



Housing Need and Demand Assessment

2017

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HOUSING NEED AND DEMAND ASSESSMENT

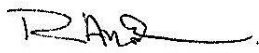
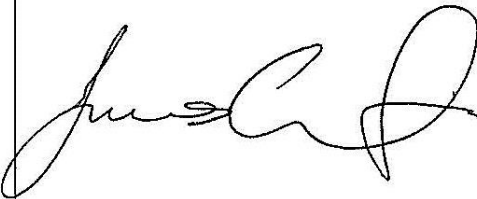
Key Findings Template:

Estimate of Additional Future Housing Units

		Number of years to clear existing need	
Total households with existing need (net)	417	5	
Household Projection Period			
2018 - 2037			
	Scenario 1 (minimum)	Scenario 2 (Base)	Scenario 3 (Base - reduced MMR variant)
Total number of new households over the projection period	4,265	5,439	5,439
HNDA Projection Period			
2018 - 2037			
Total households over the projection period who can afford:	Scenario 1 (Minimum)	Scenario 2 (Base)	Scenario 3 (Base – reduced MMR variant)
OWNER OCCUPATION	928	2,082	2,082
PRIVATE RENT	415	957	957
BELOW MARKET RENT/ MID MARKET RENT (MMR)	322	705	445
SOCIAL RENT	1,194	2,198	2,457
Total additional future housing units	2,859	5,941	5,941
Disprepancies due to rounding			

Signatories

The following named senior housing and planning managers from Moray Council have signed this document confirming that they have jointly produced this HNDA and agreed the Core Outputs.

Head of Housing and Property	
	Richard Anderson
Head of Development Services	
	Jim Grant

This statement fulfils the requirements of Core Process 6 as detailed in the HNDA Manager's Guide (March 2015)¹

¹ Scottish Government HNDA Manager's Guide available at <http://www.gov.scot/Topics/Built-Environment/Housing/supply-demand/chma/hnda>

Chapter 1 - Introduction

1.1. Background

The Scottish Government's Scottish Planning Policy (SPP) requires that there are stronger links between assessed housing need and demand, local housing strategies and development planning, and that Local Housing Strategies and Local Plans are developed in tandem and complement each other.

Local Plan development requires a Housing Need and Demand Assessment to estimate how much new housing, in all tenures, is required for the next 20 years, which types of housing and their locations.

The Scottish Government has published guidance for local authorities on how to carry out a Housing Need and Demand Assessment (HNDA) and has established its Centre for Housing Market Analysis (CHMA) to support local authorities in the process¹.

1.2. Scottish Planning Policy

Scottish Planning Policy (SPP)² sets out how Local Development plans should be prepared, what they should contain and how they should be implemented, monitored and reviewed; SPP requires the planning system to enable the development of well designed, energy efficient, good quality housing in sustainable locations and to allocate a generous supply of land to meet identified housing requirements across all tenures.

The current SPP introduces a presumption in favour of development that contributes to sustainable development and states that “the planning system should support economically, environmentally and socially sustainable places by enabling development that balances the costs and benefits of a proposal over the longer term. The aim is to achieve the right development in the right place; it is not to allow development at any cost”.

SPP suggests that planning authorities, developers, service providers and other partners in housing provision should work together to both ensure a continuing supply of effective land and to deliver housing. The development plan action programme will be a key tool in the delivery of housing through the planning system.

This HNDA will inform the Main Issues Report required as part of development of the next Local Plan.

¹ <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/supply-demand/chma/guidance>

² <http://www.gov.scot/Topics/Built-Environment/planning/Policy>

1.3. What is a HNDA?

The Housing Need and Demand Assessment (HNDA) is mainly a statistical reference document which provides a key evidence base for both Local Housing Strategies and Local Development Plans. It provides a strategic assessment of the whole housing system, covering all tenures.

The HNDA is necessarily technical, detailed and complex.

It is largely analytical and uses quantitative information wherever it is available, using both national and local data sources, supplemented by qualitative information where appropriate, and using assumptions which have been agreed by the Housing Market Partnership. The HNDA is required to provide a range of broad estimates of future need for housing and associated services, rather than precision estimates.

