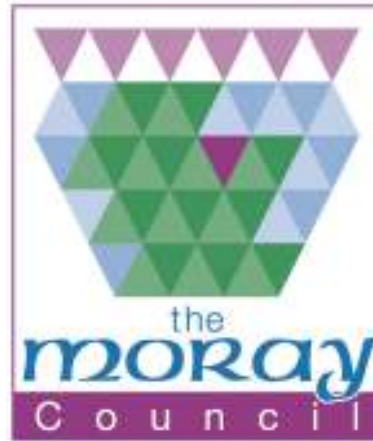




THE MORAY COUNCIL – LOCAL HOUSING STRATEGY

2004-2009

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FOREWORD

This is the first Local Housing Strategy for Moray. It is the result of hard work undertaken by the Council, its partners and the local communities over the past two years.

The strategy provides a framework for developing a shared understanding of the challenges and priorities in Moray. It sets objectives aimed at achieving our vision to ensure that we provide a safe, affordable, warm home for everyone in Moray.

There are particular housing challenges that we face in Moray. These are:

- The present lack of affordable housing through out Moray
- The pressure created by homelessness
- The high levels of fuel poverty
- The high levels of disrepair in the private sector
- The increasingly complex housing needs of a growing elderly population

For this Strategy to deliver, we need to ensure that the existing joint working between the Council and its partners continues. The Council looks forward to achieving the aims and objectives of the plan with the continued support of all partner organisations.

Signature

Vice Chairman of Community Services Committee

INTRODUCTION

This is the first Local Housing Strategy to be published by The Moray Council.

Local Housing Strategies were introduced as part of the Housing (Scotland) Act 2001 to widen the strategic and enabling role for local authorities in relation to housing in their area. The Strategy provides an assessment of housing need and provision in Moray and the major priorities for the next 5 years. The overall aim of the Moray Local Housing Strategy is:

To ensure that good quality, affordable housing is available to meet the needs of people living in or requiring housing in Moray

The Local Housing Strategy (referred to as 'the LHS' for the remainder of the document), is a planning tool and will be used on a day to day basis by various groups of people, for example council officials, Elected Members, housing providers, local residents groups, tenants groups and other statutory/voluntary agencies. However, any individual can make use of the strategy and it is available in the following formats:

- Full version
- Summary version
- Hard copies in libraries and access points
- On-line version – www.moray.org
- CD-ROM
- Braille, Audio, and other languages on request.

If you would like to receive a copy in any of these formats, then please contact:

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WHO WAS INVOLVED?

The Council established a multi-agency Housing Strategy Group in 2000 to drive the process of developing the LHS. The group included representatives from the relevant Council and health services, Registered Social Landlords (RSLs), Communities Scotland, the private sector, enterprise companies and housing developers. Full membership of the group is in Appendix 1.

HOW WAS IT DEVELOPED?

Developing the Strategy

The Moray Council joined the North East Housing and Planning Alliance (NEHPA – details in Appendix 2) pilot process during the summer of 2001. It was agreed that each Council would produce its own LHS but in a similar format to allow cross-comparisons and identification of any cross-boundary issues.

All three authorities adopted the following four broad themes:

- Access to Housing
- Quality of Housing
- Housing and Community Care
- Sustainable Communities and Social Inclusion

The pilot process revealed that there were no major cross boundary issues identified for Moray (i.e. issues that require active involvement from relevant authorities). Further details on cross boundary issues are given in 3.1.

A LHS group was established within NEHPA. This group comprised those who were primarily responsible for developing the strategy in the three authorities. The group met frequently on an informal basis to share information and ideas.

Choosing the objectives and options

During November 2001 and January 2002, sessions were held in Moray for the Housing Strategy Group to identify the issues that the Moray LHS needed to address. The resulting 'Consultative Draft LHS' was developed in March 2002 containing the strategic objectives and options that were chosen to fulfil the aims of the strategy. The process involved prioritising all available options according to pre-agreed criteria (a summary of the process is in Appendix 3).

The draft LHS was submitted to Communities Scotland in April 2002 for assessment as part of the national pilot process. Feedback was received later in 2002.

A NEHPA Cross Boundary Seminar was held in July 2002 to agree on the influences/issues that may affect all three authorities e.g. access to housing for people with disabilities.

A further 'options appraisal' session was held in June 2003 to revise the material in the draft in light of the public consultation and the assessment from Communities Scotland. All three authorities within NEHPA undertook this exercise following a joint training session. Again, the options were prioritised against set criteria (a summary of the process is in Appendix 3).

The draft was subject to further assessment from Communities Scotland and an independent external assessor during the winter of 2003.

Information and Research

A vast amount of research and data sharing has been undertaken as part of the LHS process. These are the main sources of information and are regarded as 'supporting documents' to the LHS. They are available on request from the Council.

- Moray Housing Needs Study – (commissioned by Moray Council and Communities Scotland) Fordham Research
- Housing Needs: Possible Solutions – (commissioned by Moray Council and Communities Scotland) Fordham Research
- Understanding housing experiences of those from ethnic minorities – (commissioned by Moray and Aberdeenshire Councils and Communities Scotland. A separate study was undertaken for Aberdeen City Council) Heriot-Watt University
- House buyers' survey – (undertaken through NEHPA)
- Development of a Homelessness Strategy in Moray 2002 – Williams, Edgar and Naumann
- Information and Advice Strategy – Naumann etc
- The Moray Council Investment Strategy 2003-2008
- The Moray Housing Standard (for Council houses only)

Other relevant pieces of research are:

- Options Appraisal on Future Ownership and Management of the Council's Housing Stock – Ernst and Young
- Private Sector Local House Condition Survey 1998 and Suspected Below Tolerable Standard Dwellings – Adamson and Partners
- The Moray Council House Stock Condition Survey 1998 – Adamson and Partners
- Development of a Common Housing Register - jointly commissioned by Moray and Aberdeenshire Council

Information was shared through the NEHPA housing information partnership (details in Appendix 1).

Consulting with people

Community consultation was carried out from April to October 2002. The following approaches were adopted:

- Copies were distributed to the relevant statutory and voluntary organisations
- Copies of the Consultative Draft LHS, including feedback forms, were circulated to Tenants' Core Group, Community Councils, Access Points and Libraries throughout Moray
- Articles were included in Moray Council's biannual tenants' newsletter "The Tenants Voice"
- Articles were also included in the local press
- An A4 summary was distributed to all households in Moray
- The document was available to view/download from Moray Council's website
- Public meetings were publicised and held across Moray
- Talks were given to tenants and other community groups
- Copies were given to people/organisations on request

The feedback received was limited but the issues raised were important and reflected the local and national policy issues. The most frequent points raised were:

- Disrepair in the private sector and the lack of funds available to offer grants to individuals to repair their homes was mentioned at several meetings
- A shortage of social rented housing in all areas especially larger family housing and housing for single people
- Providing assistance and incentives for people to transfer to housing suitable for their needs to avoid under-occupation

Regular progress reports were made to the Council's Community Services Committee throughout the consultation period and Elected Members were involved in presentations/workshops around the strategy process and the Local Housing Needs Study.

The consultation process is in Appendix 3.

HOW WILL THE STRATEGY BE DELIVERED?

Delivery of the strategy and its subsequent development is underpinned by the following principles:

Partnership Working

The LHS has been developed through close working with the partners as described earlier in the document. The objectives and actions in the LHS draw on the particular strengths of the partners. It is important therefore, that the Council continues to work closely with its partners in fulfilling these objectives.

Best Value

The Council commits itself to provide quality services that are effective, efficient and represent 'value for money'. Housing services are subject to best value reviews. In addition, the Council and RSLs are now subject to inspection by Communities Scotland. The way in which the Council and its partners secures affordable housing will also adopt the principles of best value (challenge, consult, compare and compete), including bulk procurement where appropriate.

These principles have also influenced the development of the LHS; particularly in relation to consultation.

Equal Opportunities

The LHS has a strong commitment to ensuring equality of housing provision through the objectives of:

- Ensuring equality of access to housing
- Maximising the amount of special needs housing provision and the amount of housing support services

There is also a statutory duty under Section 106 of the Housing (Scotland) Act to ensure that housing providers encourage equal opportunities and observe equal opportunity requirements.

The Council is developing an Equalities Strategy that sets out how the Council will promote equality and avoid discrimination. It will achieve this by adoption of aims and good working practices that reflect recognition of its responsibilities:

- As a partner in multi-agency work practice
- With regard to its legislative duties
- As public service providers, purchasers and commissioners
- As employers
- As an influence on public opinion and attitudes

STRUCTURE OF THE LHS

The structure of the LHS is straightforward. It is divided into six sections.

- Section 1 The Planning Framework.
- Section 2 Background Information
- Section 3 Moray's Housing Need. Arranged under the themes of:
 - Access to housing – with action plan
 - Quality of housing – with action plan
 - Housing and Community Care – with action plan
 - Sustainable Communities and Social inclusion – with action plan
- Section 4 Resources
- Section 5 Monitoring and Evaluation Framework
- Section 6 Appendices

SECTION 1 THE PLANNING FRAMEWORK

The LHS reflects the impact in Moray of national, regional and local housing planning and policy influences. Therefore, it is important that the role that these influences play in Moray is explained. This also helps to provide the context in which the strategic objectives have been chosen.

1.1 THE THREE KEY NATIONAL PRIORITIES

Housing is an integral part in the promotion of a vibrant, competitive and equal Scotland. The Scottish Executive's "Working Together for Scotland" programme and its overarching Social Justice Policy emphasises this. The Executive has stated its fundamental housing objectives as:

➤ **Tackling Homelessness**

Following the work of the Homelessness Task Force and the subsequent Homelessness Etc (Scotland) Act 2003, all local authorities have produced a Homelessness Strategy. The LHS provides a strategic overview and solutions to the problems that cause homelessness in Moray e.g. the lack of affordable housing.

LHS themes – Access to Housing and Sustainable Communities and Social Inclusion

➤ **Promoting the comprehensive renewal of social rented housing through community ownership and empowering tenants**

Whole-stock transfer to the community is a priority within the Executive's housing policy. Empowering tenants can also be achieved through the development of tenant participation. All Local Authorities and Registered Social Landlords (RSLs) are required to produce a Tenant Participation Strategy.

LHS themes – Quality of Housing and Sustainable Communities and Social Inclusion

➤ **Reducing the number of households in fuel poverty**

The Scottish Executive produced its Fuel Poverty Statement in 2002 setting out how it intends to eradicate fuel poverty as far as is reasonably practicable by 2016. The main resource for local authorities in identifying and tackling fuel poverty has been the Home Energy Conservation Act (HECA) Strategy. However, all local authorities are now required to produce a Fuel poverty Strategy and the role of the LHS is to provide the initial statement of the scale of fuel poverty in Moray and the likely resources required.

LHS themes – Quality of Housing and Sustainable Communities and Social Inclusion.

1.2 OTHER NATIONAL INFLUENCES

Community Planning

The Local Government (Scotland) Act 2002 has placed a duty on local authorities to lead the community planning process; enabling the community to decide the services that it needs. As with all authorities, Moray is developing its role as the enabler of this process. Community planning is well established in Moray with an active Community Planning Partnership and Steering Group.

Changes to the Financial Regime

From April 2004, local authorities will no longer be constrained by borrowing consent. The introduction of 'Prudential Borrowing' for housing means that the Council will need to consider its level of borrowing in terms of needs and the long term sustainability of the borrowing requirement. The Local Housing Strategy will be the main vehicle through which housing investment needs will be identified.

National Planning Framework

The Scottish Executive sets the national planning framework for development through the publication of Scottish Planning Policy (SPP) guidance. The SPP guidance provides the framework for the development of housing across Scotland. The guidance is taken into account by Land Planning Authorities in their production of Structure and Local Plan and through their decisions on planning applications. SPP3 Planning for Housing highlights the need for good linkages between the LHS and the Development Plan.

Supporting People

This came into effect in April 2003 with the aim of streamlining the funding and administration of all housing support services. The Supporting People Grant funds arrangements previously funded by Transitional Housing Benefit, Special Needs Allowance Packages and Resettlement Grants. The second draft of the Moray Supporting People Strategy was submitted to the Scottish Executive in November 2003. The strategy will be published in 2004.

The Scottish Quality Housing Standard (SHQS)

The Scottish Executive published the new cross-tenure standard in February 2004. The intention is that the SHQS is relevant to the housing stock as a whole. Its application will vary according to tenure but it is clear that the social rented sector must comply with the standard by 2015. All social landlords must produce a service delivery plan by April 2005 at the latest, detailing how they will meet the standard.

Single Regulatory Framework

The Housing (Scotland) Act 2001 introduced powers for all RSLs and local authorities to be regulated and inspected on their housing services, homelessness service provision and factoring arrangements. The Scottish Ministers appointed Communities Scotland as the Regulatory Inspector of housing services in Scotland. The Moray Council is currently not scheduled for inspection until after April 2005.

Joint Future Agenda

This is a national policy designed to assist Local Authorities and the NHS in delivering health and social care services together to enable people to remain in their own homes as independently as possible, for as long as possible. These services are community care services such as occupational therapy (OT). This has an impact for the LHS for those with care and support needs as it will affect the way in which Supporting People services are provided, the management of sheltered housing provision and the provision of aids and adaptations.

1.3 REGIONAL INFLUENCES AND PRIORITIES

NEHPA – Moray, Aberdeenshire and Aberdeen City have been participating as pilots within NEHPA with the specific aim to examine cross boundary issues. Certain issues such as the development of a Common Housing Register and a Disabled Persons Housing Service were identified through the cross-boundary approach.

Moray also shares an administrative boundary with Highland Council. Information was shared between both authorities and no major cross-boundary issues were identified. However, it was recognised that a future upgrade to the A96 may have the potential of creating an overlap between the Moray and Inner Moray Firth housing markets.

Communities Scotland Housing Market Statement – this sets out the main regional housing issues within all three Grampian authorities. It identified the following housing issues for Moray:

- The Moray Council area is a separate housing market area with little evidence of interaction with neighbouring authorities
- The majority of housing activity takes place in the Elgin/Forres area
- Higher levels of extreme fuel poverty than the Grampian average

NHS Grampian Health and Homeless Action Plan – this sets out the strategic priorities for the NHS with regard to mainstream service provision for homeless people in addition to providing information and advice services.

Cairngorms Housing Strategy – Just over 600 households in the southern most tip of Moray are part of the Cairngorms National Park. The Cairngorms Housing Strategy builds on the strategic planning work carried out by the 5 member local authorities and their partner organisations. The objectives within the strategy reflect the core objectives of all participating authorities. Ultimately, the Cairngorms National Park Authority board will be the planning authority – replacing the constituent local authorities. However, the current housing responsibilities will remain with the individual Councils.

1.4 THE LOCAL PLANNING FRAMEWORK

The service-planning framework in Moray is represented in Figure 1. The plans shaded in blue are those that are published as part of the LHS.

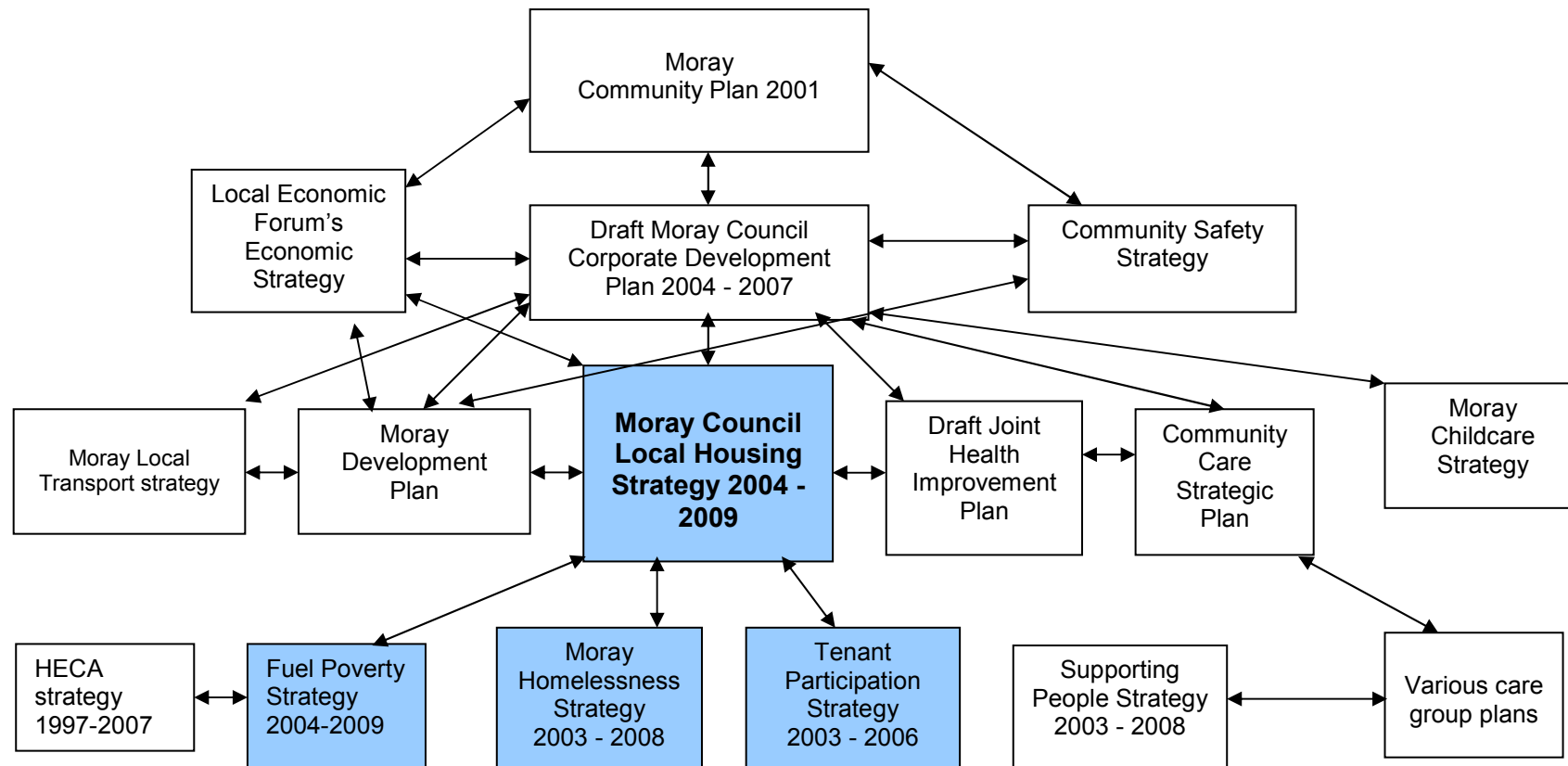


Figure 1.1 Moray's Service Planning Framework

The Moray Community Plan 2001 - The vision is to “increase the quality of life for all sections of the community and to develop the well-being of communities in Moray”. The three themes are community involvement, social inclusion and sustainable development. Under these headings are the strategic themes of:

- Community Involvement
- Providing co-ordinated quality services
- Encouraging safe, healthy, caring communities
- Encouraging economic development
- Responding to sustainable development

The LHS contributes to fulfilling these themes through:

- The Tenant Participation Strategy
- The provision of affordable housing
- Ensuring the provision of housing for those with particular needs and integrating them into the community
- Provision of supported accommodation for young people through the Social Inclusion Partnership (SIP) – Moray Youthstart
- Encouraging the development of sustainable housing
- Identifying ways of tackling anti-social behaviour
- The promotion of sustainable communities

Relevant LHS themes – Access to Housing, Quality of Housing, Housing and Community Care and Sustainable Communities and Social Inclusion.

Draft Moray Council Corporate Development Plan – 2004-2007 - The overall aim is “ to improve the quality of life for all people in the area by working with and for the community and by delivering quality services within the available resources and powers”.

The plan is developed around three key areas: the social programme, the educational programme and the environmental programme. The social programme has a direct relevance for the LHS and contains the following commitments:

- Develop the Council's enabling and strategic role by working in partnership with stakeholders
- Carry forward the Council's commitment to the retention of the housing stock within the framework of the Options Appraisal Report.
- Prepare for the regulation and inspection of housing services by Communities Scotland

Relevant LHS themes – Access to Housing, Quality of Housing, Housing and Community Care and Sustainable Communities and Social Inclusion.

The Moray Development Plan - This is the document that combines both the Structure and Local Plans for Moray. The Development Plan provides the land use planning framework for the development of housing. It secures the provision of land for development across all housing tenures and sets the quality standards in relation to housing and its associated infrastructure.

The aims that are of direct importance to the LHS are:

- To provide house building opportunities across the area
- To set standards for new housing in built-up areas and encouraging 'brownfield' in preference to 'greenfield'
- To promote the provision of affordable and special needs housing

Relevant LHS themes – Access to Housing, Quality of Housing, Housing and Community Care and Sustainable Communities and Social Inclusion.

Moray Council Supporting People Strategy - The overall aim of the Moray Supporting People Strategy is “to ensure that good quality, flexible housing support services are available to people with identified needs living in Moray, improving their quality of life through greater independence and choice”. This will no longer be published as part of the LHS but it still addresses the amount, type and cost of housing support services that will be provided in Moray over the next 5 years.

Relevant LHS themes – Access to Housing, Housing and Community Care and Sustainable Communities.

The Moray Council Homelessness Strategy 2003-2008 - The overall aim of the Homelessness Strategy is “to prevent homelessness and end its incidence in Moray”. The Homelessness Strategy will link with the Health and Homelessness Action Plan prepared by NHS Grampian and the targets defined in the Rough Sleeper Initiative Local Outcome Agreement.

Relevant LHS themes – Access to Housing and Sustainable Communities.

The Moray Tenant Participation Strategy 2003-2006 - The Moray Council produced its Tenant Participation Strategy in April 2003 with the overall aim “to work with tenants to ensure the provision of a quality housing service in Moray” and underpinned by the principles established in the Scottish Executive Strategy for Tenant Participation “Partners in Participation”.

Relevant LHS themes – Sustainable Communities.

HECA Strategy 1997-2007 - The Council has responded to the requirements of the Home Energy Conservation Act 1995 by producing its HECA Strategy in 1998. The strategy sets out how it will improve energy efficiency by 24% across all housing in Moray.

Relevant LHS themes – Quality of Housing and Sustainable Communities and Social Inclusion.

Moray Community Care Strategic Plan 2002-2004 - One of the aims of the Moray Community Care Strategic Plan is 'People to be cared for at home wherever possible' reflecting the continuing move towards people being supported to live in their own homes. This covers housing support services that are delivered under Supporting People or building specialist housing for those with particular care needs.

Relevant LHS themes – Housing and Community Care and Sustainable Communities and Social Inclusion.

