting lists

Ratios of waiting list applicants to available homes shows major pressures in Moray (4 applicants for every let)

Ratio - Moray Council Turnover and All WL Applicants Pressure by LA, Size							
No of Bedrooms	Buckie	Cairngorms NP	Elgin	Forres	Keith	Speyside	Total
1	● 4.9	● 14.2	● 6.1	● 6.1	● 4.5	● 4.5	● 5.7
2	● 1.4	● 1.2	● 3.0	● 3.3	● 3.9	● 1.2	● 2.6
3	● 1.9	● 2.8	● 3.3	● 4.0	● 2.1	● 4.1	● 3.0
4	● 3.6	● 0.0	● 6.2	● 5.1	● 12.3	● 46.3	● 5.9
5	● 6.1	● 0.0	● 28.4	● 13.2	● 5.0	● 4.0	● 15.2
Total	● 2.7	● 4.1	● 4.3	● 4.5	● 3.7	● 3.2	● 3.9



Up to 50% of households applying for social housing are assessed having no need under the housing allocations legislation. Of those with points:



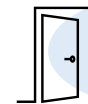
25%

have medical needs



16%

are overcrowded



4%

are homeless

There are roughly 4 applicants in Moray for every social tenancy that becomes available.



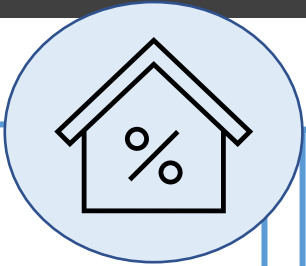
There are clear pressures for 1 bedroom and 4+bedroom homes across most housing market areas.

Ratios of waiting list applicants to available homes shows major pressures in the Elgin and Forres HMA



Future Housing Supply

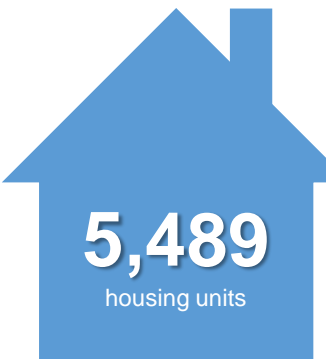
Effective housing land supply



Local Development Plans are the blueprint for spatial planning across Moray, promoting areas for housing development and providing guidance to residents, developers and investors.

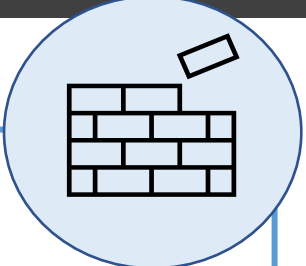
A local Development Plan must ensure that an effective 5 year supply of housing land is available at all times.

Current effective 5-year land supply capacity across Moray is

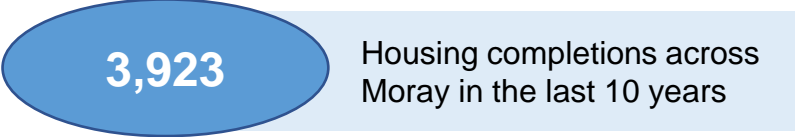


- 13% in Elgin (2,725 units)
- 27% in Forrest (1,462 units)
- 15% in Buckie (810 units)
- Total established site capacity in Moray = 12,346 (includes 6,857 on constrained sites)

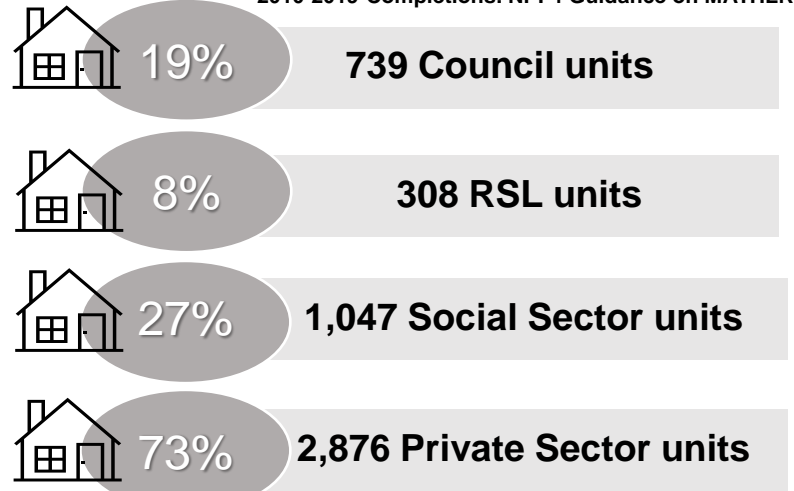
Housing Completions in Moray



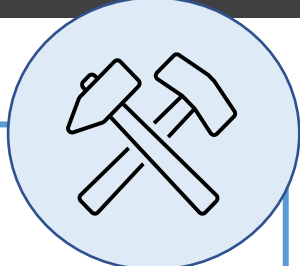
According to published Scottish Government statistics, there have been:



2010-2019 Completions: NPF4 Guidance on MATHLR

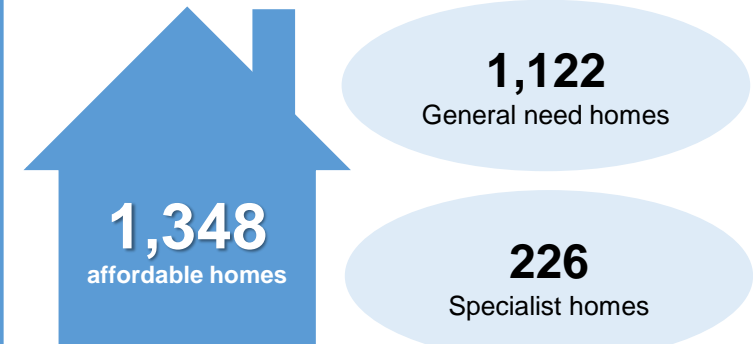


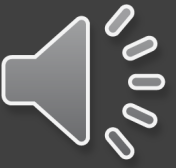
Strategic Housing Investment Plan



The Strategic Housing Investment Plan (SHIP) sets out the investment priorities for affordable housing over a 5 year period in each Moray partner area. Developed in partnership between local authorities and RSLs, it details the housing projects which require funding from the Scottish Government's Affordable Housing Supply Programme and Housing Infrastructure Fund.

The 2023/24-2027/28 SHIP programme for the Moray area will deliver:





In-situ Solutions



Investment in aids and adaptations makes a significant contribution to ensuring that households with health conditions and disabilities can live independently and well in their own homes for as long as possible.

15% of all households across Moray live in adapted homes (Scottish House Condition Survey 2017-19)

46% of all households with health conditions & disabilities in Moray live in adapted homes (Moray 2022 HNDA Household Survey)

The most common property adaptations in Moray area:

38% Handrails

28% Level access showers

7% Ramps and Door widening

14% of households across Moray NEED adaptations to their property (**6,129**) households with a health condition or disability

2022 HNDA Household Survey

£1.02M

invested in property adaptations by social landlords across Moray in 2021/22

This investment includes £400k of landlord funded costs and £600k of grant funding to RSLs

£178k

invested in property adaptations in private sector housing in 2021/22

PSHG expenditure in 2021/22 across Moray delivered 30 property adaptations to households in private sector housing

The most common property adaptations NEEDED are:

15% Level access showers

14% Handrails

7% Stairlifts



Core Output 4: Stock Profile and Pressures

HNDA Core Output : Housing Stock Profile Key Issues

Occupation & Tenure



There are over 40,000 residential dwellings available in Moray to meet housing need. Most homes (95%) are in use and occupied. Of the 5% of homes not in permanent use to meet need, 4% are empty homes with 1% second homes. Most households live in private sector housing (81%), with owner occupation the dominant tenure (63%). 19% of Moray households live in social housing.

Dwelling Profile



On average, there are 0.42 homes per hectare across the Moray area. Approximately 72% of homes in Moray were built after 1945, with 87% are low rise houses and bungalows. Around 55% of homes have 3 bedrooms or more.

According to the 2022 Moray HNDA survey, 19% of households would like to move home, with 8% saying they NEED to move home in the next 2 years

Property Condition



On average, 5% of homes in Moray are estimated to be below the tolerable standard (BTS) which is higher than Scotland (2%). However, 67% of homes in Moray show some element of disrepair which is lower than the national figure. 41% of households in Moray believe that their home requires improving.

1 in 3 households in Moray are living in fuel poverty

Stock Pressures



The Moray HNDA survey suggests 9% of households are sharing amenities with another household, with more than 9% living with fewer bedrooms than they need.

There are roughly 4 applicants in Moray for every social tenancy that becomes available. There are clear pressures for 1-bedroom and 4+bedroom homes across most housing market areas.

New housing supply



There have been 1,257 new housing completions across Moray in the last 5 years .

The current effective 5-year housing land supply for Moray can deliver 5,500 units.

The 2023-28 SHIP programme for the Moray area will deliver 1,348 affordable homes consisting of 1,122 general needs units and 226 specialist provision.

In Situ Solutions



The Moray HNDA survey suggests that 46% of households with health conditions and disabilities across Moray live in adapted homes. However, a further 48% NEED adaptations to their property to improve day to day living. Almost £1.2M per annum is invested in property adaptations across Moray via local authorities, RSLs and private sector housing grant.