It will:

- identify key drivers, pressures and imbalances in the housing market across all tenures and across geographical sub areas (Local Housing Market Areas);
- assess the relationships and flows between tenures;
- examine trends over a period of 5 years past and forecasts of up to 20 years into the future i.e. to 2037;
- be the basis of resource prioritisation for the Local Housing Strategy (LHS) (via Strategic Housing Investment Plan (SHIP));
- be the basis of Housing Supply Targets and housing development land allocation in the next Local Plan;
- be appraised as “robust and credible” by the CHMA.

The HNDA provides an assessment of any imbalances within Moray’s housing market, and an assessment of any shortfall or surplus of housing in Moray. The strategic response to any imbalances or shortfalls is out with the remit of this document. Any strategic or policy responses to the findings of the HNDA, including Housing Supply Targets, will be agreed through the development of the Council’s strategic planning and policy documents e.g. Local Development Plan, Economic Strategy, Moray 2026, LHS and SHIP.

1.4. Developing the HNDA

This HNDA has been prepared in accordance with Guidance published by the Scottish Government and has been appraised by the CHMA.

This Housing Need and Demand Assessment will provide robust and credible evidence to allow the Council to:

- identify sufficient housing land supply in appropriate locations delivered through the Local Plan;
- provide an evidence base for housing supply target setting in the LDP, LHS and SHIP;

The HNDA will be reviewed and updated every 5 years, in preparation for each new Local Plan and LHS.

1.5. Quality Assurance

The HMP has aimed to undertake this assessment to the best of its abilities, and to present the findings in a transparent and methodical manner throughout. When choosing data sources, the HMP has used publically available data wherever possible. The HMP has also cross-referenced with Annual Return on the Charter (ARC) submissions as appropriate.

The HMP has supplemented publically available data with secondary datasets, but only after making an assessment of the quality and reliability of these datasets. The HMP has taken a realistic and proportionate approach on the cleansing of these secondary datasets.

The HMP has been mindful of limited resources, both staffing and financial, when considering the merits of development of new datasets and commissioned research specifically for this HNDA. Datasets have been triangulated wherever possible.

As required by Guidance, methodologies used have been explained in full, to an extent that would allow close technical scrutiny of findings. Agreed decisions on data quality and use have been set out clearly throughout this HNDA.

In developing an approach to the HNDA Tool assumptions and assessing the number of additional housing units required, the HMP has agreed on what it regards as well judged assumptions which are plausible in a Moray context. The HMP has liaised regularly with the CHMA and has fully and transparently documented the agreed assumptions. The assistance of the CHMA has been greatly appreciated.

The HNDA has been subject to thorough proof-reading. The Guidance requires that this *“includes data proof-reading e.g. figures in the narrative match those in tables, figures are arithmetically correct, figures are rounded consistently, data are fully sourced and figures/ charts are labelled in full and consistently - including any footnotes, caveats or health warnings.”*

1.6. Small and Disclosive numbers

As with all official statistics, such as the Census, it is necessary to avoid very small numbers being published in a way which is disclosive (i.e. which allows individuals to be identified, breaking the confidentiality of their data). This is a particular risk in tables presenting data associated with relet rates and demand for specialist house types. Therefore as far as possible, throughout the HNDA, tabular data has been aggregated and presented in groups of not less than 5, by Housing Market Area.

1.7. Comparison with previous HNDA

The previous HNDA was completed in September 2011, so undertaken under the policy and guidance regime at that time, the principle source being the HNDA Guidance dated March 2008.

The refreshed Guidance 2014 differs from the 2008 Guidance in a number of key methodological areas and for this reason estimates of need and demand differ from the previous assessment.

The definition of existing/backlog need was changed in the new HNDA methodology. It asks authorities to consider carefully who in current need really needs a new housing unit that cannot be met with existing stock. This requirement is to be more stringent, and has reduced the number of households that may be counted in the HNDA Tool under Existing Need, and has reduced the output accordingly. This is consistent with HNDA in other LA areas developed under the new guidance.

The annual rate of newly-forming households was used to estimate housing need across the old and new methodologies. The rate of newly-forming households is lower in the latest 2014-based Household Projections than the 2010-based projections feeding into the previous HNDA. These lower figures have resulted in lower housing estimates in the latest HNDA. The Housing Market Partnership have challenged the 2014-based Household Projections, as Moray had more occupied dwellings in 2017 than the highest Projections published by GRO at this time (see Para 4.3).