Draft Moray Joint Health Improvement Plan - This document sets out the key priorities for improving the health of communities and individuals in Moray. The overall aim of the plan is to "Improve the health of the people of Moray and reduce inequalities that have an impact on health." There is a strong emphasis on promoting social inclusion and the link between poor housing and health is recognised.

Relevant LHS themes – Quality of Housing, Housing and Community Care.

For Moray's Children - This is the inter-agency group that takes forward the actions in the Moray Childcare Strategy. The overall aim is 'a partnership which responds effectively and holistically to all children in need'. The partnership aims to promote integrated services for children, young people and families.

Relevant LHS themes – Access to Housing and Housing and Sustainable Communities and Social Inclusion.

Local Economic Forum - The Local Economic Forum is now responsible for mainstream economic development in Moray. The strategy has recently been published and recognises the close linkages between successful economic development and the provision of an adequate stock of housing.

Relevant LHS themes – Access to Housing and Sustainable Communities and Social Inclusion.

Moray Local Transport Strategy - It provides a framework for improving accessibility to public transport. This is important to ensure that remote communities remain viable.

Relevant LHS themes – Sustainable Communities and Social Inclusion.

SECTION 2 – BACKGROUND INFORMATION

This section provides background information regarding the population, households, economy and housing market of Moray.

Moray is a geographically varied region of Scotland, incorporating the Moray Firth coastline, the broad lowlands of Moray and southern area that is now part of the Cairngorms National Park. Moray covers just over 2,200 square km and has a low population density of 39 persons per square km.

The current population of Moray is just under 87,000¹ and approximately half of the population is centred on the five towns of Elgin (20,929), Forres (9,174), Buckie (8,172), Lossiemouth (6,873) and Keith (4,579). There are 756 people from minority ethnic communities, representing just less than 1% of the population.

2.1 POPULATION TRENDS

The population of Moray increased by 4% between 1991 and 2001. Within that increase, there were large increases in the older age groups with an overall increase of 9% of those over 60 years. Moray has the highest proportion of people over 60 years (22% of the overall population) within Grampian.¹ The Census shows that older people make up larger proportions of the populations of towns and villages to the south and east of Moray.

Moray's population is predicted to increase to over 89,000 by the year 2011.² The largest increase will be in the older age groups³ especially those over 75 years. Currently, there are 6249 people (7.2% of the population) aged 75 years and over in Moray. This compares to 7.1% nationally. Table 2.1 below shows the projected rises in this age group³.

	2006	2011	2016
Moray	11.6%	21.4%	29.7%
Scotland	5.9%	11.3%	18.0%

Table 2.1. Predicted rise in people aged 75 years and over in Moray.

¹ Census 2001

² Moray Development Plan Strategic Forecasts (1997)

³ Scottish Executive (GROS 2000 based) Population projections

There are 35,800¹ households in Moray. The largest category are couples with children at nearly a quarter of all households. However, Moray is above the national figure with regard to single pensioner households and all pensioner households. The same is true within the Grampian context. This is shown in the table below:

	Single pensioner households (%)	All pensioner households (%)
Moray	15.11	9.35
Aberdeenshire	12.90	8.73
Aberdeen City	13.35	7.50
Scotland	14.98	7.99

Source: Census 2001

Table 2.2 Number of pensioner households

The number of households in Moray is set to increase to 39,000 by the year 2011.² The largest growth is predicted to be in single person households with a decrease in the number of households containing children.⁴ This reflects the growing elderly population and the national trend of smaller households due to lifestyle reasons. The importance of this for the LHS is to ensure that the right size and type of stock is available to meet this demand and peoples' aspirations. Although the household size is decreasing, people may still want extra room to accommodate lifestyle choices.

2.2 MORAY'S ECONOMY

The economy in Moray is relatively diverse with tourism, food processing, hospitality and retail sectors providing sources of employment. The area also has a strong brand image through the presence of the well-known food processing companies and distilleries. Areas of potential growth are the service sector, the expansion of Moray College as part of the University of the Highlands and Islands (UHI) and the service sector in general. Unemployment rates are consistently below the national average with the exception of pockets within the Buckie and Forres areas. Full-time employment is expected to grow by 0.2% per year over the next decade⁵.

Despite the diversity of the economy and the overall low unemployment, Moray is characterised by its low wages. The average earnings for Moray are £346 per week (gross)⁶, much less than the Scottish average of £427. The expansion of the UHI may provide an amount of teaching/research jobs but the bulk of the growth in the economy will comprise mainly of poorer paid service sector/seasonal jobs.

⁴ Scottish Executive (GROS 2000 based) Household Projections

⁵ Housing Market Context Statement:Grampian. Communities Scotland (2002)

⁶ New Earnings Survey (2001) Does not include earnings of MOD personnel

The percentage of people employed in the contracting primary industries (especially farming and fishing) in Moray, is higher than the national percentage.⁷ Unemployment levels may rise within the next decade with the further decline of these industries.

Moray is recognised by Europe as 'peripheral' and the whole area is covered by European Community Structural Fund designations Objectives 1 and 2. This funding is designed to reduce the economic imbalance between Moray and other areas within Europe.

The other major feature of Moray's economy is the presence of the MOD. There are two Royal Air Force bases (RAF) bases sited on the coast in Lossiemouth and Kinloss (4 miles north of Forres). A recent study⁸ highlighted:

- The bases employ 4,200 MOD personnel between them and provide almost 750 civilian jobs (working on the bases)
- Total income (wages and spending) for the two bases was £93.2 million of which £27.6 million accrued to local residents
- Approximately 90 individuals (not including any family) per year leave service from the two bases and settle into the local area.

The mix of economic diversity and the 'economic fragility' provides a challenge for the LHS. Further economic prosperity and the MOD will encourage in-migration of people creating greater demand for housing and raising prices. Running parallel to this is further economic growth in the lower paid service sectors and so wages will remain low for the majority of people – perpetuating the current demand for affordable housing.

2.3 MORAY'S HOUSING MARKET

When making a strategic assessment of housing need for the whole of Moray, the LHS needs to consider the housing market as a whole. It is estimated that there are 3,381 households living in unsuitable housing⁹. Of those, 1,551 households need to move to alleviate their need. It is important therefore that the cost of housing in Moray is identified to assess whether or not it will meet housing need.

It is also important to distinguish between the prices of second hand housing and new build. Despite the publicity that new-build attracts, it only represents a very small proportion of the housing stock and therefore a relatively small proportion of the total amount of housing on the market.

⁷ Percentage of working population in Moray in primary industry is 7.05 compared to 3.68 for Scotland as a whole. Census 2001

⁸ Assessment of the impact of its two RAF bases on the wider Moray community. Moray, Badenoch and Strathspey Enterprise (2003)

⁹ Moray Housing Needs Survey. Fordham Research (2002)

2.3.1 THE HOUSING MARKET AREA

The Moray Council area is viewed as a distinct housing market area.¹⁰ There is a high level of self-containment within the area i.e. 71-79%^{11 12} of all house-buying activity is generated from within Moray and there is very little activity with the neighbouring authorities either side of Moray.

Despite the high levels of self-containment, there are variances in activity and house prices within Moray. In general terms Moray can be divided into three areas:

- The North/West - This represents about two-thirds of all housing activity in Moray and contains the principal towns of Elgin, Forres and Lossiemouth and the associated rural areas. Elgin is the economic and administrative centre of Moray. House prices are highest in this area and it has the greatest overall demand for housing. Both RAF bases are within this area and it is recognised that they exert a great influence on the housing market - a total of 1,649 RAF households are either owner occupiers or private renters in the area.⁷
- The South/East - This is centred on the principal towns of Buckie and Keith with smaller fishing villages to the east and small settlements to the South. This area has lower house prices than Elgin-Forres but shows higher levels of containment in Moray i.e., people are more likely to buy and move within that area.
- The Cairngorms National Park Area - The largest settlement in the area is Tomintoul with a population of 322. The area is characterised by a disproportionate amount of tied/rented housing and has the highest levels of in-migration. Traditionally, house prices have been lower in this area but there is the possibility that the continuing in-migration and the creation of the national park may see prices rise.

¹⁰ "Typically a meaningful housing market area is likely to exhibit somewhere between fifty and seventy per cent self-containment...points towards higher levels of closure, such as 70%, rather than 50%." The Role of the Planning System in the Provision of Housing. Scottish Executive Central Research Unit (2001).

¹¹ Sasines data. Communities Scotland datapack (2002)

¹² Housebuyers Survey. NEHPA (2003)

	Owner Occupier	Social rented Council/RSL	Private rented Tied/rent free	No of households	% Stock sold through RTB	Population (%) 2001 Census	Change (%) since 1991 Census	Average house Price 2003	Average private sector rent per month
North/West	62%	22%	16%	22,741	49	56,225	6.78	£78,318	£364
South/East	66%	23%	11%	12,723	44	29,990	-1.7	£74,318	£347
Cairngorm National Park	55%	15%	30%	339	36	725	-11.8	£48,808 ¹³	–

Sources: Census 2001,1991, Solicitors Property Centre

Table 2.3 Key facts for Moray's submarket areas

¹³ Very small number of sales – ratio of sales between Cairngorm and Elgin/Forres is approximately 1:21

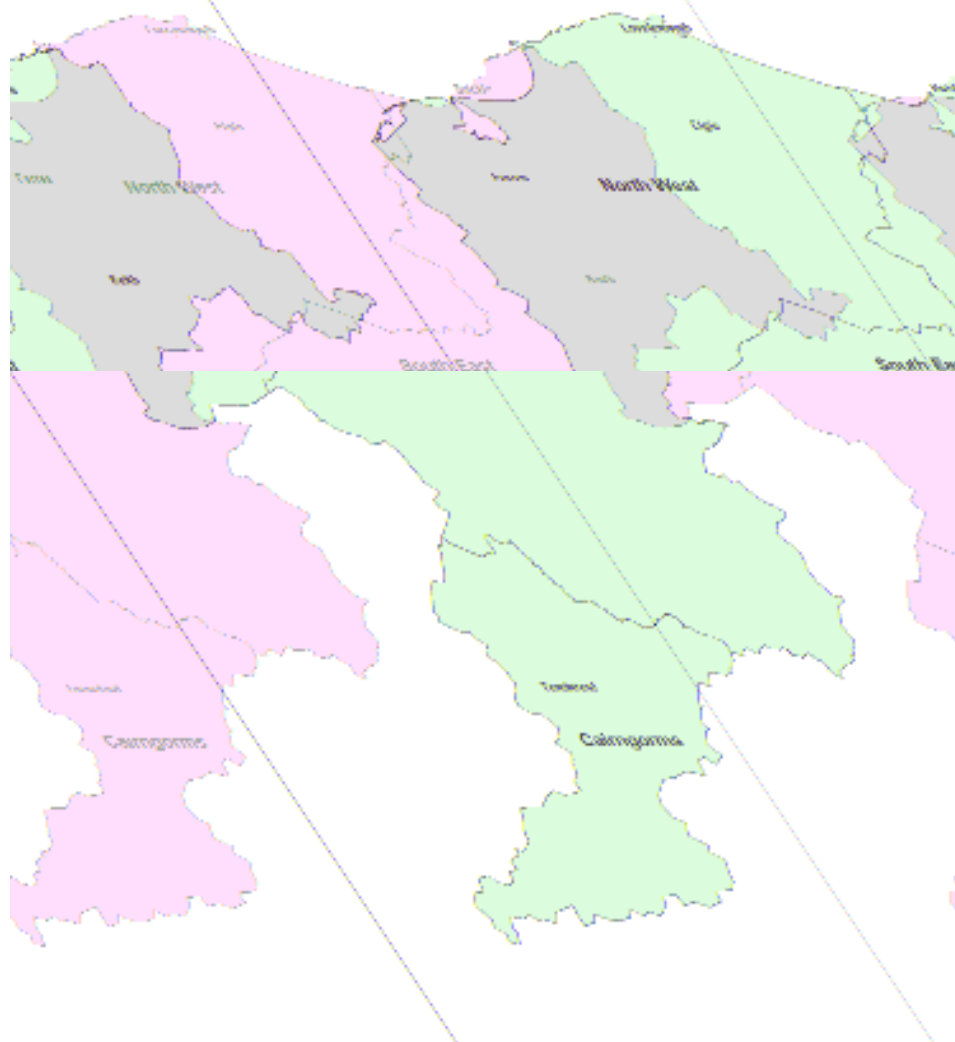
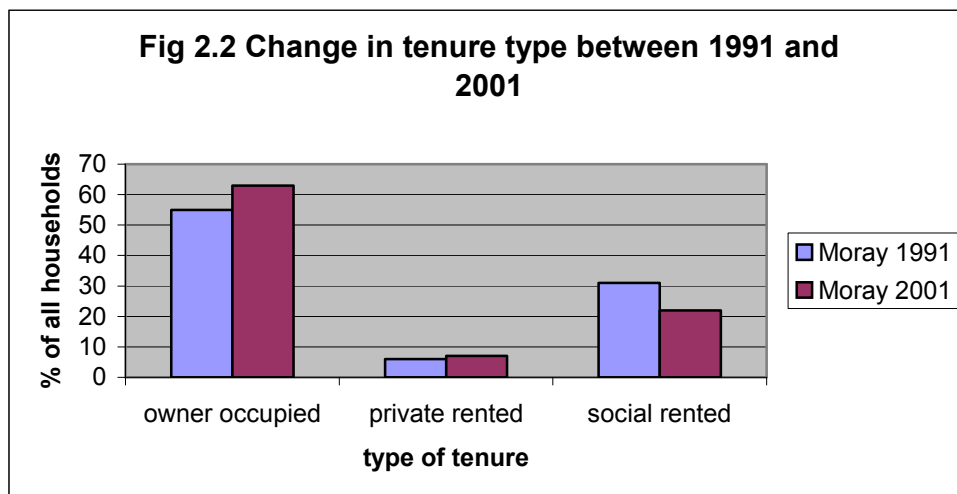


Fig 2.1 Moray's submarket areas and principal towns

2.3.2 THE OWNER-OCCUPIER SECTOR

The owner-occupier sector is the most prevalent tenure. This has increased by 8% since 1991 and is mainly due to the Right to Buy (RTB) policy with people moving from the social rented sector into the owner-occupier sector. The changes are shown in Figure 2.2



Source: Census 2001

There are approximately 22,700 owner-occupied properties in Moray representing almost two-thirds of the total housing stock. This is in line with the national average (63%).

Approximately 1500 transactions were carried out each year in the owner occupier sector in Moray during 1998-2000.¹⁰ This figure had risen to 1900 during the years 2001-2002.¹⁴ Re-sales (or second hand) properties represented approximately two-thirds of all sales. New build accounted for between 7-10%. This is much lower than the national figure of 17%.

According to the 2001 Census, there are 823 second/holiday homes in Moray (representing 2.3% of the housing stock). This is higher than the national figure of 1.3% but lower than most other rural authorities. They are found throughout Moray but mainly in the eastern coastal and southern areas.

The cost of purchasing a house in Moray has risen quite substantially over the last decade. The average house price in 1990 was £36,272 compared to £63,780 in 2000¹⁰ – a 43% increase (the national figure was 42% for the same period). Table 2.3 overleaf shows further price increases with the average house price in Moray rising by 18% over the 2000-2003 period. Figure 2.3 shows that the price of new build houses are consistently higher than second hand across all sizes.

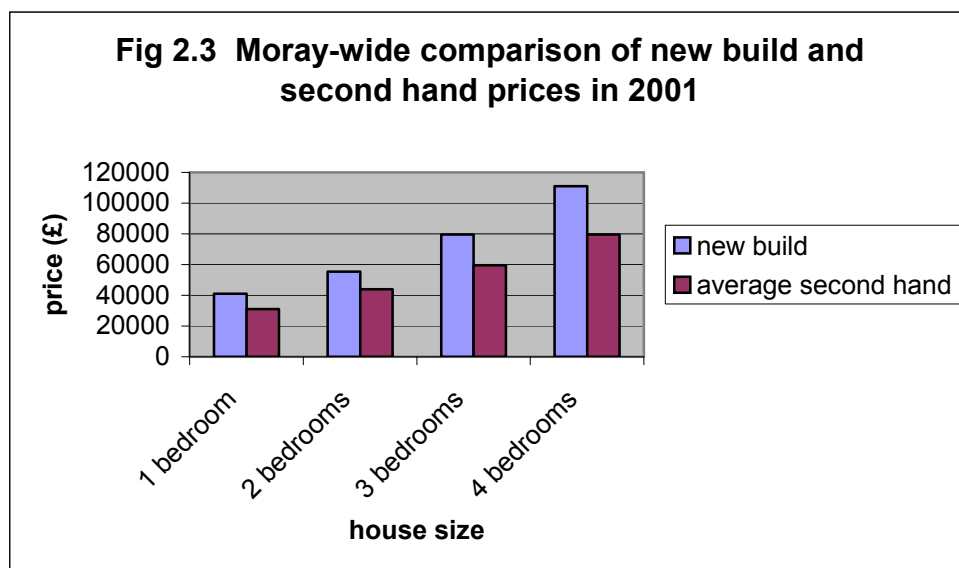
Further details of how the market meets housing need are in sections 3.1 and 3.4.

¹⁴ Council Sasines database

Property size	Minimum price (£) 2001	Average House Price (£) 2001	Indicative Average Price (£) 2003 (based on 'snapshot' data)	% Increase from 2001 to 2003
1 bedroom	26,500	31,000	36,522	15
2 bedrooms	38,000	44,000	50,263	12.5
3 bedrooms	51,500	59,500	76,849	22.5
4 bedrooms	71,500	79,500	113,302	30

Sources: Housing Needs Study and Solicitors Property Centre returns

Table 2.4 Average house prices per house size in Moray



Source: Housing Needs Study (2001)

Despite the rise in house prices over the past thirteen years, repossessions have remained relatively low. There have been 30 repossessions registered by Elgin Sheriff court from 1996-2000.¹⁵

A total of 9 people have presented themselves as homeless (1.5% of total) because of mortgage default¹⁶ from 2002 to December 2003.

It would appear that there is no added pressure on the social housing system from people moving out of home ownership into social rented properties.

¹⁵ Mortgage Arrears and Repossessions in Scotland. McCallum and McCaig. Scottish Executive Social Research (2003).

¹⁶ HL1 return to Scottish Executive 2002-2003 and Council homelessness database.

2.3.2.1 RIGHT TO BUY (RTB)

The RTB policy of providing former tenants the right to buy their homes through generous discounts created an avenue into home ownership for those on lower incomes. Over the 20 year period since this policy began, the Council stock has diminished from 12,800 to 6,700¹⁷ (as at 31 March 2003) – almost 50% to the owner occupier sector. This compares with the national figure of 52% of all Council houses in Scotland.

It is important to establish whether these houses are still affordable when re-sold on the open market. Figure 2.4 below shows that they do sell at a cheaper price across the whole of Moray. The price ranges from 20% to over 100% cheaper. This would suggest that these could still act as a source of affordable housing. However, given the rise in prices in the owner occupier sector, further research will be undertaken to gain a more up to date picture of the turnover and prices of ex-RTB houses. Section 3.4 provides more details of the impact of RTB.

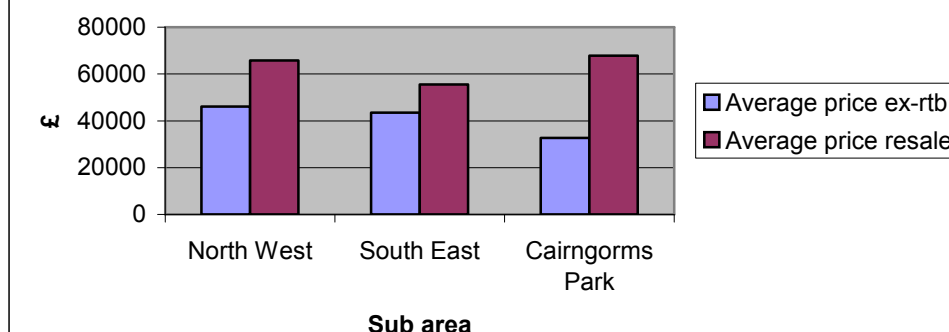
2.3.3 THE SOCIAL RENTED SECTOR

There are almost 8,000 households in the social rented sector in Moray. The Council remains the largest provider with 6,700 houses (as at 31 March 2003). The average rent for a Council property during 2002/03 was £32.06 per week (the second lowest in Scotland), compared to the Scottish average of £40.94.

The remaining 1,300 houses are provided by 8 RSLs throughout Moray.

Further details about the social rented sector are in section 3.5.1

Fig. 2.4 Comparison of resale values between ex-rtb houses and mainstream houses for 2001



¹⁷ Council Records – House Sales

2.3.4 THE PRIVATE RENTED SECTOR

Almost 11% of housing stock (3,834 properties) is in the private rented sector. In general, tenants tend to be those seeking short-term leases as they look to buy property or move into employment. However, it is acknowledged that not enough information is known about the private rented sector in terms of the type of landlord, the tenants and the quality of housing (including Houses of Multiple Occupation). Information from the Housing Needs Study suggests that it is questionable as to how the private rented sector can meet housing need.

Further details about the private rented sector are in section 3.5.1

2.3.4.1 TIED ACCOMMODATION

There are two main sources of tied accommodation – the MOD (2983 units⁷) and farms and estates. What is of most importance is that when people finish their employment they are looking for a house. People leaving MOD accommodation are more likely to have their needs met in the private sector but there are a small number of MOD personnel or spouses who present as homeless. People retiring from farming or estates are more likely to have lower incomes and will be older. Therefore they are more likely to want housing options for older people. The critical factor is the location. Rural areas show greater levels of tied/rented housing – particularly the area in the Cairngorms Park. This provides a challenge for the LHS in providing suitable accommodation for older people in rural areas.

2.3.5 FLOODING

Areas of Elgin, Forres and Rothes have been subject to flooding three times within the past decade. The most recent flood (and the most severe in recent times) was in November 2002. It displaced approximately 380 households from their homes (200 of those being Council tenants) and created large pressures on the housing system – particularly the social rented sector:

- The demand for temporary accommodation exceeded the supply
- Increased demand for rented properties in the private sector
- Approximately £3 million pounds worth of damage to Council stock
- The lack of construction workers to carry out remedial work caused delays for people moving back to their homes

The Council is developing a flood alleviation scheme. However, there are issues for those living in areas susceptible to flooding. Existing tenants/owners may find it hard to obtain insurance and the fear of further flooding may make these properties less attractive.