The difference in the estimated number of additional housing units between the two HNDAs is, in part, due to these different methodologies. For this reason the two sets of housing estimates cannot be directly compared, nor is it legitimate to say that the estimates in the last HNDA are more or less accurate than those presented here.

1.8. Moray Housing Market Partnership

The HNDA Guidance requires that production and sign-off will be overseen by a Housing Market Partnership (HMP). Members will primarily be housing and planning officials from within the Council, with input from partner organisations e.g. Housing Associations, Health and Social Care Moray.

The Council has a well-established, multi-agency Housing Strategy Group which provides a forum where the Council and its partners can discuss issues relating to the delivery of affordable housing and matters affecting the LHS development and monitoring.

The Housing Strategy Group has agreed that its members include all those required in a Housing Market Partnership (HMP). It is considered good practice to include external stakeholders in the development of the HNDA. Therefore Homes for Scotland are included in the HMP membership. Table 1.1 below lists the members of the Housing Market Partnership/Housing Strategy Group along with their main area(s) of specialism:

Table 1.1: Housing Market Partnership Membership (HMP)	
Organisation	Area of Specialism
Moray Council, Housing and Property	HNDA Lead
Moray Council, Planning	HNDA Lead
Moray Council, Social Work	Specialist housing needs
Health and Social Care Moray	Specialist housing needs
NHS Grampian	Specialist housing needs
Registered Social Landlords with stock in Moray (10)	Affordable housing management, Housing Need, Specialist housing needs
Cairngorms National Park Authority	Delivery of new housing
Highlands and Islands Enterprise	Economy
Scottish Government Housing Investment Div	Increasing supply of Affordable housing
Homes for Scotland	Delivery of new housing

The Housing Strategy Group initiated work on this HNDA at its meeting on 22 June 2016 and members agreed that they would contribute through sharing information/intelligence, responding to phased and targeted consultations throughout HNDA development, as well as signing off the final assessment report and the 4 core outputs of the HNDA:

- Key housing market drivers – demographic changes, household formation, affordability, local and national economy.
- Estimate of additional housing units – disaggregated by tenure and geography (Housing Market Area)
- Specialist Provision – gaps/shortfalls in provision of specialist housing, care and support needs
- Housing stock profile, pressures and management issues – over or under supply by house size/type/location, concealed households and turnover.

1.9. Future Consultation

The Housing Market Partnership completed a stakeholder consultation on the findings of the HNDA during winter 2017, prior to achieving “robust and credible” on **XX April 2018**.

The findings of the HNDA will be:

- agreed with the HMP
- published on the Council’s website
- a key consideration in the development of the LHS 2018-23, which will include a period of public consultation
- A key consideration in the development of LDP 2018-23, which will include a period of public consultation

1.10. Functional housing markets

The Scottish Government’s HNDA guidance makes reference to Local Housing System Analysis: Good Practice Guide 2004. This Guide states that “a functional area is defined as an area that is meaningful to households searching for housing to suit their purposes.

The Good Practice Guide 2004 suggests a number of approaches to defining functional housing markets. The Council’s Housing and Property Service has carried out destination based self-containment containment analysis³ and has triangulated the results with centre to periphery household flows⁴, both using the General Register of Sasines data provided by the Scottish Government each year for strategic purposes. Second hand and new build house sales were included. These methodologies were used to determine the functional housing markets used in the HNDA 2011, LHS 2013-

³ Local Housing System Analysis: Good Practice Guide 2004, page 46

⁴ Local Housing System Analysis: Good Practice Guide 2004, page 48

18 and Local Development Plan. The results were triangulated with patterns of area preferences amongst Council Housing List applicants and found to be very similar.

The aim of containment analysis is to define an area where the most housing movement occurs within rather than across its boundaries. “There is no scientific method for determining what the appropriate cut off for containment is, but convention places it at around 70-75%.”³

This analysis has been repeated for this HNDA and shows that, of houses sold in Moray during 2011-2015, 76% were bought by a purchaser originating from within Moray. The next largest originating area was Aberdeenshire (7%). Full details are available in Appendix 1.

The findings prove that the Moray Council area continues to be a functional housing market, and that there is no justification for collaboration with any neighbouring local authority. This result is the same as stated in the HNDA 2011 and LHS 2013-18.

However, the Good Practice Guide states “larger areas are always more self-contained than smaller ones, and a sufficiently large area will meet a minimum containment criteria without necessarily having any functional significance whatsoever”³. With this in mind, the containment of Moray’s sub-markets has been reassessed. The analysis suggests that there have not been any significant changes in patterns in house sales within Moray that would justify any change to the Housing Market Areas which have been in use since 2013 (LHS/SHIP and LDP). The Housing Market Partnership have agreed these findings.

1.11. Moray Housing Market Areas/ Functional sub-markets

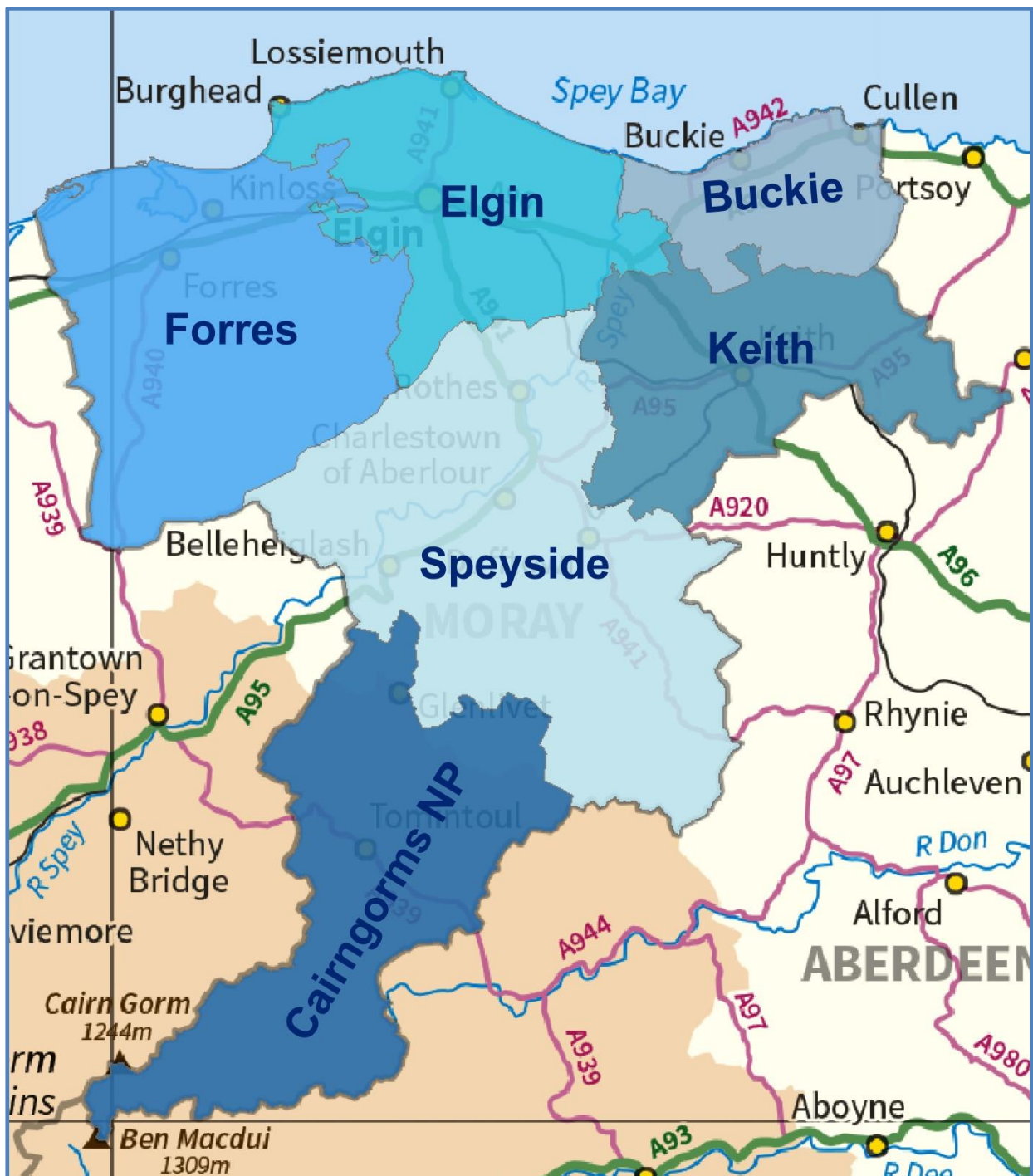
A functional sub-market, or local Housing Market Area (HMA) is a geographical area within a housing market where patterns of house sales indicate a strong relationship between settlements, and that this relationship is strong enough to suggest that households consider them to be one housing search area.