KEY ISSUES FOR THE LHS

The key issues from this section and the primary theme(s) are:

- Growing elderly population – requiring housing and support
Housing and Community Care
- Potential mismatch between house size to meet need and aspiration
Access to Housing and Sustainable Communities and Social Inclusion
- Higher house prices but incomes are not keeping pace
Sustainable Communities and Social Inclusion
- Lack of affordable housing – in terms of actual houses and the use of existing stock
Sustainable Communities and Social Inclusion
- Insufficient knowledge of the type and quality of private rented sector housing
Access to Housing
- Effects of continuing loss of stock through RTB
Sustainable Communities and Social Inclusion
- Unknown effects of holiday/second homes
Sustainable Communities and Social Inclusion

SECTION 3 – MORAY’S HOUSING NEED

3.1 THE GENERAL PICTURE OF HOUSING NEED IN MORAY

A generally accepted definition of housing need is:

“ Housing need refers to households...living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance.”¹⁸

This definition formed the basis of the primary source of information for the LHS - the Housing Needs Survey. It was carried out during 2001/2002. All the information in this sub-section has been taken from the survey.

It is estimated that 3,881 households in Moray are currently living in unsuitable housing (11.5% of all households). The main reason for unsuitability is major disrepair or unfitness. Households who currently rent properties are noticeably more likely to be living in unsuitable housing, as are households containing children and those with special needs. At a local level, the greatest proportion of unsuitable housing is found to the south and east of Moray as shown in the table 3.1 below.

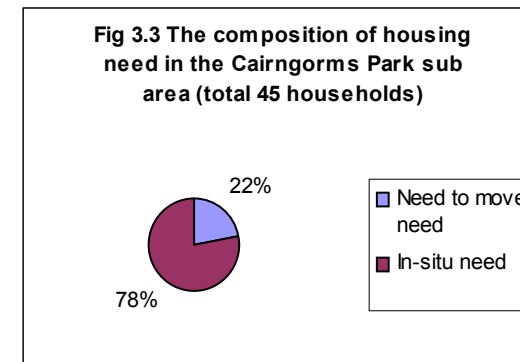
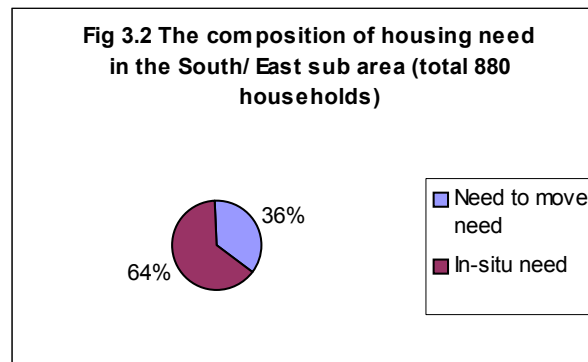
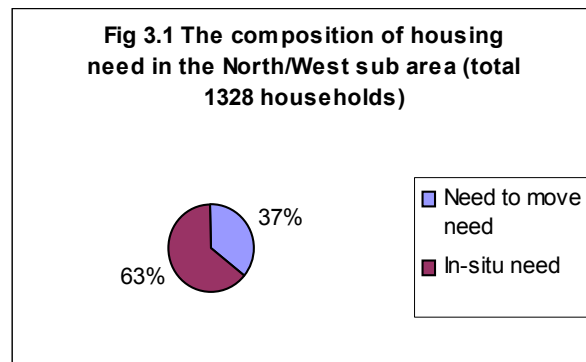
Area	Number of households in unsuitable housing	% of total households in the area
North/West	1424	7.8
South/East	2385	19.4
Cairngorms Park	72	12.5
Moray	3881	11.5

Table 3.1 Unsuitable Housing in Moray

Of those in unsuitable housing, approximately 2,300 households (6.4% of all households in Moray) are in housing need using the definition above.

¹⁸ DTLR Local Housing Needs Assessment: A Guide to Good Practice (2000) reported in Fordham (2001)

An important distinction between types of need is need which requires a move to resolve the problem and need that can be met within the current home (in-situ need). This is important because although there are significant levels of need, not all of it can be met most successfully with new housing. In-situ need accounts for the majority of need in Moray at 64% compared to 36% for need to move need. The breakdown of need by sub area shows a larger proportion of in-situ need for the Cairngorms Park area of Moray.



Over half of the 'in-situ' need (55.7%) is in Council stock. The next biggest proportion is in the owner-occupier sector (30.2%). It is concentrated amongst pensioner groups (37.7% of all in-situ need), childless couples (22.6%) and couples with two or more children (11.6%).

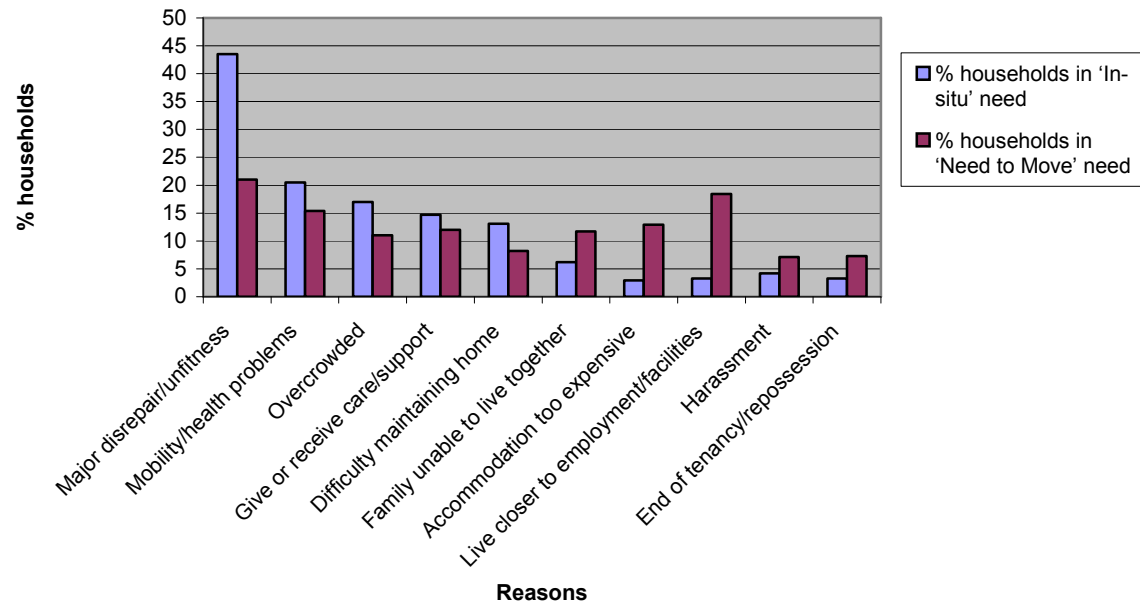
The majority of 'need to move' need is found in the private rented sector (45.9%) with Council tenants the next largest group (30.3%). It is concentrated amongst all adult households (29.1%), single adult households (19.4%) and lone parents (13.6%). The survey estimated that 821 households required a move to meet their need but could not afford to enter the private market.

The survey also provided more detailed information about the specific types of unsuitability. Figure 3.4 shows the particular reasons why the house is unsuitable. The main problems with 'in-situ' need are related to the fabric of the building and the changing physical needs of the householders. The 'need to move' need appears to be more varied and relates to the lifestyle/ circumstances of households.

The other element of housing need is the relationship between the backlog of need, newly arising need (from within Moray and in-migration) and supply. The actual shortage of affordable housing across Moray is in table 3.2 below. Other research¹⁹ supports the view that there is an existing backlog of need in Moray and that it is likely to increase.

¹⁹ Local Housing Need and Affordability Model for Scotland. Bramley (2003). The methodology used is different to that of the local Housing Needs Survey so direct comparisons are not possible. However, it shows a level of need that has increased during the past five years. The paper also states that: " Areas where needs are expected to increase include the Lothians (outside Edinburgh), Highland, Moray, Stirling and South Lanarkshire." (page 21)

Fig 3.4 Unsuitable Housing - a comparison between in-situ need and need to move need



Source: Housing Needs Study

Area	Need	Supply	Shortfall of houses per annum
North/West	426	367	59
South/East	326	234	92
Cairngorms park	13	3	10
Moray	765	604	161

Table 3.2 Shortage of affordable housing in Moray

The remainder of this section contains more specific information on housing need in Moray according to the four themes of Access to Housing, Quality of Housing, Housing and Community Care and Sustainable Communities and Social Inclusion.

Housing need and potential solutions can cut across many or all of the themes e.g. the lack of affordable housing is the primary cause of homelessness in Moray. Homelessness is considered in the Access section but the lack of affordable housing is considered in the section entitled Sustainable Communities and Social Inclusion. This is because of the wider social impact of the provision of affordable housing. Another example is guaranteeing equality of access. Certain groups of people will be considered in the section entitled Housing and Community Care e.g. older people and those with physical disabilities. Therefore, objectives and priorities will be cross-referenced where appropriate.

3.2 ACCESS TO HOUSING

This section highlights the types of housing need in Moray. It also provides more information about groups of other people who find it difficult to access housing because of particular needs. Section 3.5 provides more detail of the shortfall of affordable housing in Moray and the ways in which the LHS aims to address this.

3.2.1 HOMELESSNESS

Recent research²⁰ into homelessness found that the profile of homeless people in Moray differs from the rest of Scotland in that:

- There are lower levels of single person households
- There is a larger proportion of older single people and those under 24 years with high support needs
- The numbers of women fleeing domestic abuse have been rising steadily
- There is a larger proportion of single parents compared to Scotland (34% v 26%)
- There is one of the highest levels of homelessness in Scotland due to 'landlord action'

The shortage of affordable rented accommodation in Moray is the primary reason for homelessness according to the research. There are two reasons for this. Firstly, the overall lack of affordable houses and secondly, the high degree of specialisation within the existing RSL stock (approximately 44% of RSL stock is specialised for particular groups e.g. older people, people with learning disabilities and those with physical disabilities). In addition, the levels of tied accommodation mean that people become homeless as soon as their contract of employment ends.

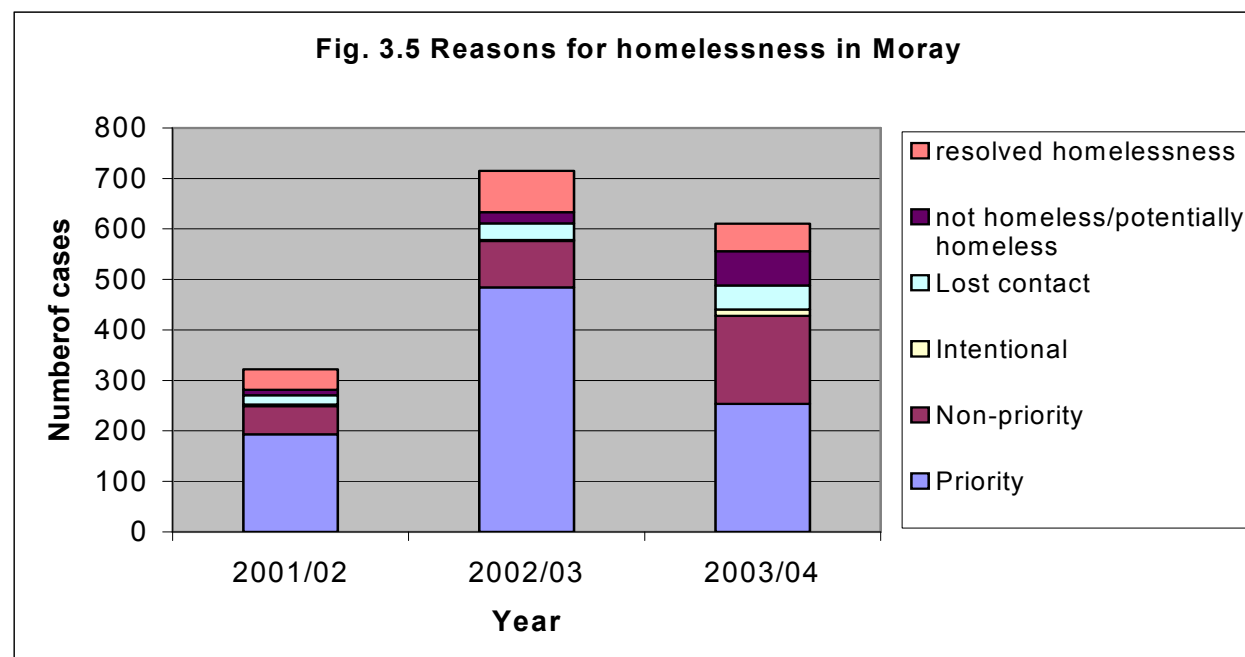
²⁰ Development of a Homelessness Strategy in Moray. Identifying the extent and causes of homelessness, existing provision and gaps in provision. Williams, Edgar and Naumann (2002)

Figures from the Council's own database show the impact of the Housing (Scotland) Act 2001 with a 47%²¹ rise in the number of people presenting as homeless over the past two years (see Figure 3.1 overleaf). There are two main impacts:

- a large rise in the number of non-priority applications;
- a decrease in the number of people resolving their own homelessness problems and turning to the Council for help

All local authorities now have to provide temporary accommodation to homeless persons assessed as having no priority need. This is to enable the local authority to provide information and advice to allow that person to find permanent accommodation. It is not known at this moment why there is a decrease in the number of people who cannot resolve their homeless problems. Further analysis will be done through the homelessness strategy.

Overall, the trends reinforce the findings of the homelessness research that there is a requirement for both temporary accommodation as well as permanent affordable housing.



Source: Council H1 returns and homelessness database

²¹ The total for 2001/2002 was 322. This had risen to 611 by the end of 2003/04. The figures for 2002/03 include those who were made homeless because of the flood

There has been a decrease in the numbers of rough sleepers in Moray with the assistance of the Rough Sleepers Initiative funding. The Council achieved the Scottish Executive aim of ensuring that nobody needed to sleep rough by June 2003. A local outcome agreement exists detailing the performance targets to ensure that this success is maintained.

There is limited data regarding the health needs of homeless people in Moray. Generally, health problems more prevalent in homeless people (than in the general population) include mental health problems, misuse of alcohol and drugs and respiratory problems.²² NHS Grampian is finalising the Health and Homelessness Action Plan that will be integrated with all three Councils' homelessness strategies. This will provide information regarding the health needs and the services that will be required (integrated service provision as well as health information and advice).

3.2.2 YOUNG PEOPLE

The overall shortage of smaller or one bedroom housing has a large effect on young people – namely that they cannot afford to gain entry into the private housing market either as an owner-occupier or renting. There is an overall shortage of housing for young people in the social rented sector especially in the RSL sector. Approximately two-thirds of one bedroom RSL stock in Moray is sheltered and amenity housing: therefore, less suitable for young people. This stresses the need for smaller affordable housing for any young person.

The Homelessness research highlights that a large proportion of young homeless people has considerable support needs. Approximately 40 young people per year will be in need of supported accommodation but the current capacity is 14 dedicated places (provided through the Social Inclusion Partnership). When people are ready to move on, the overall lack of small affordable housing means that the choices are limited. In addition, the support services are centralised in Elgin.

Increasing the amount of smaller affordable housing will help young people in general. However, there is also need to provide more supported accommodation for vulnerable young people.

²² Health and Homelessness Guidance. Scottish Executive (2001)

3.2.3 BLACK AND ETHNIC MINORITY HOUSEHOLDS

Moray has a diverse, scattered ethnic community although low in number. Research²³ into the housing experiences of these communities highlighted the problems that they faced in accessing housing:

- Affordability in the private market sector
- Lack of material in other languages was considered a barrier – particularly for the Chinese community
- Relying on friends and family for information
- Lack of awareness of information from the Council
- Low awareness of RSL provision
- Overcrowding

There are housing management actions to be taken forward through the LHS e.g. ensuring that there is no discrimination in the allocation of housing. There is no evidence to suggest that this is happening directly – the number of people on the waiting list (0.7%) matches the number that are being allocated to social rented houses (0.8%).²⁴ There are also actions that are more appropriately led at a corporate level (applicable to all Council services) e.g. raising awareness that material can be provided in other languages, policies and procedures for reporting racist incidences and recruitment and selection procedure. Tackling issues such as overcrowding will require a cross-agency approach. Primary care services in particular e.g. Health Visitors and GPs are often in a situation to highlight these problems.

3.2.4 GYPSY TRAVELLERS

The Council provides the official gypsy travellers' site. It is in Elgin and provides year-round access to 20 pitches. The Gypsy Traveller Multi-Agency group provides a strategic overview of service provision to travellers.

Research²⁵ into the housing experiences of gypsy travellers highlights the main housing problems:

- Poor physical condition of the official site and general management of the site
- Problems with anti-social behaviour towards the travellers from within the site
- Perception by travellers that they are discriminated against

²³ Improving Understanding of the Housing Experiences of Minority Ethnic Communities in Aberdeenshire and Moray. Satsangi et al (2003).

²⁴ Council allocations database

²⁵ Improving Understanding of the Housing Experiences of Minority Ethnic Communities in Aberdeenshire and Moray. Satsangi et al (2003).

The research provided a broad outline of need but further needs assessment will be undertaken once new guidance becomes available from the Scottish Executive. The favoured Flood Alleviation Scheme will require the relocation of the Travelling Persons Site in Elgin. This will have an impact on the subsequent needs assessment.

3.2.5 PEOPLE FLEEING DOMESTIC ABUSE

The homelessness strategy identified that there are a rising number of women presenting as homeless because of domestic abuse. Information from the local police also shows that there has been a slight increase in the numbers of men seeking help over the past three years. People fleeing domestic abuse can be accommodated in temporary accommodation via the Council's housing needs team or seek help from Moray Women's Aid. Requests for refuge via Moray Women's Aid have been increasing annually. There has been a 65% increase in requests from 1995-2002.

The current service provided by Moray Women's Aid consists of temporary accommodation for nine households (27 bed spaces) within a block of flats and 5 dispersed houses offering temporary accommodation and support. The bulk of the funding comes from Supporting People. The refuge is to be re-provisioned using Scottish Executive funding to provide purpose built units and better facilities.

3.2.6 WORK DONE SO FAR/ IN PROGRESS

- The Scottish Executive has awarded funding for 2004/05 and 2005/06 to enable the development of the Common Housing Register. A working group has been set up to develop the Register
- The Rough Sleeper Initiative funding allowed the re-provisioning of existing services. Guildry House was built in Elgin in April 2003. This provides 10 supported places for homeless adults
- Production of a Moray Housing Options Guide (web based and available freely in hard copy)
- Finalisation of a protocol governing the nomination of RSL lets to homeless people and a revised nominations Agreement. The Council will secure 50% of all available lets from RSL stock
- Security measures have been agreed on the travellers' site to reduce anti-social behaviour
- Work is underway to investigate the provision of smaller sites for gypsy travellers

3.2.7 STRATEGIC OBJECTIVES AND PRIORITIES

OBJECTIVE 1 - TO WIDEN AND FACILITATE ACCESS TO HOUSING IN MORAY BY MAKING THE HOUSING SYSTEM WORK MORE EFFECTIVELY.

This objective recognises that there is a need for all housing providers to ensure that best use is made of the available stock and to improve the current process of allocating available properties. The effectiveness of this objective will depend in some measure on the ability to provide the extra affordable housing that is needed (objective 8).

Strategic Priority 1.1 - Maintain and keep up to date information of housing options across all providers

This priority reflects the statutory duty of the Council to secure information and advice services for people and to provide such advice.

Overall priority rating - high

Strategic Priority 1.2 - Develop a revised Moray Council allocation policy by October 2004

This priority reflects the need to relieve housing need by making better use of existing stock. The main aim is to create a more equitable share of available lets between those in priority need and transfers.

Overall priority rating - high

Strategic Priority 1.3 - Develop a Moray specific Common Housing Register by 2006

This priority reflects the need to make the housing system as easy to negotiate as possible. It also ensures the availability of a current, up to date picture of housing need.

Overall priority rating - high

Strategic Priority 1.4 - Develop new partnerships with landlords within the private sector

This priority reflects the lack of knowledge about the scale of housing provision within the private sector and how it meets housing need. There is recognition of the role that the private sector can play in providing affordable housing.

Overall priority rating - high

Strategic Priority 1.5 - Establish closer working practices and training opportunities across all housing providers

This priority reflects the benefits of joint training and the more efficient use of resources. It will ensure consistency across all housing providers in Moray.

Overall priority rating - medium

OBJECTIVE 2 - TO PREVENT AND ALLEVIATE HOMELESSNESS

This objective represents the Council's statutory duty to provide comprehensive homeless services and to work towards the Scottish Executive's Social Justice target of tackling homelessness.

Strategic Priority 2.1 - Implement the Moray Homelessness Strategy during 2004-2008

The Moray Council has produced its Homelessness Strategy. The Homelessness Strategy Group oversees the action plan within that strategy. It sets out a range of actions within the themes of prevention, provision of accommodation and support.

Overall priority rating – high

Strategic Priority 2.2 - Address the shortage of temporary and interim accommodation by providing 33 extra units during 2004-2008

This priority reflects the lack of temporary accommodation identified in the Homelessness Research and the Council's new accommodation duties. This also links to the overall provision of affordable housing in Objective 8.

Overall priority rating - high

Strategic Priority 2.3 - Maintain the Council's successful approach to ensuring that nobody sleeps rough

This priority reflects the need to ensure that the Council continues the outreach work undertaken through the Rough Sleeper Initiative.

Overall priority rating - high

Strategic Priority 2.4 - Work in partnership with health agencies with respect to the NHS Grampian Health and Homelessness Plan

This priority reflects the need to gain more information about the health needs of homeless people and to ensure that health service provision goes beyond providing information and advice.

Overall priority rating – high

OBJECTIVE 3 - TO GUARANTEE EQUALITY OF ACCESS TO HOUSING OPPORTUNITIES IN MORAY WITH RESPECT TO AGE, GENDER, ETHNICITY DISABILITY, PHYSICAL ABILITY AND SEXUALITY.

This reflects the duty on all service providers to ensure that all people seeking housing are treated equally and to avoid discrimination. Ensuring that there is suitable housing to meet particular health needs (thus avoiding discrimination) will be reflected in sections 3.3 and 3.4.

Strategic Priority 3.1 - Implement actions from the research into the housing experience of black and minority ethnic communities

This priority reflects the commitment of the Council and its partners to equal opportunities and ensuring that housing management practices do not discriminate against any person.

Overall priority rating - high

Strategic Priority 3.2 - Review the current accommodation and the support needs of Gypsy/Travellers and assess future housing needs by 2006

This priority reflects the need to go beyond the baseline information from the research. It is recognised that a more comprehensive assessment of travellers' need should be undertaken.

Overall priority rating - high

Strategic Priority 3.3 - Provide suitable accommodation for those fleeing domestic abuse

This priority recognises that there is a need to provide more suitable accommodation for this group of people who are increasingly presenting as homeless to the Council.

Overall priority rating – high

Strategic Priority 3.4 - Maintain the provision of intensive levels of support and housing to vulnerable young people subject to social exclusion

This priority complements the work undertaken as part of Moray Youthstart SIP to “assist vulnerable, excluded young people to sustain ordinary living and break the cycle of exclusion”.

Overall priority rating – high

3.2.8 ACTION PLAN

Strategic Objective 1 To widen and facilitate access to housing in Moray by making the housing system work more effectively				Key partners	Timescales
1.1	Maintain information of housing options across all providers	1.1.1	Develop the Housing Options Guide as a source of primary information	TMC Housing Service, Homepoint, RSLs	Ongoing
		1.1.2	Develop the Housing Services website	TMC Housing Services, Information and Communication Technology (ICT) Services	2004 then ongoing
1.2	Develop The Moray Council allocation policy by October 2004	1.2.1	Consult on proposed revisions	TMC Housing Services	2004/05
		1.2.2	Present a revised draft policy	TMC Housing Services	2004/05
		1.2.3	Implement a new policy		2004/05
1.3	Develop a Common Housing Register by 2006	1.3.1	Carry out the actions detailed in CHR action plan for 2004/05	TMC Housing Services, ICT services, RSLs	2004/05
		1.3.2	Prepare detailed implementation plan for 2005/06	TMC Housing Services, ICT services, RSLs	2004/05
1.4	Develop new partnerships with landlords within the private sector	1.4.1	Develop a forum for discussion with landlords	TMC Housing Services, Moray Social Housing Forum	2004/05
		1.4.2	Conduct feasibility study into a private rented strategy	Housing Strategy Group	2005/06
1.5	Establish closer working practices and training opportunities across all housing providers	1.5.1	Pursue joint training opportunities	TMC Housing Service/MLLA/CS TMC, RSLs, CS, NEHPA partners	Ongoing
Strategic Objective 2 Prevent and Alleviate Homelessness				Who involved	Timescales
2.1	Implement the Moray Homelessness Strategy 2003-2008	2.1.1	See action plan in Homelessness Strategy	TMC Housing Service –Homelessness Strategy Group	2004-2008
		2.1.2	Submit Local Outcome Agreement to the Scottish Executive for 2004/05	Homelessness Strategy Group	2004/05

Strategic Objective 2 Prevent and Alleviate Homelessness				Who involved	Timescales
2.2	Increase the amount of temporary accommodation by 33 units during the period 2004-08	2.2.1	See actions under Objective 6 of the Homelessness Action Plan.	TMC Housing Service, RSLs	Ongoing
		2.2.2	See actions under Objective 8 of the Local Housing Strategy	TMC Housing Services, RSLs	Ongoing
2.3	Maintain the Council's successful approach to ensuring that nobody sleeps rough	2.3.1	Bring the rough sleeper initiative staff into mainstream housing needs services.	TMC (Housing, Education and Through & after care) MLLA, voluntary sector	2004/05
		2.3.2	Pursue targets as set out in the Local Outcome Agreement	TMC (Housing, Education and Through & after care) MLLA, voluntary sector	2004/05
2.4	Work in partnership with health agencies with respect to the NHS Grampian Health and Homelessness Plan	2.4.1	Carry out research with NHS Grampian to identify health needs/service gaps	TMC, NHS Grampian	2004/05
		2.4.2	Meet the targets as identified in the Health and Homelessness action plan	Homeless Strategy Working Group, TMC, RSLs, NHS Grampian Health and Homelessness working group	Ongoing
Strategic Objective 3 To guarantee equality of access to housing opportunities in Moray with respect to age, gender, ethnicity and disability				Who involved	Timescales
3.1	Implement actions from the research into the housing experience of minority ethnic communities	3.1.1	Pursue joint training to raise awareness amongst all housing providers	TMC Housing Service, RSLs	2004/05
		3.1.2	Monitor numbers of acceptances, rejections, refusals and transfers by applicants against the waiting list	TMC Housing Service	Ongoing
		3.1.3	Establish methods for communicating with individuals from minority ethnic backgrounds	TMC Housing Service and all community planning partners	Ongoing
		3.1.4	Publicise the existence of interpreting services	TMC and all community planning partners	2004/05

Strategic Objective 3 To guarantee equality of access to housing opportunities in Moray with respect to age, gender, ethnicity and disability				Who involved	Timescales
3.2	Review the current accommodation and support provided at the Travellers site in Elgin and undertake an assessment of future needs	3.2.1	Conduct a more in-depth needs assessment of travellers needs	TMC Housing Service, Multi-Agency Group Site residents	2004/05
		3.2.2	Develop effective dialogue with travellers	TMC Housing Service, Multi-Agency Group Site residents TMC Housing Service	2004/05
		3.2.3	Complete action plan to address travellers site issues		2004/05
3.3	Provide new accommodation for those fleeing domestic abuse	3.3.1	Develop project to reprovise refuge	TMC Housing Services, Moray Women’s Aid, Langstane HA	2004/05
3.4	Ensure provision of intensive levels of support and housing to vulnerable young people subject to social exclusion	3.4.1	Review services as per the Supporting People Strategy – Objective 2.	TMC Housing Service, RSLs, Moray Youth Start partners	2004/05
		3.4.2	Continue to secure affordable housing for young people – objective 8 Local Housing Strategy	TMC Housing Service, RSLs, Moray Youth Start partners	Ongoing

3.3 QUALITY OF HOUSING

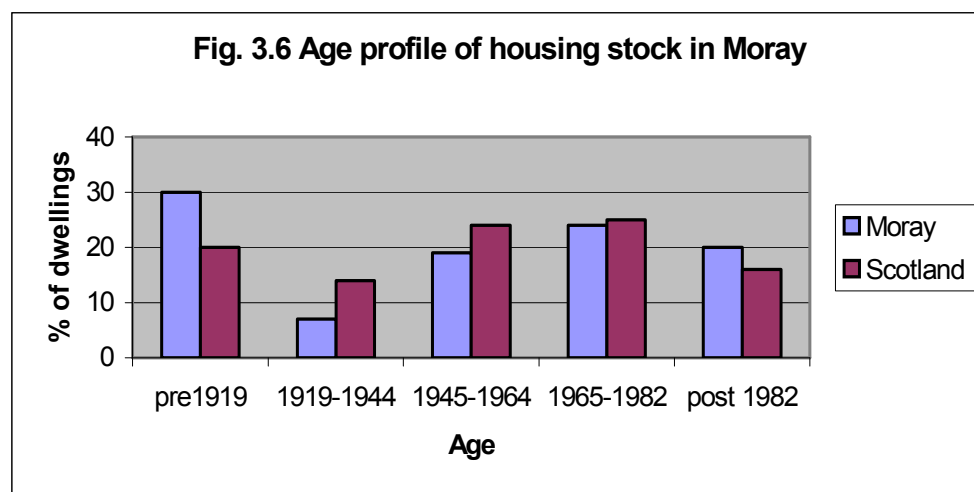
Housing conditions have a major impact on the quality of life. Research shows that the quality of a home can be associated with certain health problems and has a direct impact on the growth and development of children.²⁶

The Housing Needs Survey shows that the most frequent reason for a household being in housing need was due to the house being 'subject to disrepair or unfit'. Table 3.3 below shows that the areas to the south and east of Moray show particularly high levels of this type of need.

Sub area	% households
North/West	29.4
South/East	34.4
Cairngorms Park	34.5

Table 3.3 Distribution of households in unsuitable housing because of disrepair/unfitness

Figure 3.6 below shows that almost one third of all houses²⁷ in Moray were built before 1919 (compared to the Scottish average of 20%). This high proportion of houses built before 1919 means that there is the potential for problems with quality, given the known concentration of Below Tolerable Standard (see 3.2.2) and repair problems found within older houses.



Source: Scottish House Condition Survey (2002)

²⁶ Poor Housing and Ill Health. A Summary of Research Evidence. Scottish Office Central Research Unit (1999)

²⁷ Scottish House Condition Survey. Local Authority Report (2002)

3.3.1 PRIVATE SECTOR HOUSE CONDITION

This is the largest housing sector in Moray. Approximately 31,000 (86%) out of the total homes in Moray are either owned or rented in the private sector. The vast majority of private sector accommodation is houses (92%) with flats making up the remaining 8%.

A local house condition survey was undertaken in 1998.²⁸ It shows private sector house conditions to be worse in Moray compared to the national picture. The main findings are:

- High levels of properties below the Tolerable Standard (see 3.2.2)
- Lower energy ratings compared to the national figure
- Houses built pre-1919 constituted 40% of private rented sector yet accounted for 74% of all repair expenditure
- The private rented sector showed the highest levels of disrepair – constituting 12% of private sector stock but 21% of the expenditure.
- Almost 3000 houses (11% of private sector stock) required patch repairs in excess of £2,500
- Over 3,500 houses required urgent repairs (13% of private sector stock).

The extent of properties requiring patch/urgent repairs is of concern, given the potential for these properties to deteriorate below the tolerable standard.

Data from the recent Scottish House Condition Survey confirms this general pattern of private sector house condition and highlights that there is still a problem with quality in the private sector. It estimates that:

- There are between 7,000 and 9,000 houses in 'urgent disrepair'
- There is a high level of pensioner households in disrepair²⁹ - 35% compared to 29% nationally
- There are high levels of households in lower energy rating bands and fewer in the higher energy rating bands compared to the national figure

Further evidence of disrepair in the private rented sector was found in the housing needs study. Households in this tenure were over-represented in the need to move because of 'disrepair or unfitness'. Figure 3.7 (page 43) shows that proportion of Below Tolerable Standard properties in the private rented sector is also increasing.

The consistently high levels of urgent disrepair mean that there is the potential for these properties to deteriorate to below the tolerable standard – adding to the current backlog.

²⁸ The Moray Council. Private Sector Local House Condition Survey 1998 and Suspected Below Tolerable Standard Dwellings. Peter Adamson and Partners

²⁹ Along with Perth & Kinross and Dumfries & Galloway Councils

The SHCS and the house condition survey in Moray provide an overview of housing conditions in the private sector but do not provide the level of detail required to target suitable actions and resources by geographical area (at a level below the three sub-areas). The ways in which this information gap will be addressed is by raising awareness through landlords forums, the private sector grants service within the Council and the Moray wide Care and Repair scheme. The requirement for all authorities to licence HMO's will assist in addressing housing quality issues in the private rented sector.

3.3.2 BELOW TOLERABLE STANDARD PROPERTIES

There are 660 BTS houses in Moray (see Fig3.4), representing 2% of the total housing stock. The SHCS survey estimates that nationally, less than 1% of the total housing stock is BTS. The largest proportion (41%) of BTS properties in Moray are found in vacant properties with 31% in the owner occupier sector and the remaining 28% in the private rented sector. The most frequent cause of failure is the lack of provision for natural and artificial lighting, ventilation and heating.

Research³⁰ into BTS properties reveals that there were two factors hindering progress with improvement to the occupied BTS stock:

- Lack of awareness of BTS problems amongst owner occupiers – 87% of owners regarded the condition of their properties as 'quite good'
- Economic constraints – 22% of occupiers had weekly incomes of below £80 and a further 12% had incomes of less than £100 per week. The age profile was heavily biased to older age groups with 54% of occupiers in receipt of retirement or widowers pensions.

Information Box 1 Below Tolerable Standard (BTS)

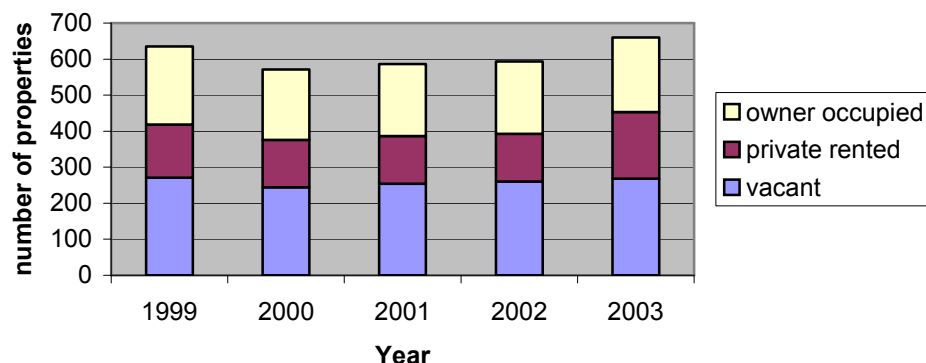
This term is given to houses that are considered to be unfit for habitation because of structural faults or a lack of certain amenities.

To meet the Tolerable Standard, a property must:

- Be structurally stable
- Have satisfactory provision for natural and artificial lighting, for ventilation and for heating
- Have an effective system for the drainage and disposal of foul and surface water
- Have satisfactory facilities for the cooking of food within the house
- Have satisfactory access to all external doors and outbuildings
- Have a sink provided with a satisfactory supply of both hot and cold water within the house
- Have a water closet available for the exclusive use of the occupants of the house suitable located within the house
- Have a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water suitably located within the house.

³⁰ Private Sector House Condition Survey 1998 and Suspected Below Tolerable Standard Dwellings. David Adamson & Partners (1998)

Fig 3.7 BTS houses in Moray



Source: Scottish Executive IMP2 returns

Information Box 2 The Scottish Housing Quality Standard

The Scottish Housing Quality Standard (SHQS) was published in February 2004. It is intended to be cross tenure but the emphasis is on social rented housing.

To meet the Standard the house must be:

- Compliant with the tolerable standard
- Free from serious disrepair
- Energy efficient
- Provided with modern facilities and services
- Healthy safe and secure

3.3.3 SOCIAL RENTED SECTOR HOUSE CONDITION

This is the housing that is provided by the Council and Registered Social Landlords (RSLs) and accounts for 22% of the housing in Moray (approximately 7900 houses). In general, the quality of the stock within the social rented sector is good. The Scottish Housing Quality Standard was published in February 2004 (see information box 2). The strategic aim for all social landlords is to ensure that their stock meets the standard by 2015. All social landlords are required to produce a delivery plan by April 2005 detailing how their stock will meet the standard. The Council has a Moray Standard for its own stock that contains all of the elements of the SHQS.³¹

The Moray Council's housing stock is predominantly two-storey terraced or semi-detached housing. Houses and bungalows account for 80% of the stock. It is predominantly post-war with only 20% built prior to the Second World War. The majority of houses (89%) are traditionally built (using bricks and mortar as opposed to pre-fabricated). A recent assessment of the non-traditional buildings found no serious structural defects.³²

³¹ This was developed in response to the review of retention and management of Council stock. There is no expectation therefore, for RSLs to achieve the Moray Council standard. Some of the elements of the Moray Standard are more stringent than the SHQS e.g. loft insulation is 200mm in the Moray Standard compared to 100mm in the SHQS.

³² MacAdam Design Partnership (2002)

The Council carried out a stock condition survey in 1998³³ that was updated in 2001³⁴ as part of the options appraisal process. The stock was considered to be well maintained with no evidence of major disrepair.

Recent investment in Council stock reflects the recommendations of the update. All Council properties have whole house heating (98% have gas central heating). Nearly all households have 200mm loft insulation and there is an ongoing kitchen replacement programme as part of the life-cycle method of maintenance.

The RSL stock in Moray is a mixture of new build housing and recently refurbished stock. The Moray Housing Partnership has mostly new stock built as part of the New Housing Partnership. The three other larger RSLs operating in Moray have spent substantial amounts refurbishing stock. It was felt in general that their housing stock was of good quality and would not have problems attaining the standard. The local house condition survey in 1998 confirms that the best repair conditions are in this sector estimating an average repair cost of £93 – much lower than the Moray average of £432 for private sector houses built after 1964.

3.3.4 ENERGY EFFICIENCY OF STOCK

The energy efficiency of Moray's houses is poor in comparison to the Scottish average. Figures 3.8 and 3.9 overleaf show the ratings of homes in Moray. There are fewer households in the higher rating energy bands and pensioners are over-represented in the low energy bands (20% compared to the national figure of 16%). This confirms the general trend where the levels of energy efficiency are lower in rural areas creating an increased risk of fuel poverty.³⁵ Further details are given in section 3.4.3 – Fuel Poverty.

Information Box 3 National Homes Energy Rating (NHER) system

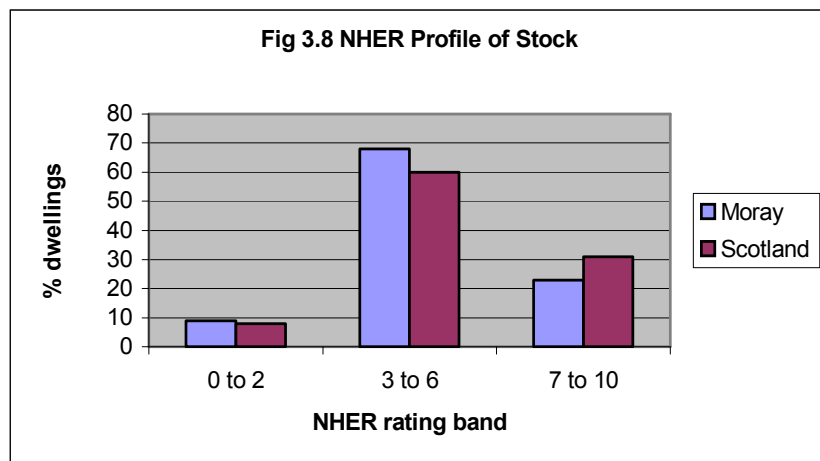
This is a label that is given to a house based on the total running costs per square metre and takes into account the costs of space and water as well as cooking, lights and appliances. It also takes into account the local environment. It is expressed on a scale of 0 (poor) to 10 (excellent) so all houses can be compared directly.

The efficiency of Council stock is better than the private sector. The stock condition survey in 1998 found that the average NHER was 4.6 compared to 4.0 in the private sector. However, the Council has a particular problem with houses that are 'hard to treat'. There are 1200 houses/flats that are made of solid brick/stone walls and are often in a mixed tenure situation. It is particularly expensive to carry out external insulation works to these properties and owner-occupiers may be unwilling to contribute to the costs.

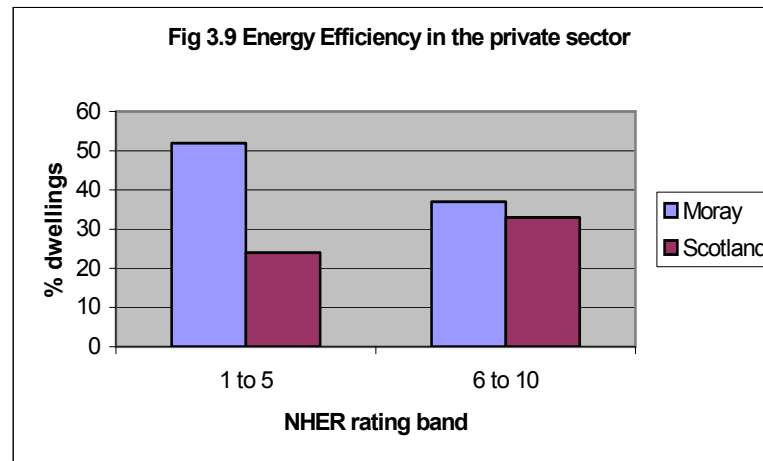
³³ The Moray Council Stock Condition Survey. David Adamson and Partners (1999).

³⁴ Option Appraisal on the future ownership and management of the council's housing stock. Technical Appraisal. King Sturge (2001).

³⁵ Issues in Improving Quality in Private Housing. The first report of the housing improvement taskforce (2002).



Source: SHCS 2002



Source: SHCS 2002

The Council continues to carry out its duties under the HECA legislation. It is working towards the target of improving energy efficiency across all tenures by 24% during the period 1997-2007. In accordance with HECA reporting procedures, the Council published its second progress report which indicated that an improvement of 8% had been made across properties in all tenures between 1997 and March 2001. A further report will be presented to Communities Scotland in May 2004 that will detail improvements to March 2003.

3.3.5 QUALITY OF NEW BUILD HOUSING

The house building process has a large impact on the environment and housing has an important contribution to play in creating a more sustainable future both in terms of the materials that are used and designing houses to help adapt to changing needs (avoiding the need for extensive adaptations).

The focus of the LHS in influencing the quality of new build housing will be by working with our Planning colleagues to provide design guidelines. In addition, the Council will work in partnership with Communities Scotland and the RSLs through the development programme to provide new housing that can adapt to suit peoples needs as they change and to adopt more sustainable methods of building. New housing that is funded by Communities Scotland must meet 'Housing for Varying Needs Standards'.³⁶ However, Lifetime Homes standards (see Information Box 4) provide extra flexibility in meeting changing needs.

³⁶ Housing For Varying Needs. A design guide. Part 1 & Part 2. Scottish Homes (1998 and 1999)

Information Box 4 Lifetime Homes Standards

The Lifetime Homes concept was developed by a group of housing experts at the Joseph Rowntree Foundation in 1991. Lifetime Homes have sixteen design features that ensure a new house or flat will meet the needs of most households. The accent is on accessibility and design features that make the home flexible enough to change to the householders circumstances. These standards have been adopted as part of the London Plan where all new homes will be built to Lifetime Standards.

3.3.6 WORK DONE SO FAR/ IN PROGRESS

- A Moray-wide Care and Repair scheme was established during June 2003 (for an initial three-year period)
- The Council has developed a five-year investment strategy for its stock
- The Council has entered into various partnerships with a range of bodies to implement the HECA strategy; the North of Scotland HECA forum, SCARF, Moray Energy Efficiency Advice Project (MEEAP), and the New Deal/Warm Deal Welfare to work
- £6.5 million worth of energy efficiency improvements made to stock in the private sector through improvement and repair grants
- Over £5 million has been spent in energy improvements in Council housing
- Community heating system installed in New Housing Partnership project involving ex –DHE³⁷ housing

3.3.7 STRATEGIC OBJECTIVES AND PRIORITIES**STRATEGIC OBJECTIVE 4 - TO MAINTAIN AND IMPROVE THE QUALITY OF EXISTING HOUSING IN MORAY, INCLUDING ENERGY EFFICIENCY TO HECA REQUIREMENTS**

This objective reflects the Council's commitment to improving stock condition in Moray and to tackle the levels of disrepair in the private sector.

Strategic Priority 4.1 - Reduce the number of BTS properties in Moray by 30 properties per annum

This priority reflects the need to tackle increasing numbers of BTS properties in Moray.

Overall priority rating - high

³⁷ Defence Housing Executive

Strategic Priority 4.2 - Improve quality in the private sector over the period 2004-2009 by improving 20 properties per annum, awarding grant to 70 clients through Care and Repair and bringing 5 properties per annum back into use.

This priority represents one of Moray's most important housing issues. The main focus will be to provide information and advice to homeowners, to promote private sector grants to avoid properties deteriorating into below tolerable standard.