There are 6 sub-market areas (or Local Housing Market Areas (HMA)) in Moray: Buckie, Elgin, Forres, Keith, Speyside and the area of the Cairngorms National Park that lies within Moray Council’s boundary. These Housing Market Areas are unchanged from the HNDA 2011 and have been agreed by the Housing Market Partnership as recognisable housing search areas. The towns included in each HMA are listed in Appendix 1. Housing Market Area boundaries provide a best fit between the containment analysis and Census 2011 output areas. The detailed results of the HMA analysis are also available in Appendix 1.

Identifying Housing Market Areas helps the Council and its partners to make provision for the right amount of housing (owner occupied and affordable rented) in the right locations across Moray by:

- enabling the Council to assign appropriate targets for achievement of new affordable housing to each Housing Market Area, through the Strategic Housing Investment Plan (SHIP);
- enabling the Council to designate sufficient land for new housing development in each Housing Market Area through the Local Development Plan.

Figure 1.1: Map of Moray Local Housing Market Areas (HMAs)



Chapter 2 - Key Housing Market Drivers

This chapter will satisfy the requirements of Core Output 1, by providing information on the key demographic and economic drivers of Moray's local housing markets. Changes in population numbers and location, migration patterns as well as changes in demographic trends, e.g. the type and size of households, socio-economic changes, are key factors in the assessment of housing need and demand for the future. This chapter will provide the context which forms the basis for the assumptions made on the future operation of the housing system, which inform the estimate of additional housing units (Core Output 2, Chapter 4).

This HNDA compares current population and household estimates, and the current projections available at the time of writing, published by the National Records of Scotland (NRS)⁵ with similar data available from Census 2001 and 2011.

2.1 Moray's Population

Moray's population has increased by 7% between 2001 and 2011⁶, and has grown faster than the Scottish average. Almost half of Moray's population lives in the Elgin HMA.

Moray's population has not grown evenly across Housing Market areas as shown below. The highest percentage growth has been in the Cairngorms and Speyside HMAs.

Table 2.1: Population change 2001 – 2011, by HMA					
Housing Market Area	Population 2001	Population 2011		change 2001 - 2011	
Buckie	14,515	15,302	16.4%	787	5.4%
Cairngorms	818	1,032	1.1%	214	26.2%
Elgin	41,526	45,461	48.7%	3,935	9.5%
Forres	16,095	16,269	17.4%	174	1.1%
Keith	7,437	7,783	8.3%	346	4.7%
Speyside	6,549	7,448	8.0%	899	13.7%
Moray	86,940	93,295	100.0%	6,355	7.3%
Scotland	5,062,011	5,295,403			4.6%

Source: 2001 Census and 2011 Census (table KS101SC) supplied by the National Records of Scotland. © Crown Copyright

⁵ National Records of Scotland is the organisation formed following the merger of the General Register Office for Scotland and the National Archives of Scotland, commencing on 1 April 2011

⁶ Census 2001 and 2011 available at <http://www.scotlandscensus.gov.uk/>

2.2 Population age groups (historic and current)

The table below allows comparison of change in different age groups in Moray's population between 2001 and 2011. Although Moray's population grew (7%), during this period, this growth was uneven across age groups. In the 30-44 age cohort, Moray's population fell both in numbers and in percentage terms. Moray's population grew, both in numbers and in percentage terms, in all other age cohorts. A higher proportion of Moray's population was aged over 60 (25.3%) compared to Scotland as a whole (23.2%). Migration patterns are one of the factors contributing to this change and are discussed further at Para 2.5 below.

Table 2.2: Population change 2001 – 2011, by age groups						
Age Group	Moray			Scotland		
	2001	2011	% change	2001	2011	% change
Total resident population	86,940	93,295	+7.3	5,062,011	5,295,403	+4.6
0-15	20.1%	18.2%	-1.9	19.20%	17.30%	-1.9
16-29	15.8%	16.1%	+0.3	17.46%	18.50%	+1.0
30-44	23.3%	19.1%	-4.2	22.97%	20.00%	-3.0
45-59	19.2%	21.3%	+2.0	19.29%	21.10%	+1.8
60-74	14.3%	16.9%	+2.6	13.98%	15.50%	+1.5
75+	7.2%	8.4%	+1.2	7.09%	7.70%	+0.6

Source: Census 2001 and 2011 available at <http://www.scotlandscensus.gov.uk/>

2.3 Ethnicity

Census 2011 shows that there were very few persons of ethnicity other than white in Moray.

Table 2.3: Ethnicity						
Ethnicity	Aberdeen City	Aberdeen shire	Angus	Highland	Moray	Scotland
All	222,793	252,973	115,978	232,132	93,295	5,295,403
White - Scottish	75.3%	82.2%	88.2%	79.9%	77.7%	84%
White - Other British	7.6%	12.3%	7.7%	14.7%	18.0%	7.9%
White - Irish	1%	0.5%	0.5%	0.6%	0.5%	1.0%
White - Polish	3.2%	1.2%	0.9%	1.5%	1.1%	1.2%
White - Other	4.9%	2.3%	1.5%	2%	1.7%	2%
Asian, Asian Scottish or Asian British	4.3%	0.8%	0.8%	0.8%	0.6%	2.7%
Other ethnic groups	3.8%	0.7%	0.5%	0.6%	0.5%	1.3%

Source: 2011 Census data supplied by the National Records of Scotland. © Crown Copyright

2.4 Future Population profile

Population projections published by the National Registers Scotland show a modest increase in population in Moray between 2018 and 2033. NRS publish population projections for local authorities and NHS board areas only.

Table 2.4: Population change 2018 – 2033, by Local Authority							
Local authority	2001	2011	2018	2023	2028	2033	% change 2018 to 2033
Scotland	5,062,011	5,295,403	5,411,524	5,497,051	5,580,706	5,647,883	4.37%
Aberdeen City	212,125	222,793	235,986	244,125	252,253	259,963	10.16%
Aberdeen shire	226,871	252,973	268,988	280,975	292,500	302,201	12.35%
Angus	108,400	115,978	117,207	118,342	119,610	120,449	2.77%
Highland	208,914	232,132	234,963	237,333	239,377	240,545	2.38%
Moray	86,940	93,295	95,444	96,544	97,573	98,270	2.96%
Sources:	1	2	3	3	3	3	