Overall priority rating – high

Strategic Priority 4.3 - Review of the Moray Council's Care & Repair scheme in 2006

This priority reflects the need to evaluate the success of an important strategic initiative that is meant to tackle the housing needs of older people and disrepair in the private sector.

Overall priority rating - high

Strategic Priority 4.4 - Improve energy efficiency across all tenures in Moray by a further 16% by 2007

This priority reflects the Council's commitment to fulfilling its HECA target and its contribution to energy efficiency. This will be done by works to Council stock and the provision of grants, advice and raising awareness through the Council's private grants sector.

Overall priority rating – high

Strategic Priority 4.5 - Achieve the Scottish Housing Quality Standard by 2015 in the social rented sector

Although the standard is cross-tenure this priority reflects the need for all social landlords to achieve the standard by 2015. The first stage is for all social landlords to provide a delivery plan by April 2005.

Overall priority rating – high

Strategic Priority 4.6 - Invest in Council Housing in accordance with the 30-year stock condition survey

This priority reflects the Council's commitment to the retention of the housing stock and will be carried out according to the investment strategy. The main elements are the Response Repairs Service, Cyclical Maintenance and the Planned Maintenance programme.

Overall priority rating – high

STRATEGIC OBJECTIVE 5 - TO SEEK TO IMPROVE THE QUALITY OF NEW BUILD HOUSING IN MORAY ACROSS ALL TENURES AND IN PARTICULAR TO ENCOURAGE HOUSING THAT IS BUILT ACCORDING TO LIFETIME HOMES AND ENVIRONMENTALLY FRIENDLY PRINCIPLES.

This represents the Council and its partners' long term aspirations to promote sustainable design and building. The housing needs research will provide an opportunity to look at potential uses of technology and building design.

Strategic Priority 5.1 - Monitor and Review Planning Policies related to design, layout, architecture and open space

This priority reflects the need to ensure that the Council housing and Planning services complement each other in ensuring well built and attractive housing.

Overall priority rating - high

Strategic Priority 5.2 - Working with RSLs, Developers and Communities Scotland towards the provision of 10 houses built to the Lifetime Homes Standard.

This priority reflects the desire to go beyond 'Housing for Varying Needs' in recognition of the greater flexibility that Lifetime Homes can offer.

Overall priority rating – low/medium

Strategic Priority 5.3 - Investigate the potential of new technology

This priority reflects the need to consider innovation in the provision of housing for those with special needs and to improve the quality of house building overall. This can be in the form of alternative building technology for mainstream housing and the use of SMART technology for those with special needs.

Overall priority rating – medium/low.

3.3.8 ACTION PLAN

Strategic Objective 4 To improve and maintain the quality of existing housing in Moray, including energy efficiency to HECA requirements			Who Involved	Timescales
4.1 Reduce the number of BTS properties by 30 per annum in Moray over the period 2004-2009	4.1.1	Review the impact of the new means tested grant	TMC Housing Service	2004/05
	4.1.2	Develop the approach to target BTS properties linked to the outcomes agreed as part of the funding allocation	TMC Housing service	2004/05 and annually thereafter
	4.1.3	Create a database of BTS properties	TMC Housing and Environmental Services	2004/2005
4.2 Improve quality in the private sector over the period 2004-2009 by improving 20 properties per annum, awarding grant to 70 clients through Care and Repair and bringing 5 properties per annum back into use	4.2.1	Provide owners with information and advice	TMC Housing Service	Ongoing
	4.2.2	Target landlords with information and advice	TMC Housing and Environmental Services	Ongoing
	4.2.3	Develop the HMO licensing strategy	TMC Environmental Services and Housing Services	2004/05
	4.2.4	Review the impact of the new private housing grant mechanism	TMC Housing Services	2004/05 and 2005/06
4.3 Review the Moray Council's Care and Repair Scheme	4.3.1	Conduct an annual review as per the Service Level Agreement	TMC Housing Services and Castlehill HA	Annually
	4.3.2	Evaluate the outcomes of the Care and Repair scheme	TMC Housing Services, Castlehill HA, service users	2005/06
4.4 Improve energy efficiency across all tenures by a further 16% by 2007	4.4.1	Continue to fund SCARF	TMC Housing Services SCARF	Ongoing
	4.4.2	Carry out actions within HECA strategy	TMC Housing Services SCARF	Ongoing
	4.4.3	Provide Monitoring Report to Communities Scotland	TMC Housing Services	2004/05

Strategic Objective 4 To improve and maintain the quality of existing housing in Moray, including energy efficiency to HECA requirements				Who Involved	Timescales
4.5	Achieve the Scottish Housing Quality Standard by 2015 in the social rented sector	4.5.1	Review the Council Stock and Investment Strategy against the standard and produce delivery plan	TMC Housing Service	April 2005
		4.5.2	Carry out a stock condition survey of Council stock	TMC Housing Services, TMC Environmental Services	2004/05
		4.5.3	Set local milestones/targets on the basis of the stock review	TMC Housing Service	2005/06
		4.5.4	Review stock and prepare delivery plan	RSLs	April 2005
4.6	Develop the Investment Strategy for Council Housing in consultation with tenants and in accordance with the 30-year stock condition survey	4.6.1	Implement the 2003-2008 strategy	TMC Housing Services, elected members, tenants	Ongoing
		4.6.2	Carry out a strategic review of the Council's Retention Strategy	TMC Housing Services, elected members, tenants	2005/06
Strategic Objective 5. To seek to improve the quality of new build housing in Moray across all tenures and to encourage housing that is built to Lifetime Homes standard and environmentally friendly principles				Who involved	Timescales
5.1	Monitor and Review Planning policies related to design, layout, architecture and open space	5.1.1	Input to the revision of policies as part of the Development Plan review	TMC Housing Service, TMC Planning and Development services	2004-2006
5.2	Working with RSLs, Communities Scotland and developers to produce 10 Lifetime Homes over the five year period	5.2.1	Use the development programme process	TMC Housing Service, Communities Scotland, RSLs	Ongoing
		5.2.2	Incorporate within any bulk procurement arrangement		Ongoing

Strategic Objective 5. To seek to improve the quality of new build housing in Moray across all tenures and to encourage housing that is built to Lifetime Homes standard and environmentally friendly principles			Who involved	Timescales	
5.3	Investigate the potential of new technology	5.3.1	Use the results from the Older Persons and People with Physical and Sensory Disabilities housing needs research to conduct a feasibility study into the use of SMART technology	Housing Strategy Group	2005/06
		5.3.2	Identify potential pilot projects for sustainable housing	TMC Housing, Communities Scotland, RSLs, developers	2006/07

3.4 HOUSING AND COMMUNITY CARE

Changes in social and health care legislation have shifted the focus of long term care from institutions to enabling people to remain independent in their own homes for as long as possible. This means that the link between housing and social and health services is becoming increasingly important. The Joint Future Agenda and the Single Shared Assessment will mean that housing, community care and health professionals will be working closer together to ensure that people get the housing and support that they require.

The majority of residential care services provided by the Council and the NHS in Moray were either re-configured or transferred to the independent sector before the development of the LHS. The most recent was the closure of Ladysbridge hospital in January 2003 which enabled 15 people to be re-settled back into Moray.

Information box 5 Single Shared Assessment.

The aim of the Single Shared Assessment is to seek information only once from a person. It is carried out by a lead professional who co-ordinates documents, shares appropriate information and produces a summary assessment of the person's need. Other professionals (such as housing officers) provide their specialist assessment to the lead professional.

The strategic focus for housing in the community care context is to ensure that there is enough community-based support and accommodation. People with more complex needs are living longer and expect to remain in their homes/communities for as long as they can.

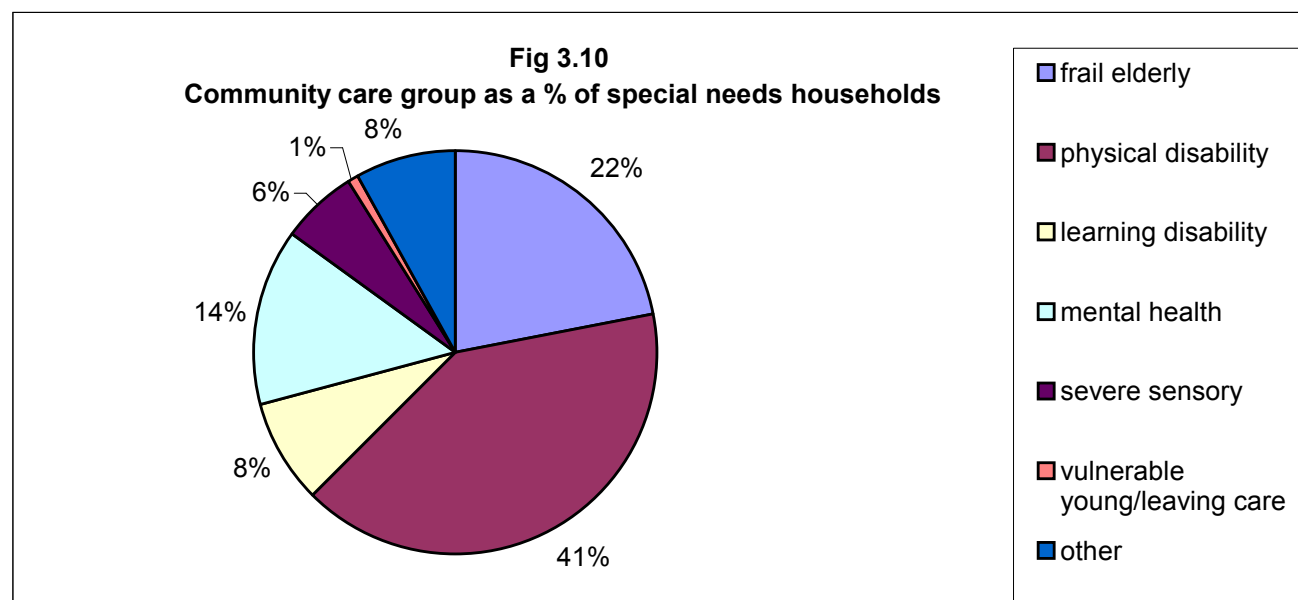
It is recognised that there is limited strategic Community Care information in Moray. Research into the housing and support needs of older people is being undertaken at the present time. Research into the housing needs of those with physical and sensory disabilities will be completed later in 2004. Further research into the housing support needs of other community care groups will be carried out throughout the period of LHS. In the meantime, the following documents have been used to provide an indication of community care need for the LHS:

- the Housing Needs Survey
- the Scottish House Condition Survey
- the Community Care Strategic Plan 2002-2004
- 'Mapping the Future' Moray's Strategy for older people (2002-2005)
- Moray Supporting People Strategy 2003-2008
- A Moray Framework for Mental Health 2001-2004
- Draft Physical and Sensory Disability Strategy

The Housing Needs Study⁸ estimates that 4,355 households (13% of all households), in Moray have one or more members with a special need. The proportion of the various types of need is shown in the figure below. Older people are over-represented in special needs groups; 57.1% of special needs households contain older people compared to 33.2% of non-special needs households.

The majority of special needs households are in the social rented sector – reflecting the nature of this sector and the specialist provision of older peoples housing and for people with physical disabilities.

Special needs households are disproportionately constituted of only one person and in general are below the average household size. They also have an income that is 43% less than the Moray average. This has cost implications for providing care and support services to a growing number of people spread across growing number of households.



Source: Housing Needs Study (2001)

3.4.1 OLDER PEOPLE

Nationally, twice as many older people receive home care services than residential or nursing care.³⁸ Also, about a quarter of people in nursing homes are not dependent on nursing care and could be cared for at home if services were available.³⁹

The numbers of people in Moray receiving home care has increased by 12% over the period 2000/01 to 2002/03 (compared to 2.6% nationally).³⁹

For older people whose housing need can be met within the home, mobility/ health problems and the need to give/receive support constitute 40% of that need. Moray also has a higher proportion of carers over the age of 65 years than the national figure (3.15% and 2.34% respectively). This emphasises the expected growth in demand for housing support and care services.

Within the overall growth in people of pensionable age, the largest predicted rise will be in those over 85 years. This poses additional challenges because those over 85 years are likely to have more complex physical and mental health needs e.g. increased likelihood of dementia. The Housing Needs Survey⁸ estimated that 3.8% (1,288) of households within Moray contained a person who was 'frail elderly'. The requirements will be for more specialist housing provision as well as support.

The growing elderly population and their housing need exists across Scotland. However, an additional factor for a rural authority like Moray is the geographical location of older people in relation to existing services. This makes the provision of domiciliary and more specialist care more important in rural areas but it also tends to be more expensive. Table 3.4 below shows the higher proportion of older people in the South and East of Moray.

	% of Moray's total population	% of Moray's overall 60+ population	% of area population 60+ years
Northwest	64.7	59.1	19.6
Southeast	35.5	39.9	24.9
Cairngorm	0.8	1.0	25.8

Source: Census 2001

Table 3.4 Disproportionate amount of older people in South and East of Moray

³⁸ Homing in on care. A review of home care services for older people. Audit Scotland 2001.

³⁹ Home Care Statistical Return (SWS H1)

Tied accommodation is prevalent in Moray due to farming and estate working. The Housing Needs Study estimated some 171 households to be in unsuitable housing because of 'end of tenancy/repossession'. The largest percentage within this group is single pensioner households 26% (some 45 households). Therefore, for many people, a move to more supported accommodation may mean leaving a home/community in which they have lived all their lives.

3.4.2 PEOPLE WITH PHYSICAL DISABILITY AND SENSORY IMPAIRMENTS.

In Moray:

- 74% of all people receiving domicilliary care have a physical disability (892 people)⁴⁰
- Approximately 3,086 people in Moray are blind or partially sighted⁴¹
- There are 495 deaf and hearing impaired people⁴²

There are larger problems anticipated with aids and adaptations to existing houses as well as ensuring that the right amount of new buildings are built to meet the demand for barrier free homes. During the period between 1999 and 2003 (31 March), demand for disabled adaptations in Council properties increased by 50% (from 66 to 99) with the greatest demand for level access showers. Other common adaptations were related to access e.g. stairlifts and ramps. Similar types of work were undertaken in the private sector with 63% of adaptations related to bathrooms/showers. There has been substantial pressure on the Council's budget for aids and adaptations. This will be discussed further in the resources section.

3.4.3 PEOPLE WITH MENTAL HEALTH PROBLEMS

The housing needs research estimates that 2.5% of all households (837) in Moray contain someone with a mental health problem. It is anticipated that much of the need is for housing support services. However, a particular group of people with severe and enduring mental health problems have been identified through the Moray Framework for Mental Health as needing more intensive housing support. Further research into the housing needs will be carried out to define this population.

⁴⁰ The Moray Council Community Care database

⁴¹ Grampian Society for the Blind

⁴² Aberdeen and North East society for the deaf

3.4.4 PEOPLE WITH LEARNING DISABILITIES

There are 419 individuals with a learning disability known to the Council. National studies⁴³ estimate that:

- 20 people in every 1,000 have a mild or moderate learning disability and;
- 3-4 people in every 1,000 have a profound or multiple disability.

On this basis, just over 1740 people in Moray have a mild disability and 300 people have a profound disability. The majority of people live in their own homes or with family.

The strategic aim for providing housing support for people with learning disabilities will be to ensure that as many people as possible can sustain their own tenancies where possible.

3.4.5 OTHER VULNERABLE ADULTS AND THOSE WITH MULTIPLE/COMPLEX NEEDS

It is recognised that there are people who have needs that do not fit into these established categories or people with many needs. As a result, these people can fall through the net of service provision. The Supporting People Strategy identifies all the specific care groups such as those with cancer, HIV/AIDS, acquired brain injury. The strategic focus for these groups is to ensure that they remain supported in their homes for as long as possible. The Supporting People Strategy also recognised that there is a need for a service for those with borderline learning disabilities and social/behavioural problems.

3.4.6 WORK DONE SO FAR / IN PROGRESS

- Research into housing support needs for older people and those with physical disabilities
- Partnership approach between NHS Grampian, The Moray Council, Communities Scotland and Grampian Community Care Charitable Trust provided innovative housing for those with autism
- Replacement of residential homes for older people with Very Sheltered Accommodation
- A comprehensive approach to adaptations to Council properties and private sector properties
- The Single Shared Assessment is being used for older people throughout Moray
- The Supporting People Strategy has a timetable of service reviews that will ensure the quality and effectiveness of housing support services
- A Physical and Sensory disability strategy is being produced as part of the Community Care Strategic Plan that will help inform the housing needs research

⁴³ The same as you? A review of services for people with learning disabilities. Scottish Executive (2000)

- A review of the Learning Disability Strategy and development of the Partnership in Practice (PiP) document will be completed by the end of 2004
- Development of a joint health board/care sector home-care service allowing those with more complex needs to remain at home

3.4.7 STRATEGIC OBJECTIVES AND PRIORITIES

STRATEGIC OBJECTIVE 6 - TO MAXIMISE THE CHOICE OF HOUSING, SUPPORT AND CARE COMBINATIONS FOR ALL SPECIAL NEEDS GROUPS AND IN PARTICULAR TO ENABLE ALL THOSE WISHING TO STAY AT HOME TO DO SO WITH THE APPROPRIATE SUPPORT WHERE PRACTICABLE.

Much of the work around implementation, service delivery and quality will be taken forward through the Supporting People Strategy. The other main part of this objective is the provision of aids and adaptations. It has been shown throughout the strategy that the greatest need is in-situ and that much of this need is in older peoples' homes and is related to their mobility/health.

Strategic Priority 6.1 - Implement the Supporting People Strategy 2003- 2008

Although the Supporting People Strategy is a separate document, it is closely linked to the LHS as it deals with the provision of housing support in Moray.

Overall priority rating – high

Strategic Priority 6.2 - Develop a greater understanding of the need and requirement for special needs housing in Moray by carrying out a housing needs and support assessment for each care group identified in the Community Care Plan by 2006

This priority recognises the information gaps around housing needs for those with special needs. Also, Moray has a high level of households containing person/s with special needs.

Overall priority rating - high

Strategic Priority 6.3 - To ensure the best use of adaptations in the public and private sector

This priority reflects the need to balance current (and future) demand for such services against the finite resources that are available.

Overall priority rating – high

Strategic Priority 6.4 - Consider the provision of a disabled person's housing service

Given the high levels of adaptations carried out in Moray, this priority reflects the need to ensure access to appropriate housing and to maximise the available housing resources for those with disabilities.

Overall priority rating – medium

STRATEGIC OBJECTIVE 7 - TO MEET THE REQUIREMENTS FOR SPECIAL NEEDS HOUSING WITHIN COMMUNITIES FOR THOSE NOT WISHING OR UNABLE TO REMAIN IN THEIR OWN HOME BUT WHO WISH TO REMAIN IN THEIR COMMUNITY

This reflects the need to provide specialist accommodation in communities where people can no longer be accommodated in their homes. The housing needs research will provide more detail regarding the scale and range of provision required.

Strategic Priority 7.1 - Implement planning policies in respect of special needs housing through the affordable housing policy

This priority reflects that the planning process can be used to supply special needs housing as well as affordable housing. Information from the housing needs research will help establish the target for the number of units achieved through the planning process.

Overall priority rating – high

Strategic Priority 7.2 - Use the findings of the housing needs research

This priority reflects the importance of the housing needs research in developing a strategic approach to the provision of specialist accommodation.

Overall priority rating – high

Strategic Priority 7.3 - Ensure that maximum use is made of funding resources

This priority recognises the importance of financial contributions from all partners in providing specialist housing provision. The priority also reflects the commitment from the Council and its partners to use joint resources where possible.

Overall priority rating – high

3.4.9 ACTION PLAN

Strategic Objective 6 Maximise the choice of housing, support and care combinations for all special needs groups and in particular to enable all those wishing to stay at home to do so with the appropriate support where practicable				Who Involved	Timescales
6.1	Implement the Supporting People Strategy 2003- 2008	6.1.1	See actions in Supporting People Strategy	Supporting People Core Group, TMC Housing Services, Service providers, service users	2004-2008
6.2	Develop a greater understanding of the need and requirement for special needs housing in Moray by carrying out a housing needs and support assessment for each care group identified in the Community Care Plan	6.2.1	Carry out research into housing and support needs for older people and those with physical disabilities	TMC Housing Services, TMC Community Care Services, Local Health Care Co-operative, NHS Grampian, RSLs	2004/05
		6.2.2	Develop a programme of research still to be completed and identify costs	TMC Housing Services, TMC Community Care Services, NHS Grampian	2004/05
6.3	To ensure the best use of adaptations in the public and private sector	6.3.1	Develop an action plan from the research into housing needs of the elderly and physically disabled	TMC Housing services	2004/05
		6.3.2	Agree a protocol with Occupational Therapists that includes prioritising requests	TMC Housing Services, Occupational Therapy Services	2004/05
6.4	Consider the provision of a disabled person's housing service	6.4.1	Carry out a feasibility study (depending on outcome of housing needs research)	Housing Strategy Group	2005/06
Strategic Objective 7 To meet requirements for special needs housing within communities for those not wishing or able to remain in their own home but who wish to remain in their community				Who involved	Timescales
7.1	Implement planning policies in respect of special needs housing through the affordable housing policy	7.1.1	Use the housing needs research to establish the target for the number and type of units	TMC Housing and Development Services	2004/05
7.2	Use the findings from the housing needs research	7.2.1	Create an action plan to be taken forward.	Housing Strategy group	2004/05

Strategic Objective 7 To meet requirements for special needs housing within communities for those not wishing or able to remain in their own home but who wish to remain in their community		Who involved	Timescales
7.3	Ensure that maximum use is made of funding resources	7.3.1 Identify potential projects through the housing needs research	Housing Strategy Group
		7.3.2 Adopt a partnership approach to providing large or specialist developments	TMC Housing Services, Communities Scotland, NHS Grampian
			Ongoing

3.5 SUSTAINABLE COMMUNITIES AND SOCIAL INCLUSION

The use of land and the planning of new housing developments have the longest-term impact of any part of the LHS. The financing of social housing is usually considered over a 30-year period with the assumption that the buildings will still be in use after this period. It is important therefore, to consider the mixture of all houses, the impact on the local environment and the local community.

3.5.1 THE PROVISION OF AFFORDABLE HOUSING

The housing needs survey estimates that 821 households require a move to relieve their need but cannot afford to look to the private sector to meet their need. The continuing rise in house prices since the housing needs survey was conducted would suggest that there is even less of a chance to have need met by purchasing a house in the private sector. Private renting was also shown to be less affordable than having a mortgage - almost 63% of households in housing need (approximately 1450 households) would have to pay more than 30% of their incomes if they rented in the private rented sector. The survey also found that over half of the households in housing need because of 'accommodation being too expensive' were in the private rented sector.

The total social rented stock in Moray is approximately 7,900. This stock is depleted by about 170 each year due to Council house sales transferring a unit into the owner-occupier sector (this does not include any similar sales in the RSL sector). The replacement of units through Communities Scotland development programme has amounted to an average of 30-40 units per annum.

The number of Council owned properties has decreased by almost 50% since 1980. The sales have not been uniform across Moray with the incidence of sales related to the size/mix of the stock and the desirability of the area. There is a difference between the sub areas with the North/West losing half of its Council stock. The sales follow the national trend in that a disproportionate amount of family sized housing has been sold. This is shown in the table below.

	Stock Before RTB	Remaining stock at 31 Mar 03	% Sold	% 3 bedroom sold	% 4 bedroom sold
North West	8001	4081	49	63	61
South East	4722	2622	44	59	69
Cairngorms Park	75	48	36	49	-
Moray	12798	6751	47	61	63

Source: Council RTB records

Table 3.5 Levels of RTB throughout Moray

The impact of these sales is not so much the loss of the unit but of the potential re-lets that the house can provide. There are variances within the rate at which properties become available. Within the Council's stock, 3 and 4 bedroom houses have a turn over rate of 2.6-4% compared to 10.5% for 1 bedroom houses. This further compounds the loss of the family sized houses through RTB. Also, the relet rate across the whole social rented sector in Moray is the lowest in Scotland at 2.3%¹⁸. The Housing Solutions research identified that there was a clear lack of three and four bedroom housing with a smaller requirement for one and two bedroom housing.⁴⁴ It is clear, therefore that there is a lack of family sized accommodation throughout Moray.

The Housing Solutions report provided an assessment of the various options available. The main focus for the LHS is to provide affordable housing to rent as this was shown to be the most effective way of meeting housing need (see Appendix 2 – Options Appraisal). There is scope for limited amounts of Grant for Rent and Ownership (GRO) housing (see information box 6). Further details are in the Resources section.

The Housing Needs Survey presented a clear picture of where housing need arises. However, it states clearly that this is not necessarily where it should be met. There are characteristics of the North/West area that mean that most of the affordable housing will be provided there. These characteristics are:

- The area contains 65% of the population of Moray
- The area has the highest house prices
- The area is the economic and administrative centre of Moray
- Elgin has almost a quarter of the in-migrant households unable to afford market housing⁸
- The waiting lists show the greatest demand for this area⁴⁵

Analysis of information from any future Common Housing Register and updates to the housing needs survey will provide a continual picture of changing need and demand. Any change in patterns will be reflected in the investment programme.

Information Box 6 Grant for Rent and Ownership (GRO grant)

This is designed to bring more housing choice for local people. Communities Scotland award grant funding of around 25% of total cost to private developers to build affordable homes for sale in areas where they would otherwise not operate. The homes are offered initially to first time buyers, housing association or Council tenants and those on waiting lists.

⁴⁴ Housing Needs: Possible Solutions. Fordham Research (2002) The research tested the data against three models of need – total housing need (as per the housing needs survey), total number of households identified as in need and on the Council waiting list and households on the waiting list with 50 plus points),

⁴⁵ The ratio of people per available let for the six lettings areas in Elgin ranges from 35-45. The area next in demand in Forres at 23 people per available let (as at July 2003).

3.5.4 FUEL POVERTY

The SHCS estimated that 21% of households (8,000) in Moray are in fuel poverty. This is the second highest level of all mainland authorities (along with Argyll & Bute and Highland). The low incomes in Moray (see Section 2) contribute to this in addition to the high levels of older housing, particularly in the private 'rural' rented sector. The energy efficiency of Moray's houses is also poor in comparison to the Scottish average. There are fewer households in the higher rating energy bands, and pensioners are over-represented in the low energy bands (20% compared to the national figure of 16%). This confirms the general trend where the levels of energy efficiency are lower in rural areas creating an increased risk of fuel poverty.⁴⁶

Information box 7 Fuel Poverty

A household is said to be in 'fuel poverty' when their home cannot be heated to an acceptable standard at a reasonable cost. This tends to be the result of a combination of three major factors: energy efficiency of the home, household income and the cost of fuel.

The Scottish Executive has adopted the following definition: " a household is in fuel poverty if 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".

The SHCS reported a high level of central heating in Moray (93% households) yet a third of households report having difficulty in heating their homes. This could be a consequence of the poor energy efficiency of houses and low incomes.

Influencing the cost of fuel remains outwith the scope of the LHS document. However, there are actions that can be taken to reduce peoples' fuel bills. The main focus is to raise awareness of the choices of fuel types, suppliers, tariffs and payment methods as well as the grants that are available.

⁴⁶ Issues in Improving Quality in Private Housing. The first report of the housing improvement taskforce (2002).

Despite the baseline information, further work is needed to highlight the location and exact scale of fuel poverty – especially in rural areas. Moray's fuel poverty strategy will be published during the summer of 2004 detailing the way in which fuel poverty will be tackled. It is based on the following strategic themes:

- Nature and Extent of Fuel Poverty
- Raising awareness
- Improving the Housing Stock
- The Cost of Fuel
- Income Maximisation
- Energy Advice

3.5.4 SOCIAL INCLUSION AND COMMUNITY REGENERATION

There is increasing emphasis to invest in people and communities alongside the investment in the bricks and mortar. Communities Scotland have developed policies explaining the role of RSLs in community regeneration and the wider role. This wider role refers to activities that contribute to the Scottish Executive's priorities for regeneration and social inclusion e.g. activities that improve health and building the skills, networks and confidence of local people. The success of build and train initiatives elsewhere in Grampian has meant that there is an opportunity to do something similar in Moray. Such a scheme would complement the work undertaken by the Social Inclusion Partnership and help to address the shortage of skilled workers within the construction industry.

Like all rural authorities, there is the potential for people who do not live in the central area to be geographically isolated. The LHS seeks to ensure that the need for affordable housing throughout Moray is met. However, investment in housing must also be matched with economic investment and good transport links. It is recognised that the primary responsibility for economic regeneration lies with other agencies but a partnership approach is required to ensure that rural communities remain sustainable.

Moray is considered to be an attractive and desirable place in which to live. Information from the housing needs study showed that half of the total households surveyed were 'satisfied' with the area in which they live and a further 37% very satisfied. Only 4% showed any dissatisfaction. However, as a landlord of over 6,600 houses, the Council has a role in ensuring that people are satisfied with their neighbourhoods, take the appropriate action to continue its successful approach to encouraging tenant involvement and managing anti-social behaviour. It is recognised that this responsibility rests with all social rented landlords.

3.5.5 WORK DONE SO FAR/ IN PROGRESS

- The New Housing Partnership grant and DHE stock transfer resulted in a one-off provision of 319 new and refurbished homes/flats for rent through out Moray
- The Council has produced an Affordable Housing Policy to seek 20% of any development greater than 20 units
- The Council is part of the Grampian wide DEVANHA bulk procurement scheme that will deliver 46 units throughout the South/East and Cairngorms areas of Moray. A second bulk procurement initiative is underway securing 123 units in the North/West of Moray
- The Council fund the Moray Energy Efficiency Advice Project in conjunction with SCARF (Save Cash and Reduce Fuel), a voluntary organisation that aims to promote energy efficiency
- A working group has been set up with the Council, RSLs and SCARF to undertake further research into fuel poverty and to produce the Moray fuel poverty strategy in July 2004. The working group organised two fuel poverty seminars in October 2003 and March 2004 to help with the production of the strategy
- The Council has established an estate caretaker service
- The Council has submitted its bid to the Scottish Executive for funding for Community Wardens

3.5.6 STRATEGIC OBJECTIVES AND PRIORITIES

STRATEGIC OBJECTIVE 8 - MAXIMISE THE INVESTMENT IN AND THE PROVISION OF AFFORDABLE HOUSING TO MEET HOUSING NEED REQUIREMENT IN MORAY.

This priority reflects one of the most important issues in the LHS – ensuring that there is enough affordable housing in Moray to meet the housing need. This also reflects the need to make sure that the maximum resources are made available.

Strategic Priority 8.1 - Monitor and review the supply of housing land for all tenures

This priority reflects the need for Council housing and planning services to work together to ensure that there is enough land to meet the overall demand for housing. This also reflects the need to assist the RSL sector to acquire land in the North/West area of Moray in particular.

Overall priority rating – high

Strategic Priority 8.2 - Implement the 'Supplementary Planning Guidance: Affordable Housing'

This priority reflects the need to use the planning process as a provider of affordable housing.

Overall priority rating – high

Strategic Priority 8.3 - Continue to work in partnership with Communities Scotland and RSLs to deliver 161 units of affordable housing per annum

This priority reflects the strategic and enabling role that the Council has in the provision of affordable housing.

Overall priority rating – high

Strategic Priority 8.4 - Undertake further research into the impact of right to buy sales by 2005 and consider the need for application for pressurised area status.

This priority reflects the need to assess the effects of RTB on the overall Council area. With nearly 50% of Council stock gone through RTB, research will determine whether or not there is a case for pressured area status for Moray.

Overall priority rating – medium

Strategic Priority 8.5 - To consider the transfer of development funding function previously administered by Communities Scotland to Moray Council by 2005

This priority reflects the power for local authorities to transfer management of development funding currently administered by Communities Scotland to Councils. The Council recognises that the potential management of the programme may complement and enhance its strategic role. It will, therefore, consider this new responsibility in more detail and consider the resources required for capacity building and training.

Overall priority rating – medium/high

Strategic Priority 8.6 - Investigate the potential of private landowners as potential sources and providers of affordable housing

This priority reflects the potential role that landowner can play in the provision of affordable housing especially in areas with the high levels of tied/rented/empty accommodation.

Overall priority rating – medium/high

Strategic Priority 8.7 - Investigate the impact of second/holiday homes

This priority reflects the need to assess whether or not the growing number holiday homes are having an adverse impact in areas of Moray. It is anticipated that this will be taken forward through the Cairngorms National Park Housing Strategy for the Cairngorms Park area.

Overall priority rating – medium

STRATEGIC OBJECTIVE 9 - TO CREATE AND SUSTAIN NEIGHBOURHOODS THAT ARE SAFE, SOCIALLY MIXED AND SUPPORTIVE.

This reflects the Council's contribution to the Executive's wider social justice agenda and in particular the commitment to decrease the amount of anti-social behaviour.

Strategic Priority 9.1 - Identify the main causes of anti-social behaviour and promote effective and practical solutions to significantly reduce anti social behaviour

This priority recognises the negative effects of anti-social behaviour and that it is important that it is tackled when it arises. This priority also recognises that Moray offers a good quality of life and that this should be maintained.

Overall priority rating – high

Strategic Priority 9.2 - Develop methods of evaluating the effectiveness of housing policies and management in promoting social inclusion

This priority reflects the fact that housing is more than the provision of 'bricks and mortar' and that houses are part of neighbourhoods and communities. This priority will become more relevant towards the end of the LHS when the final evaluation will take place. It is anticipated that the indicators, targets and monitoring will be linked into the Community Planning framework.

Overall priority rating – medium/low

STRATEGIC OBJECTIVE 10 - TO SUPPORT AND ENCOURAGE WIDER ROLE ACTIVITIES WHICH CONTRIBUTE TO SOCIAL INCLUSION AND COMMUNITY REGENERATION

This reflects the ways in which housing providers can contribute to the creation of socially inclusive societies. It also recognises the requirement for RSLs to participate in the wider role.

Strategic Priority 10.1 - To promote the involvement of RSLs in the Community Planning process

This was chosen to reflect the importance of involving RSLs within the Community Planning process so that they can contribute to issues such as fuel poverty at a Moray wide level.

Overall priority rating – high

Strategic Priority 10.2 - To encourage employment opportunities by creating a Build and Train scheme for 10 trainees as part of the wider role programme

This priority recognises the success of similar schemes throughout Grampian and looks to build on the existing 'Ambition Construction' programme in Moray.

Overall priority rating – high

STRATEGIC OBJECTIVE 11 - TO ERADICATE FUEL POVERTY FROM ALL VULNERABLE GROUPS BY 2016

This reflects the Scottish Executive's priority to tackle fuel poverty in Scotland and the Council and its partners will adopt the timescales of the Executive. The priorities in 4.4 will also contribute to the overall success in this area.

Strategic Priority 11.1 - Develop a Fuel Poverty Strategy by 2004

This was chosen to reflect the statutory requirement of all local authorities to ensure that people do not live in fuel poverty. A separate strategy detailing how this will happen will be published as part of the LHS.

Overall priority rating – high

Strategic Priority 11.2 - Continue with the measures under the HECA strategy until 2007

This reflects the statutory duty of the Council to ensure that there is a reduction in the amount of energy used across all tenures in Moray.

Overall priority rating – high

STRATEGIC OBJECTIVE 12 - TO PROVIDE MAXIMUM OPPORTUNITIES FOR TENANT PARTICIPATION AND EMPOWERMENT THROUGHOUT THE (SOCIAL) RENTED SECTOR

This reflects the statutory requirement of all social rented landlords to produce and implement a tenant participation strategy as well as the aim of the Executive to promote community empowerment.

Strategic Priority 12.1 - Implement the Moray Tenant Participation Strategy 2003-2006

The Council has produced its strategy and a working group has been established to take forward the implementation of the action plan.

Overall priority rating – high

Strategic Priority 12.2 - Maintain the Council's commitment to the retention of its housing stock

This reflects the importance of recommendations of the Options Appraisal (undertaken in 2001) for the Council to retain ownership of its stock. It also reflects the commitment of the Council to work in partnership with Council tenants in the future management of the housing stock.

Overall priority rating – high

Strategic Priority 12.3 - Promote co-operation between all social landlords to promote tenant participation

This priority reflects the benefits of joint working between all social landlords in providing joint training for tenants, seminars etc.

Overall priority rating – medium/high

3.5.6 ACTION PLAN

Strategic Objective 8. Maximise the investment in and the provision of affordable housing to meet the housing need requirement in Moray			Who Involved	Timescales
8.1 Monitor and review the supply of land for all tenures	8.1.1 Ensure that land for the RSL sector is made available by contributing details of housing need to the update of the Development Plan.		TMC Planning and Development Services, Housing Services.	2004/05 and 2005/06
	8.1.2 Carry out research identifying existing Council land on the Housing Revenue Account		TMC Housing Services, Estates Services	2004/05
8.2 Implement the Supplementary Planning Guidance: Affordable Housing Policy.	8.2.1 Apply the guidance to all planning applications		TMC Planning and Development and Housing Services	Ongoing
8.3 Continue to work in partnership with Communities Scotland and RSLs to deliver 161 units of affordable housing per annum	8.3.1 See actions 8.1.1 and 8.1.2		TMC Housing Services, Communities Scotland, RSLs,	Ongoing
	8.3.2 Develop a joint appraisal of RSL strategic development programmes to allow a quicker response to building opportunities		TMC Housing Services, Communities Scotland, RSLs,	Ongoing
	8.3.3 Pursue bulk procurement where relevant		TMC Housing Services, Communities Scotland, RSLs,	Ongoing
	8.3.4 Update the housing needs study		Housing Strategy Group	2005/06
8.4 Undertake further research into the impact of right to buy sales and consider the need for application for pressurised area status.	8.4.1 Undertake research to quantify the affordability of ex-RTB houses		TMC Housing Services	2005/06
	8.4.2 Consider the results and decide whether to pursue pressurised areas status.		TMC Housing Services	2005/06
8.5 To consider the transfer of development funding previously administered by Communities Scotland, to Moray Council	8.5.1 Await the results of the final assessment of the LHS		TMC, Communities Scotland	2004/05
	8.5.2 Consider the desirability of transfer in light of the current guidance available		TMC Housing Services, elected members	2005/06
8.6 Investigate the potential of private landowners as providers and sources of affordable housing in rural areas	8.6.1 Conduct a feasibility study		Housing Strategy Group	2005/06

Strategic Objective 8. Maximise the investment in and the provision of affordable housing to meet the housing need requirement in Moray		Who Involved	Timescales
8.7 Investigate the impact of second/holiday homes	8.7.1 Carry out research	Housing Strategy Group	2005/06
	8.7.2 Create an action plan from the findings	Housing Strategy Group	2005/06
Strategic Objective 9 To help create and sustain neighbourhoods that are safe, socially mixed and supportive		Who involved	Timescales
9.1 Identify the main causes of anti social behaviour and promote effective and practical solutions to significantly reduce anti social behaviour	9.1.1 Develop anti-social behaviour strategy to include a revised Anti-social behaviour order policy	TMC Housing services, Grampian Police	2004/05
9.2 Develop methods of evaluating the effectiveness of housing policies and management in promoting social inclusion	9.2.1 Develop targets	Moray Social Housing Forum, Housing Strategy group	Ongoing
	9.2.2 Use the data from the Neighbourhood Statistics Study to inform practice	Moray Social Housing Forum, Housing Strategy group	Ongoing
Strategic Objective 10 To support and encourage wider role activities which contribute to social inclusion and community regeneration		Who involved	Timescales
10.1 To promote the involvement of RSLs in the Community Planning process	10.1.1 Ensure that there is RSL representation within the Community Planning steering group	Community Planning partnership, RSLs	Ongoing
10.2 To encourage employment opportunities by creating a Build and Train scheme for 10 trainees as part of the wider role programme.	10.2.1 Establish a build and train scheme	TMC Housing Services, The Moray College, RSLs, Communities Scotland, Moray Youthstart	2004/05
	10.2.2 Investigate other opportunities through the joint appraisal process	TMC Housing Services, Communities Scotland, RSLs	Ongoing

Strategic Objective 11 To eradicate fuel poverty from all vulnerable groups by 2016		Who involved	Timescales
11.1 Develop a Fuel Poverty Strategy	11.1.1 Develop a draft strategy for public consultation	TMC Housing Services, SCARF	2004/05
	11.1.2 Publish final version	TMC Housing Services, SCARF	2004/05
11.2 Continue with measures under the HECA strategy	11.2.1 See actions under 4.4	TMC Housing Services, SCARF	until 2006/07
Strategic Objective 12 To provide maximum opportunities for tenant participation and empowerment throughout the social rented sector		Who Involved	Timescales
12.1 Implement the Moray Tenant Participation Strategy	12.1.1 Strategy Implementation monitored and reviewed annually	TP Working Group	Ongoing
12.2 Maintain the Council's commitment to the retention of its housing stock	12.2.1 Further develop the Business Plan for Council Housing	TMC Housing services, Tenants forums	Ongoing
	12.2.2 Undertake a strategic review of how best to manage the Council stock	TMC Housing Services, Tenants forums	2005/06
	12.2.3 See Objective 2 of the Tenant Participation Strategy	TMC Housing Services, Tenants forums	Ongoing
	12.2.4 Conduct a tenants survey	TMC Housing Services, Tenants Forums	2004/05
12.3 Promote co-operation between all social landlords to encourage tenant participation	12.3.1 Arrange a tenants seminar	Moray Social Housing Forum	2004/05

SECTION 4 RESOURCES

The ability to achieve all that has been set out in the strategy will depend on the resources that are available and how these resources are configured. The following areas have been identified as the main strategic investment priorities:

- Increasing the provision of affordable housing
- Improving quality in the private sector
- Investing in social housing
- Meeting community care needs
- Reducing fuel poverty

4.1 INCREASING THE PROVISION OF AFFORDABLE HOUSING

The over all target for the LHS is to provide 161 additional units of affordable housing per annum or 805 over the period of the strategy. The major focus is to provide affordable housing to rent as this was shown to be the most effective method of meeting housing need. Other solutions are small amounts of GRO funded houses and refurbishment of old/empty properties.

The main source of funding for new affordable housing to rent is Communities Scotland's Development Programme. The amount for Moray has varied over the past six years. For the purposes of the LHS, we have assumed that £1m per year is available in subsidy. The RSLs sector attracts private finance to combine with the public subsidy.⁴⁷ Therefore, we could have private finance worth £0.4m per annum making a total of £1.4m per annum.

The cost of building a unit of affordable housing in Moray is estimated at £70,000⁴⁸ (including land). This would mean a total cost of £11.27m per annum (70,000 x 161) or £56.35m over the life of the strategy. Our shortfall therefore, is £9.87m per annum or £49.35m over the life of the LHS.

This level of investment is not likely to happen over the life of the strategy. It will have to continue into the next LHS. There is scope for 'one off' opportunities e.g. partnerships with the DHE, landowners and the affordable housing policy. These will be pursued where possible but to alleviate need what is needed is a predictable, recurring investment so that land can be purchased and a planned approach can be taken rather than an ad-hoc and opportunistic one.

⁴⁷ The amount of private finance leverage for the NHP programme was approximately 60:40 (public: private).

⁴⁸ Communities Scotland estimates for Elgin South volume procurement

The Housing Solutions report identified that GRO housing would meet a small amount of need. Twenty units have been programmed for the Elgin South development.

Investing in refurbishment took place in Moray through the Empty Homes Initiative in the late 1990's. Approximately 36 houses were refurbished during the 1998-2000 period at a cost of £300,000. However, after the ten-year 'tie in' period, these houses can be sold. Of the 36, 6 were developed by a RSL and so they will always remain affordable houses to rent.

The Private Sector Housing Grant bid has a provision to bring 5 empty homes per year back into use but this is not the same type of programme as the Empty Homes Initiative. It will increase the supply of houses in circulation but may not necessarily meet housing need.

Land for new housing across all tenures is made available through the Development Plan. The current position in Moray is that there is an allocated land supply for just under 3,000 dwellings. Over the period 1998-2002, 1850 houses have been developed. It is considered that there is enough land to accommodate demand. The review of the Development Plan⁴⁹ has just commenced and will consider carefully the issue of land availability for the RSL sector as concerns have been raised by this sector in their ability to obtain land, particularly in the North/West of Moray.

The Council has recently published its Supplementary Planning Guidance for delivering affordable housing. The Council will seek an affordable housing element from all residential schemes of 10 dwellings or more. The thresholds are as follows:

Number of units proposed	Affordable housing units
0-9	0
10-14	1
15-19	2
20+	20% of total

It is hard to predict exactly how much land for affordable housing will be secured this way. The major housing development in Moray is in Elgin – 'Elgin South'. Work is underway on two of the three phases and land has been secured for 85 units over the next five years (there are further two phases with the capacity for 670 houses being held in reserve – the timing of the development will be finalised following the review of the development plan). The third phase has the capacity for 160 houses so there is the potential for a further 32 houses (depending on how the site is to be developed), making total of 117 houses over the five year period. Further development has taken place in Forres where 38 units have been secured through the planning process.

⁴⁹ To take place during 2004 and 2005.

The Council also has its own land (although limited in amount). The LHS process will provide an effective link to ensure that best use is being made of Council resources.

The other ways in which land for affordable housing can be secured is through partnerships with the private landowners and other landowners e.g., MOD⁵⁰, NHS Grampian, North of Scotland Water. It is difficult at this stage to predict exactly what these partnerships will yield. However, these partnerships will carry on beyond the term of this LHS.

The final factor to consider in the provision of affordable housing is human resources in the construction industry. Research⁵¹ into the construction industry within the Moray area found that only a third of companies surveyed felt that there were 'no skills gaps in the workforce'. The largest recruitment difficulties were in the trades of carpenter and bricklayer reflecting the nation wide shortage. A shortage of workers will mean a delay in the completion of any project and a rise in labour costs. Both of these will increase the overall cost of building housing.

4.2 IMPROVING QUALITY IN THE PRIVATE SECTOR

There are two officers in the Council's housing service who assess and approve over £900,000 worth of grants for repairs and adaptations to households in the private sector. This is a large workload and is predicted to increase given the housing needs that have been identified. The outcome of this is that the Council has only ever been reactive in dealing with disrepair and housing need in the private sector – there is no capacity to be proactive. The Care and Repair scheme has been extremely successful and has created an increase in the amount of grant applications. The Council has recently approved a post for a full time officer to work in this section.

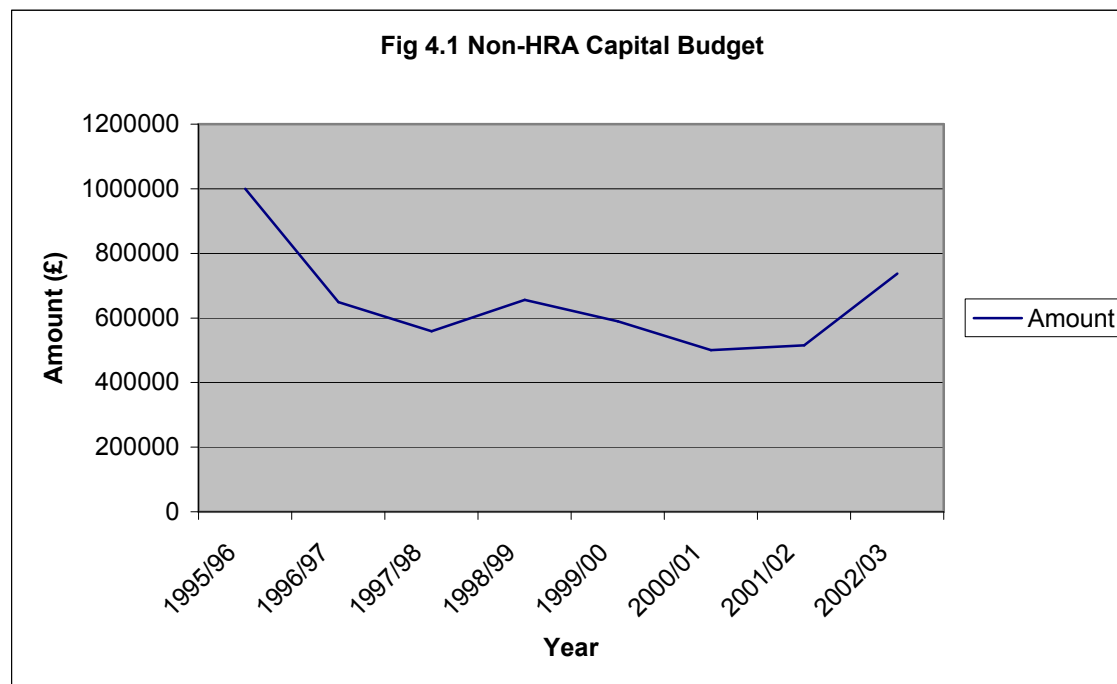
Improvement and repair grants are provided to owner-occupiers or private landlords to improve properties that are in a serious state of disrepair:

- Properties below tolerable standard
- General Improvement Grants
- A very small amount of properties subject to improvement orders
- A very small number of Ownership Options (an organisation that facilitates those with disabilities to build their own home)
- Provision of a Care and Repair service.

⁵⁰ The Defence Housing Executive

⁵¹ Bridging the Gap. Meeting construction learning, training and skills needs in the Highlands and Islands (2002) CITB Inverness.

From 1996 until 2003/2004, the non-HRA Capital programme has been in the Council's General Services Account. As a result, the programme has had to compete for resources with capital programmes from other services. The effect of this on funding levels has been dramatic as Figure 4.1 below shows. The increasing pressure on capital resources facing the Council has meant that the funding available for improvement and repair works has reduced significantly.



Source: Council records

Information Box 8 Private Sector Housing Grant (PSHG)

The PSHG is made up of two parts, the 'baseline' and the 'bid'.

- The baseline figure is allocated in proportion to local authorities' average non-HRA expenditure for the last 5 years.
- The bid allocation has been based on a formula reflecting the number of pre-1919 houses and the average income level in each authority.

Proposals for expenditure must come under the following headings

- Support the improvement of houses that are BTS and the adaption of houses for those with particular needs
- Extend the area coverage and services provided by Care and Repair
- Support and encourage owners with communal repair responsibilities
- Establish partnership working arrangements with the private rented sector
- Improve data and information required for strategy development in relation to the private sector
- Deal with specific, identified problems at the local level

The funding mechanism for Private Sector Housing Grant (PSHG) has now changed. The funding comes directly from the Scottish Executive and is allocated in a way that takes into account of both local and national priorities (see information box 8). The baseline figure will be £0.589m and the indicative bid £0.270m – a total of £0.840m. Assuming that this figure is available for the next five years then a total of £4.2m would be available.

The private sector grant is now means tested. Approximate contributions from the homeowners are:

- 48% of costs for BTS properties – average cost £26,630 per household
- 14% of costs under the Care and Repair scheme – average cost £4,300 per household
- 21% of costs for houses in disrepair – average cost £3,400 per household

Householder contributions would create an extra £260,900 per annum or £1.3 million over the life of the LHS. This gives a total of £5.5m to tackle disrepair over the life of the LHS.

The local house condition survey estimated that the total costs associated with disrepair, improvements to BTS properties and missing amenities are estimated at £34.62m. This would work out at a cost of £6.9m per year over the next five years. There is an annual shortfall therefore, of £5.8m over the life of the LHS

4.3 INVESTING IN SOCIAL HOUSING

The Council approved a Housing Services Investment Strategy in February 2003 as part of the move towards the Business Planning Approach.

There are three main elements to investment in housing:

- The capital programme. This deals with major works to the stock such as disabled adaptations, window/doors/heating replacements energy efficiency and a small amount for enabling projects. The Council spends approximately £3.7m per year on capital programmes.
- The revenue programme. This deals with planned maintenance and response repairs on which the Council spends approximately £6m per year.
- The Housing Management Service. This is the staff who manage the 6,700 houses that the Council owns. The cost is approximately £3m per year.

The primary source of funding for this is Council rents, borrowing and the receipts from Council house sales. Prior to 1 April 2004, only 25% of each council house sale could be invested back into the housing stock. The relaxation of the 'set aside' rules by the Scottish Executive, means that 100% of capital receipts can be used and Prudential Borrowing (see information box 9) has been extended to housing finance.

The Council is currently not in a position to take advantage of Prudential Borrowing because of existing debt levels. The decision on whether to borrow further will be taken after the strategic review of the management of Council stock in 2005/2006.

Information Box 9 Prudential Borrowing Regime. The regime means that local authorities can now decide for themselves what is an affordable and prudent level of borrowing. They will need to assess the sustainability of their income streams and reach a view on what level of debt (both old and new) they can afford to service. Extra borrowing for housing will be repaid out of rents.

The technical appraisal of the Council's stock identified that over 30-year period; the total cost of maintenance would be £215m. This works out at approximately £7.1m per annum which is less than the Council currently spends. The technical appraisal did not take into account improvements to the housing stock or the Scottish Housing Quality Standard.

It is anticipated that there will be few problems in attaining the standard but the Council will carry out a stock condition survey during 2004/05. The results of the survey will inform the development of the business plan for the housing stock, which in turn will influence the delivery plan.

To ensure that the Council is pursuing best value in procurement process, a decision was taken by the Council to follow the Partnering route.⁵² A three-year Partnership Agreement has been created between housing services, the building services direct labour organisation (DLO) and the Council's property services for the annual maintenance contract.

The quality of stock in the RSL sector is considered to be good. As a result, there are no anticipated problems in meeting the standard. However, they may require extra resources to enable the production of the service delivery plan by 2005.

⁵² Partnering involves two or more organisations working together to improve performance through agreeing mutual objectives and devising a way of resolving disputes with all parties. All parties are committed to continuous improvement, measuring performance effectively and sharing the gains.

4.4 MEETING COMMUNITY CARE NEEDS

It is difficult to estimate exactly what the resource implications will be until the housing needs research is completed. However, requirements are likely to be centred on housing support services, aids and adaptations to existing properties and the provision of specialist accommodation.

The provision of housing support services will be funded through the Supporting People Grant. This is just over £6.9m per year for 2004/05. There is no scope in this grant for capital expenditure (new accommodation), or new support projects. Such projects have been identified around people with mental health problems and provision of more housing for young people but no alternative resources have yet been identified.

There is substantial investment made in aids and adaptations to both Council and private sector properties. The budget for disabled adaptations to Council stock was £0.450m for 2002/03 and was overspent by 19%. The pressure continued during 2003/04 where 83% of the allocated £0.55m budget was spent by December 2003 (9 months). Grants worth £0.118m were approved for private sector houses during 2002/03 although the budget was £0.108m.⁵³ With the estimated rise in the number of older people then it is likely that the demand for such aids and adaptations will continue. This is one of the reasons why the Council is keen to pursue the Lifetime Homes standard to provide a more long term, cost-effective approach to meeting the increasingly complex community care needs of people.

It is anticipated that the provision of specialist accommodation will continue to be funded through partnerships between the Council, Communities Scotland and NHS Grampian.

The housing needs research will provide the information to make a detailed assessment of the cost of supporting people within the Community.

4.5 REDUCING FUEL POVERTY

The strategic focus will be to continue with the home improvement programme through the Warm Deal initiative, the provision of improvement grants to home owners and to continue to fund SCARF to ensure that households maximise their income.

Approximately £0.07m is available through the Warm Deal initiative. It is hoped that £0.06m will be available through the private sector grants mechanism. Homeowners will contribute approximately 25% of costs – generating another £0.015m, giving a total of £0.145m per annum for two years. The private sector grants funding also contributes £0.029m per annum to SCARF.

⁵³ Although the grant was approved, it does not mean that the money was necessarily spent. Applicants have a minimum of 12 months to spend the award.

4.6 RESOURCES – SUMMARY TABLE

	Resources Needed	Available Resources	Shortfalls	Risks	Counteracting the risks
INCREASING THE PROVISION OF AFFORDABLE HOUSING	£11.27 million pa £52.35 million over the life of the LHS	£1.4 million pa £7 million over the life of the LHS	£9.87 million pa £49.35 million shortfall over the life of the LHS	The levels of funding will not be available; a 'passive' developer led provision of houses through the planning guidance will disadvantage rural areas in particular; an increase in housing need; no reduction on the levels of homelessness	New allocations policy and the Common Housing Register will ensure the best use is made of existing stock; reduce dependency on 'windfall sites' by supporting RSLs to obtain land; ensure that suitable land owned by the Council is used to provide affordable housing; maximise bulk procurement schemes to help deliver housing in rural areas; develop partnerships with other landowners e.g. NHS Grampian
IMPROVING QUALITY IN THE PRIVATE SECTOR	£6.9 million pa £49.35 million pa	£0.84 pa private sector grant; £0.26m owner contributions £1.6 million for the first two years of the LHS	£5.8m pa –	The lack of private finance from the householder despite the new means tested grant – pensioners are over-represented in poor quality households and equity release schemes were tried but the uptake was poor; the Care and Repair is funded for three years; data from house condition survey cannot help target specific geographical areas; the Council has no control if/when the grant is spent	The Care and Repair scheme will allow quality to improve to avoid properties falling further into disrepair; provide a comprehensive information and advice service so that homeowners understand their responsibilities for home improvement; HMO licensing strategy will help improve quality in the private rented sector; develop partnerships with landlords to encourage improvement to their properties.
INVESTING IN SOCIAL HOUSING	£7.1 million pa £215 million over 30 years	£8m pa	–	That the housing stock requires greater levels of improvement than was anticipated to meet the SHQS	Carry out a stock condition survey; develop the business plan for the HRA; reconsider the level of annual rent rises (currently RPI+1%) after the strategic review in 2005/06; examine options for utilising Prudential Borrowing when debt levels are manageable
MEETING COMMUNITY CARE NEEDS	To be identified following the housing needs research	£6.9 million pa Supporting People Grant	To be identified following the housing needs research	The level of Supporting People Grant is not guaranteed beyond 2004/05; there is a constant pressure on budgets for aids and adaptations	Developing pooled budgets/joint resourcing through the Joint Future Agenda; creating a protocol for aids and adaptations to Council properties
REDUCING FUEL POVERTY	No total established	£0.07 warm deal £0.075 private grants and owner contribution £0.029 SCARF	No shortfall established	There is not enough information regarding the localised incidence of fuel poverty; the private sector bid is guaranteed for only 2 years	The Fuel Poverty Strategy will identify the baseline levels of fuel poverty

SECTION 5 MONITORING AND EVALUATION FRAMEWORK

The LHS will be monitored in terms of:

- The achievement of timescales for the various actions
- The effectiveness of the objectives against key outcomes

Timescales

The table below consists of all the actions from the action plan in Section 3 against the year in which they will take place. The actions are weighted more heavily to the first three years. This is because the actions that take place at the start of the LHS will impact on service development and so the actions may have to change as the LHS develops.

Some of the actions are general or outwith the scale of the LHS e.g adopt the Scottish Social Housing Standard by 2015. For an action like this, some of the associated tasks are in the timetable e.g present a statement of the standard of stock and how we intend to meet the standard. These associated tasks are in brackets.

Objective Year	1	2	3	4	5	6	7	8	9	10	11	12
04/05	1.2 (1.1.2) (1.2.1) (1.2.2) (1.2.3) (1.3.1) (1.3.2) (1.4.1)	(2.1.2) (2.3.1, 2.3.2) (2.4.1)	3.1, 3.3 (3.1.1) (3.1.4) (3.2.1) (3.2.2) (3.2.3) (3.3.1) (3.4.1)	(4.1.1) (4.1.3) (4.2.4) (4.2.3) (4.3.1) (4.4.1) (4.4.3) (4.5.1) (4.5.2) (4.5.4)	(5.1.1)	(6.2.1) (6.2.2) (6.3.1) (6.3.2)	(7.1.1) (7.2.1)	(8.1.1) (8.1.2) (8.5.1)	9.1 (9.1.1)	(10.2.1)	11.1 (11.1.1), (11.1.2) 11.2	(12.2.4) (12.3.1)
05/06	1.3 (1.4.2)		3.2	4.3 (4.2.4) (4.3.2) (4.4.1), (4.4.2) (4.5.3) (4.6.2)	5.3 (5.1.1) (5.3.1)	6.4 (6.4.1)		8.4, 8.5, 8.6, 8.7 (8.1.1), (8.3.4), (8.4.1), (8.4.2), (8.5.2), (8.6.1), (8.7.1), (8.7.2)			11.2	12.1 (12.2.2)
06/07				4.4 (4.4.2)	(5.3.2)						11.2	
07/08												
08/09												
Ongoing for all five years	1.1, 1.4, 1.5 (1.1.1) (1.1.2) (1.5.1)	2.1, 2.2, 2.3 ,2.4, (2.2.1, 2.2.2) (2.4.2)	3.4 (3.1.2) (3.1.3) (3.4.2)	4.1, 4.2, 4.5, 4.6 (4.1.2), (4.2.1), (4.2.2) (4.4.1) (4.4.2) (4.6.1)	5.1, 5.2, 5.3 (5.2.1), (5.2.2)	6.1, 6.2, 6.3 (6.1.1)	7.1, 7.2, 7.3 (7.3.1), (7.3.2)	8.1, 8.2 8.3, (8.2.1) (8.3.2), (8.3.3)	9.2 (9.2.1), (9.2.2)	10.1 (10.1.1), 10.2, (10.2.2)		12.2, 12.3 (12.1.1), (12.2.1), (12.2.3)

Outcome Evaluation

The evaluation framework is more concerned with measuring the outcomes and effectiveness of the objectives i.e. what each objective was supposed to achieve and how well it did/didn't achieve it. The framework needs to be flexible because the LHS is subject to external influences and shares objectives with other strategies e.g. homelessness. The LHS provides the first step in the strategic process and it is anticipated that the framework will evolve and adapt throughout the lifetime of the LHS.

The Housing Strategy Group will be responsible for the overall monitoring of the LHS. Specific project groups will be set up to take forward certain tasks. These groups will report to the Housing Strategy Group.

The framework comprises of:

1. The outcomes - The number of outcomes has been limited because of the potential scale of the framework. It seeks to evaluate the key outcomes in depth rather than a less in-depth evaluation across more minor outcomes.
2. The indicators - These are features of the outcome that can be measured so we can assess how effective it is. As with the outcomes, only the key indicators have been selected.
3. Baseline and targets - These are the 'numbers' and show how much progress has been made from the starting state.
4. Data Sources - This is where the information will come from.
5. Key strategic links - Information from the LHS will supplement outcome evaluation in other documents. Repetition has been avoided as much as possible.

Reporting the progress will take place at the following times:

Year 1 - 2004/05	Progress against the action timetable reported
Year 2 - 2005/06	Progress against the action timetable reported
Year 3 - 2006/07	Mid-term evaluation of the LHS based on the framework
Year 4 - 2007/08	Progress against the action timetable reported
Year 5 - 2008/09	Final evaluation report of the LHS

The annual progress reports will be presented to the Housing Strategy Group and the Council's Community Services Committee. Annual updates from all three authorities will be presented to NEHPA.

The Council is committed to ensuring that independent evaluation of the framework takes place where possible. The Council has used external consultants in the tenant participation process and in developing housing policies. Objective 3 in particular lends itself well to external evaluation, as there are groups in the independent/voluntary sector who have expertise in ensuring best practice with respect to equalities.

	Indicators	Targets	Data Sources	Key Strategic links
Objective 1 To widen and facilitate access to housing in Moray by making the housing system work more effectively Outcome 1.1 Best use made of existing stock Outcome 1.2 People find the process easy to use	the number of transfers; Council nominations to RSL lets levels of customer satisfaction; number of complaints upheld	Council will set the ratio of allocations to priority need against transfers on an annual basis (baseline 100% priority need); 50% of RSL lets to Council nominations (baseline: 37% source: homelessness research) baseline and targets to be established through the Common Housing Register	Council database; SCORE database Complaints database; feedback from customer satisfaction questionnaire	Community Plan Corporate Plan Homelessness Strategy
Objective 2 Prevent and Alleviate Homelessness Outcome 2.1 Nobody needs to sleep rough	Count of rough sleepers; Occupancy rate of Guildry House; Number of RSI clients receiving accommodation; number of units of temporary accommodation	0; 80% as per local outcome agreement (baseline 100%) 90% as per local outcome agreement (baseline 90%); target an additional 110 places or 33 units (baseline 170 units source: homelessness research)	Council database, Local Outcome Agreement	Community Plan Corporate Plan Homelessness Strategy Health and Homelessness Action Plan

	Indicators	Targets	Data Sources	Key Strategic links
Outcome 2.1 Decrease in the numbers of people presenting as homeless	Numbers of people seeking advice; numbers of people making homelessness applications	targets to be identified⁵⁴ (baseline 3000)⁵⁵; targets to be identified (baseline 568)	Council database	
Objective 3 To guarantee equality of access to housing opportunities in Moray with respect to age, gender, ethnicity and disability Outcome 3.1 Nobody should be discriminated against in their search for a house Outcome 3.2 Good awareness of needs of minorities by all housing services (Council and RSLs)	Numbers of allocations, refusals and reasons by ethnic group; Numbers of complaints upheld Numbers of staff receiving training	1% of allocations to ethnic minority households (baseline 1%); baseline number of complaints to be established 100% of all housing services staff	Council database; complaints procedure Council training plan	Community Plan Corporate Plan Homelessness Strategy
Objective 4 To improve and maintain the quality of existing housing in Moray, including energy efficiency to HECA requirements Outcome 4.1 Improved quality in the private sector	Decrease in BTS properties; increase in the number of HMO licenses; clients receiving works done under Care and Repair Scheme; numbers people in 'in-situ' need	30 houses⁵⁶ removed from BTS per annum (baseline 25 per annum approximate source: private sector grant activity); 40 per annum (baseline 4); minimum of	TMC Private sector grant/environmental services databases; HMO licensing strategy; private sector grants office	Community Plan Corporate Plan HECA Strategy

⁵⁴ Due to the impact of the Housing Act it is predicted that there will be an initial increase. Targets will be set following that 'impact period'

⁵⁵ Based on Council performance indicators for April-December 2003

⁵⁶ All targets based on outcome of private sector housing grant bidding process

	Indicators	Targets	Data Sources	Key Strategic links
Outcome 4.2 Improvement in the energy efficiency of existing housing	because of disrepair and cannot afford a private market solution Progress with HECA targets; work carried out through private sector grants	70 clients per annum; removing 20 households per annum (baseline 1500 houses source: housing needs survey) Achieve 24% energy efficiency (baseline 8% in 2001 HECA spreadsheet); £60,000 grants per annum	HECA spreadsheet	
Objective 5 To seek to improve the quality of new build housing in Moray across all tenures and to encourage housing that is built to Lifetime Homes standard and environmental friendly principles Outcome 5.1 Improve the energy efficiency of new build housing Outcome 5.2 Reduce the impact on the natural environment Outcome 5.3 Create buildings that change with peoples' changing needs	 NHER ratings Indicators to be established Houses built to Lifetime Homes standard	 All public sector funded houses have NHER of at least 9; rating presented as per sellers pack for private sector - no target specified Targets to be identified 10 houses to be built to Lifetime standards over the five year period (baseline 0)	 Communities Scotland; Estate Agents TMC Development programme	Community Plan Corporate Plan Development Plan RSL Strategic Development Funding Plans
Objective 6 Maximise the choice of housing, support and care combinations for all special needs groups and in particular to enable all those wishing to stay at home to do so with the appropriate				Community Plan Corporate Plan Supporting People Strategy Community Care

	Indicators	Targets	Data Sources	Key Strategic links
support where practicable Outcome 6.1 Improved provision of support service Outcome 6.2 More information regarding particular housing needs	Numbers of delayed discharges; people in housing need because of care needs; waiting times for aids and adaptations Will be developed in light of housing needs research	Targets and baselines will be developed in light of the housing needs research Targets and baselines will be developed in light of the housing needs research	LHCC; community care services; housing needs study update; private sector grants database LHCC; community care services; housing needs study update; private sector grants database	Strategic Plan Joint Health Improvement Plan
Objective 7 To meet requirements for special needs housing within communities for those not wishing or able to remain in their own home but who wish to remain in their community Outcome 7.1 Adequate provision of special needs housing Outcome 7.2 Remove the need for those in rural communities to have to move far from current communities	Indicators to be developed following housing needs research Indicators to be developed following housing needs research	Targets to be developed following housing needs research Targets to be developed following housing needs research	LHCC; Community Care services	Community Plan Corporate Plan Supporting People Strategy Community Care Strategic Plan Joint Health Improvement Plan
Objective 8 Maximise the investment in and the provision of affordable housing to meet the housing need requirement in Moray Outcome 8.1 Reduction of people in housing need who cannot afford to look to the market	Numbers of people in unsuitable housing who cannot afford market solutions; numbers of affordable houses built	Target 0 over 5years (baseline 821 households); Target 161 units per annum (baseline 30-40 per annum)	Housing Needs Study update; TMC waiting lists; Cairngorms Housing Strategy Group	Community Plan Corporate Plan Development Plan Cairngorms Housing Strategy

	Indicators	Targets	Data Sources	Key Strategic links
Improving the opportunities for socially excluded young people	Number of trainee places on build and train programme	10 places per annum (baseline 0)	SIP reports	
Objective 11 To eradicate fuel poverty from all vulnerable groups by 2016 Outcome 11.1 Reduction of households in fuel poverty Outcome 11.2 Improve the health and well being of families in fuel poverty	Actual number as estimated by Scottish Household Condition Survey Levels of health complaints related to poor housing	0 households by 2015 (baseline: 8,000 (21%) households in Moray. Source: SHCS 2002) targets and baseline to be identified	Fuel Poverty Strategy; SCARF; HECA spreadsheet Joint Health improvement plan	Community Plan Corporate Plan HECA Strategy Joint Health Improvement Plan (Draft)
Objective 12 To provide maximum opportunities for tenant participation and empowerment throughout the social rented sector Objective 12.1 Increased satisfaction with the Council as a landlord Objective 12.2 Increase satisfaction with RSLs as landlord	Complaints; results from tenants surveys Complaints; results from tenants surveys	Complaints baseline to be established; 95% satisfaction (baseline 75% source: tenants survey 2001) Baselines to be established	Strategic Review of Council services in 2006; tenant participation strategy	Community Plan Corporate Plan Tenant Participation Strategy

APPENDIX 1

MORAY LOCAL HOUSING STRATEGY GROUP MEMBERSHIP

Capital Programmes Manager, The Moray Council
Chief Executive, Homes for Scotland
Chief Executive, Langstane Housing Association
Chief Housing Officer, The Moray Council
Co-ordinator, Moray Housing Partnership
Development Officer, Castlehill Housing Association
Development Officer, Margaret Blackwood Housing Association
Director of Development, Grampian Housing Association
Director of Technical Services, Hanover Housing Association
Head of Community Care, The Moray Council
Housing Needs Manager, The Moray Council
Housing Programmes Manager, The Moray Council
Housing Strategy Officer, The Moray Council
Joint Commissioning Officer, The Moray Council
Planning Manager, Communities Scotland
Principal Planning Officer, The Moray Council
Private Sector Housing Officer, The Moray Council
Public Health Lead, NHS Grampian
Regional Administrator, Scottish Landowners Federation
Representative, Moray Badenoch and Strathspey Enterprise
Representative, Moray Landlords Association
Representative, Moray Solicitors' Property Centre
Service Development Manager, The Moray Council
Supporting People Manager, The Moray Council

APPENDIX 2

NORTH EAST HOUSING AND PLANNING ALLIANCE (NEHPA)

The Partnership of NEHPA exists to enable the development of and delivery of community plan objectives across the North East suitable to the needs of the communities served. Membership of the partnership is as follows:

Full Members

Aberdeen City Council
Aberdeenshire Council
The Moray Council
Registered Social Landlord sector
Homes for Scotland

Associate Members

NHS Grampian
Communities Scotland

The Partnership has a number of Strategic Objectives including:

- To act as core housing support to enable the development and delivery of Community Plan objectives
- To develop information and share research
- To agree common measurement of criteria for establishing priority partnership activities
- To plan corporately and jointly
- To help maximise the use of housing and related resources currently available
- To help secure financial resources.

The three Councils under the auspices of NEHPA were selected as pilots in the preparation of draft LHS, with the aim of looking at issues around cross boundary working. Each Council has produced their own LHS but agreed to do so using a similar format to allow for easier "read across". The support structures of NEHPA were used to pursue the cross boundary focus. The following lists the sub groups with their areas of responsibility and the second column details the Moray Council representative on that sub-group. The Chief Housing Officer is a member of the executive group.

Subgroup	Moray representative
Housing Policy – leading and co-ordinating	Chief Housing Officer
Planning Policy and Information technical - background	Principal Planning Officer, Housing Strategy Officer
Homelessness and Social inclusion – Access to housing	Housing Needs Manager
Community Care – Housing and community care	Housing Programmes Manager
Regeneration –Sustainable communities and social inclusion	Housing Strategy Officer
Housing Management – contributed to all sections	Senior Area Housing Manager
Finance and resources – contributed to all sections	Housing Programmes Manager

APPENDIX 3

OPTIONS APPRAISAL

There are two parts to this section:

- The process of choosing the twelve strategic objectives through the pilot process and the final version.
- The process used to develop the approach to alleviating housing need.

1. CHOOSING THE STRATEGIC OBJECTIVES

Pilot Process

Stakeholder workshops were held during the pilot phase in November 2001 and January 2002.

The purpose of the first workshop was to maximise participation in the **definition** of:

- Strategic objectives for the LHS
- Options for the achievement of the defined objectives

According to the four themes of Access, Quality, Community Care and Social Inclusion and Sustainable Communities

The purpose of the second workshop was to maximise participation in the **prioritisation** of:

- Strategic objectives for the LHS
- Options for the achievement of the defined objectives

The list of objectives from the first workshop had to be refined because:

- There was considerable overlap between some of the objectives
- Some of the objectives were sub-objectives of wider objectives
- Some of the objectives were options.

The focus of the second workshop was on finalising the strategic objectives. As a consequence, less time was spent on prioritisation of the options for the achievement of the objectives.

From the pilot to the final version

Almost eighteen months had passed since the original pilot session (including an the assessment of the pilot LHS) so another options appraisal training day was held in June 2003 attended by all three local authorities in NEHPA. Each authority held their own options appraisal session. The purpose behind this second session was to:

- Ensure that the 12 strategic objectives were still valid
- Provide a sense of prioritisation to the actions that were going to fulfil the objectives

The criteria that were used are in the table below. The definition of each criterion is made up of elements that were agreed by all three authorities. Each criterion carried equal weighting.

TIME-What criteria control the timing of an option. [Packaging yr 1,2,3 etc.] Fits with Budgetary Programme Complexities of certain aspects Existing policies and infrastructure External influences Instant(?) reward (Impact) Is it needed? Lead in work Legal requirements Local/national priorities Logical sequence Planning Range/scope of actions to be undertaken Resources- people, land, money Urgency Viable	Cost - [Money & Effort] - What criteria control choices in balancing resources? Alternatives Best Value Communities Scotland funding programme Competing demands Ease of implementation Funding opportunities Impact on others Internal constraints Legal requirements Loans/grants Meeting the most critical need Political decisions Ring fencing Risk Staff – availability, skills and use of time Urgency of obtaining a solution	Ease of implementation -What criteria control choices in assessing implementation? ‘The right time’ Clear processes and outcomes Complexity of programme Few obstacles Informed/educated in topic Partnership agreement Political support Popular choice Predictability Previous experience Resources available Some work already done Fit with local plans/strategies Organisational infrastructure – staff, systems Good PR
IMPACT - What criteria control choices in maximising impact? Consultation Does it attract additional investment? Does it fulfil key objectives Does it hit >1 target Does it make a visible difference? Fit with corporate aims Fit with national/local priorities Fit with national/local strategies Hit the right target No. of people affected Political profile Publicity Quality of the end product Quantity Radical ideas Resources required Sustainable	Acceptability -What criteria control choices in assessing acceptability? Comparison with alternative Cost/benefit Development control Fit with national/local priorities Fit with national/local strategies Fitting into existing systems Legal Likelihood of success Local and national politics Media support or otherwise No. of people affected Perceptions of the community Political will Popular with community Relativity Types of people affected	Risk/Uncertainty -What factors control choices between options in managing risk? Attitude of partners Economic Climate Environmental impacts Impact on staff Is the risk quantifiable? Is there a plan B? Losses and subsequent repercussions – financial/societal/legal National priorities Overall gain Politics Possible legal/societal challenge – ‘Nimby’ism Public consultation

The attendees were split into the four theme groups according to their expertise and were asked to consider the objectives within the theme. Many of the attendees were different to those who had participated in the original session.

People found it hard to prioritise the objectives given the amount of overlap between them and that an impact in one will have an impact on another. Overall it was felt that the objectives were valid and that they should have equal priority – it was the actions that were to be prioritised.

The attendees were asked to rank each action against the six criteria. The actions were given overall ratings of 'high' 'medium' and 'low' depending on their score across the six criteria.

The options appraisal method proved hard to use over such a long time period (over two years). Also, the changes in legislation and policy that have happened over the timeframe of the development have meant that certain priorities were imposed. e.g. the development of the Housing Quality Standard with the production of a delivery plan set for the end of April 2005.

The table below provides details of the actions that were rejected and the reasons why. It also highlights actions that have been added since the options appraisal session due to further information becoming available as the LHS has been developed.

Objective	Action	Reason for rejection/addition
1. To widen and facilitate access to housing in Moray by making the housing system work more effectively	none	N/a
2. To prevent and alleviate homelessness	Recruit extra housing needs staff.	Felt that this was too definite an action for a strategic document – the impact of the Homelessness legislation has been considered in the resources section.
3. To guarantee equality of access to housing opportunities in Moray with respect to age, gender, ethnicity and disability.	Employ staff from ethnic minority groups within Moray to develop working practices; develop advocacy services	Felt that this was too definite an action for a strategic document. External agencies reviewing policies and practices is reflected in the monitoring and evaluation framework; a Moray wide advocacy service is already in existence.
4. To maintain and improve the quality of existing housing in Moray, including energy efficiency to HECA requirements	None	N/a

Objective	Action	Reason for rejection/addition
5. To seek to improve the quality of new build housing in Moray across all tenures and in particular to encourage housing that is built according to Lifetime homes and environmentally friendly principles.	None	N/a
6. To maximise the choice of housing support and care combinations for all special needs groups and in particular to enable all those wishing to stay at home to do so with the appropriate support where practicable	None	N/a
7. To meet requirements for special needs housing within communities for those not wishing or able to remain in their own homes but wish to remain in their communities.	None	N/a
8. Maximise the investment in and the provision of affordable housing to meet housing requirement in Moray	Added action - Review the impact of holiday/second homes; research further the impact of RTB	The effect of these homes is not known; important to quantify the effects of losing almost half of the Council housing stock but it involves a lot of work for what appears to be little gain.
9. To create and sustain neighbourhoods that are safe, socially mixed and supportive	Design of buildings	Although good design promotes safety, the primary responsibility for this lies with the building control process.
10. To support and encourage wider role activities	Strategy to target external funding programmes; Identifying areas of economic downturn; identifying areas of housing and environmental downturn; produce cohesive plans to decrease downturn	Although there is a link between economic development and housing the primary responsibility for rectifying economic and encouraging investment lies with the Moray Economic Forum.
11. To eradicate fuel poverty	Added action – develop a Fuel Poverty Strategy Removed – establish the extent of fuel poverty and costs	The Moray wide strategy will provide the framework for tackling fuel poverty This will be done through the Fuel Poverty Strategy.

Objective	Action	Reason for rejection/addition
12. To provide maximum opportunities for tenant participation	Expand on how we give out information; 'beef up' local forums; give budgets that allow tenant participation groups to be self-sufficient; develop service user self-management	These actions were considered to be too definite for the strategy - more suited to the published Tenant Participation strategy.

ATTENDANCE LIST

ACCESS TO HOUSING ➤ Supporting People Manager, The Moray Council (Facilitator) ➤ Housing Needs Manager, The Moray Council ➤ Representative from Moray Landlord's Association ➤ Senior Area Housing Manager, The Moray Council ➤ Service Development Manager, The Moray Council ➤ Housing Officer, The Moray Council	HOUSING AND COMMUNITY CARE ➤ Development Officer, Margaret Blackwood Housing Association (Facilitator) ➤ Investment Officer, Communities Scotland ➤ Area Housing Manager, The Moray Council ➤ Mental Health Services Manager, The Moray Council ➤ Co-ordinator, Grampian Community Care Charitable Trust ➤ Commissioning Officer
QUALITY OF HOUSING ➤ Housing Programmes Manager, The Moray Council (Facilitator) ➤ Capital Programmes Manager, The Moray Council ➤ Director of Technical Services, Hanover (Scotland) Housing Association ➤ Private Sector Grants Officer, The Moray Council	SUSTAINABLE COMMUNITIES & SOCIAL INCLUSION ➤ Co-ordinator, Moray Housing Partnership (Facilitator) ➤ Representative from Scottish Landowner's Federation ➤ Chief Housing Officer, The Moray Council ➤ Principal Planning Officer, The Moray Council ➤ Housing Strategy Officer, The Moray Council

2. DEVELOPING THE APPROACH TO MEET MORAY'S HOUSING NEED

The material in the rest of this section is from Housing Needs: Possible Solutions report. This uses the technique of cost-effectiveness analysis to assess the relative costs of alternative housing solutions in relation to the profile of identified need identified in the Housing Needs Survey.

The two measures of cost-effectiveness are 'public subsidy cost' and the 'cost per house removed from need'. The report modelled the various options over several decades considering the costs in, and repayment of public subsidy. This is expressed as '**cost per household removed from need**' (**cost per HRN**).

The report identified the following types of solution and assessed their effectiveness for Moray:

- Options which alter the housing need e.g providing advice to those in need
- Options which alter the housing supply e.g by repairs or improvements to existing homes, building new social rented housing etc.

NEED ALTERING SOLUTION	EFFECTIVENESS	REJECT/ACCEPT
Advice/Counselling to those in need	Legal requirement. Desirable to create a more comprehensive service.	Accept. Strategic objective to maintain the provision of specialist information and advice.
Uncovering the hidden need	Certain practical steps could be taken e.g circulars to existing tenants, targeting the private rented sector and advertising in the local press. However, this has to be weighed up against the initial impact of people presenting themselves to the Council.	Reject the methods but accept the principle of enabling as many households as possible to make their need known. Strategic objective to develop a common housing register will provide a more accurate picture of the scale of those who need social housing.
Mortgage Rescue	The housing needs survey found little evidence of substantial numbers of households in this type of need. Also, housing market analysis found low rates of repossession.	Reject.
New build for rent – general needs	This will make the largest direct contribution to relieving housing need. Cost per HRN of £17,000	Accept. Strategic objective to ensure an adequate supply of affordable housing with the focus being affordable housing to rent.

NEED ALTERING SOLUTION	EFFECTIVENESS	REJECT/ACCEPT
New build for rent – special needs	As this accommodation is designed to address different needs it is not valid to compare this against the other options. Cost per HRN £26,000	Accept. Strategic objectives to ensure that housing accommodation and support is provided for those with special needs – including support in sustaining tenancies.
Purchase of existing satisfactory housing	Tends to be purchase of former RTB houses if there is an adequate supply. There is not enough information about the former RTB sector at the present time. Also, the Council have to avoid intervening too heavily in the market.	Reject for the immediate future.
Lead Tenancy	Assessed as being more appropriate for urban areas.	Accept as there is a scheme planned for Elgin but not as a stand alone strategic measure. It along with other 'one off' measures may provide value for money.
Regeneration Initiatives	Assessed as being cost effective in principle. The uptake of the Empty Homes Initiative was minimal. The rural location of many empty properties and lack of transport is prohibitive in meeting housing need. Refurbishment of ex-DHE stock (through New Housing Partnership) has proved successful. Cost per HRN of £15,000.	Accept but not as a stand alone strategic measure. It, along with other 'one off' measures may provide value for money.
Transfers	Assessed as cost effective but control of the dwelling sizes is important. Cost per HRN variable	Accept. Strategic objective to develop a new allocations policy stressing the need to separate transfers from new applicants thus increasing the number of transfers.
Incentive schemes for tenants	Assessed as a cost effective but control of the dwelling size is important. Cost per HRN £6,500	Accept but not as a stand alone strategic measure. Such incentives may be considered if there is evidence for the need. However, the strategic focus is the allocations policy and any local incentive scheme must accord with the allocation policy.

NEED ALTERING SOLUTION	EFFECTIVENESS	REJECT/ACCEPT
Shared Ownership	The housing needs survey found that only a small proportion would like (2.4%) or expect (3.0%) to take up shared ownership. These proportions were low in the experience of the researchers. The survey also found that shared ownership is only a little cheaper than the cheapest priced market housing. Cost per HRN of £7,000-12,000	Reject because so few people are removed from housing need.
GRO Grant	The scheme was assessed as performing as well as Shared Ownership i.e. benefiting only a few households. However, the public subsidy is much less than Shared ownership (and it can act as a source of homeownership in the north west area where house prices are rising. Cost of HRN of £7,500	Accept but of limited use in Moray at present - mainly confined to the North/West.
Addressing in-situ need in the private sector Provision of grants	Due to the individual nature of households' circumstances, the report could not provide any quantitative guidance.	Accept. The housing needs study highlighted the scale of need amongst older owner-occupiers – due to disrepair and mobility problems. Strategic objectives to develop the Care and Repair scheme and to assess the impact of means testing.
Equity release	Assessed as a potential mechanism for relieving need.	Reject. A scheme was piloted in Moray but uptake was low and lending institutions were not receptive.
Addressing in-situ need in the public sector	The report states that: “ To a considerable extent, this is a matter for the Council’s judgement as a landlord; the needs survey data can only tell us about the needs which are currently manifested.” (page 42).	Accept. Strategic objective to retain stock in consultation with tenants. The Council has also developed an investment strategy. This is also the case for RSLs who will decide their investment strategies.

APPENDIX 4

LHS CONSULTATION PROCESS

Consultative Draft LHS- April to December 2002	April	May	June	July	August	Sept	Oct	Nov	Dec
ELECTED MEMBERS									
Draft LHS to Community Services Committee	┐								
Housing Needs Survey Presentation		┐							
Update report to Community Services Committee			┐		┐		┐		
Draft LHS to MSP, MP and MEP		┐							
PARTNERS									
Housing Strategy Group Meeting		┐			┐				
Draft sent for comment		┐							
Comments Returned					┐				
Community Planning Partnership			┐						
Moray Seminar						┐			
NEHPA									
NEHPA Seminar (along with Aberdeenshire Council and Aberdeen City Council)				┐					
COUNCIL SERVICES									
Draft sent out		┐							
Comments returned					┐				
Moray Seminar						┐			
Housing Staff briefing	┐								
COMMUNITY									
Tenants Voice		┐					┐		
Tenants Core Group			┐		┐				
Articles for Northern Scot and other local press			┐		┐		┐		
A4 summary for all households				┐					
Community Meetings					┐				
Draft sent to Community Councils		┐							
Draft published on Council website		┐							
Copies made available from libraries (including mobile libraries)		┐							

Final Version April 2003-2004	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr
ELECTED MEMBERS													
Update report to Community Services Committee		1											
Final version approved at Committee													1
PARTNERS													
Housing Strategy Group Meeting	1						1				1		
Moray options appraisal seminar			1										
Communities Scotland informal assessment							1	1					
NEHPA													
NEHPA joint training for options appraisal			1										
COMMUNITY													
Tenants Core Group					1			1					
Talk to specific community group (on request)		1											
Independent Consultant								1					

APPENDIX 5

FURTHER INFORMATION – SUB MARKET AREAS

AREA	OWNER OCCUPIER				SOCIAL RENTED			PRIVATE RENTED		
	Owns outright	Mortgage	Shared	Total (%)	Council	RSL	Total (%)	Furnished and non	Rent free	Total (%)
Buckie	1065	1129	5	2199 (64)	888	114	1002 (29)	115	114	229 (7)
Buckie Rural	1427	1348	5	2780 (70)	690	85	775 (19)	279	142	421 (11)
Elgin	2120	3137	45	5302 (60)	1879	407	2286 (26)	1005	241	1246 (14)
Elgin Rural	911	1117	6	2034 (65)	564	26	590 (10)	337	182	519 (17)
Forres	975	1405	16	2396 (63)	752	260	1012 (27)	293	100	393 (10)
Forres Rural	1251	1312	8	2571 (61)	235	203	438 (10)	1011	194	1205 (29)
Keith	615	593	10	1218 (60)	546	82	628 (31)	123	69	192 (9)
Keith Rural	1211	1002	3	2216 (68)	440	48	488 (15)	325	250	575 (18)
Lossiemouth	678	1079	10	1767 (64)	518	116	634 (23)	277	71	348 (13)
Cairngorms	122	64	0	186 (55)	39	12	51 (15)	69	33	102 (30)
MORAY	10375	12186	108	22669 (63)	6551	1353	7904 (22)	3834	1396	5230 (15)

Area	Council Stock (%)	Self containment (%)	Population	% Moray's Population	Population change since 1991 (%)	Average House Price 2003	Average private sector rent 2003	Average Income (£)
Buckie	43.47	73	8043	9.25	-4.81	£63,317	£245	16,661
Buckie Rural	44.98	37	9335	10.74	-1.67	£79,191	£380	19,153
Elgin	51.99	67	20829	23.96	12.81	£82,787	£368	18,903
Elgin Rural	35.45	41	8323	9.57	1.09	£77,477	£321	20,296
Forres	44.44	54	8967	10.31	5.91	£80,935	£381	19,585
Forres Rural	56.50	41	11323	13.02	2.85	£88,814	£381	22,945
Keith	41.87	66	4597	5.29	-1.31	£63,579	n/a	16,024
Keith Rural	48.95	45	8015	9.22	1.53	£70,516	£336	19,057
Lossiemouth	51.72	62	6783	7.80	4.63	£55,663	£340	19,636
Cairngorms	36.00	21	725	0.83	-11.80	n/a	n/a	18,631
Moray	47.25	79	86940	100.0	3.53	£78,035	£360	19,207