Source: 1. Census 2001, via Scottish Neighbourhood Statistics

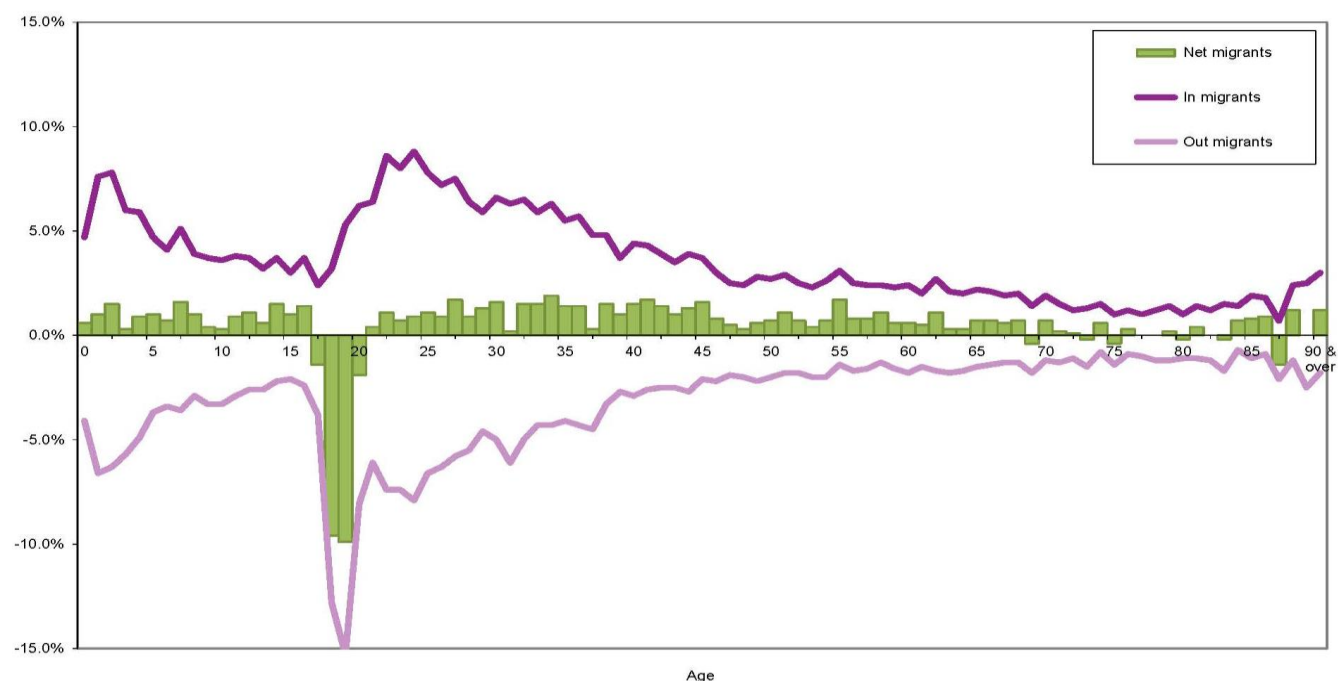
2. Census 2011

3. NRS, Population Projections for Scottish Areas (2014-based) (Table 1)

2.5 Migration

NRS migration data show that on average, between 2013 and 2015, approximately 9% of 18-19 year olds moved away from Moray. Moray does not have any universities and has proportionally fewer professional higher paid jobs than other areas of Scotland. The pattern of migration illustrated in Figure 2.1 below and economic profile of Moray described in Para 2.8, suggests that Moray's young people are moving away to undertake higher or further education, or to seek better employment opportunities. This trend is consistent with the HNDA 2011 and with Highland Council area.

Figure 2.1: All migrants as a % of age group population, by age group, Moray 2013-2015



Source: NRS, Total Migration to or from an area, 20 July 2016

There is little evidence of house purchasers moving into Moray from elsewhere. 74.5% of houses sold in Moray between 2011 and 2015 were bought by households already living in Moray.

2.6 Moray's Households

Historic and current Household profile

The Census 2011 shows that in general Moray has:

- Proportionally more pensioner households than in Scotland
- Proportionally more families with children than Scotland
- Very few student households.

2.7 Future Household Profile

Despite the slow projected increase in Moray's population, NRS household projections show a 5.8% increase in the number of households between 2018 and 2028. This is consistent with the national trend towards older and smaller households. These data show that the number of households in Moray will grow faster than previous projections have suggested. Small area household projections are not available from NRS.

Table 2.5: Household projections 2008, 2018 and 2028, by Local Authority				
Local authority	No of households			
	2008	2018	2028	% change 2018 to 2028
Aberdeen City	102,577	108,814	118,934	9.3%
Aberdeenshire	101,696	113,151	124,747	10.2%
Angus	50,639	53,958	56,362	4.5%
Highland	99,459	108,643	113,701	4.7%
Moray	39,274	42,550	45,020	5.8%
Scotland	2,337,967	2,486,766	2,636,712	6.0%
Sources:	1	2	2	

Sources:

1. NRS, Estimates of Households and Dwellings in Scotland, 2015 (Table 1)
2. NRS, Household Projections for Scotland, (2014 based) (Principal)

The projections in Table 2.6 below shows that, by 2018 there will be 13,637 single adult households (32%). This is projected to rise to 16,017 (35%) by 2033. There will be 10,401 (24%) families with children by 2018 and this will remain almost unchanged at 10,508 (1%) by 2033. In 2018, households aged 65+ represented 31% of all households, but 2033 this will increase to 38%.

Between 2018 and 2033 there are projected to be :

- 8% more households
- 17% more single adult households
- 1% more families with children
- 42% more households aged 75-89
- 134% more households aged 90+

Table 2.6: NRS Household Projections (2014 based) by house type and age										
Household Projections (2014 based)	2018		2023		2028		2033		% change 2018 to 2033	avg annual change 2018 to 2033
Household Type										
All ages , Family (1+ children) all ages	10,401	24.4%	10,316	23.5%	10,400	23.1%	10,508	22.9%	1.03%	11
All ages, 1 adult all ages	13,637	32.0%	14,514	33.1%	15,320	34.0%	16,017	34.9%	17.45%	238
All ages, 2+ adults all ages	18,511	43.5%	19,039	43.4%	19,299	42.9%	19,379	42.2%	4.69%	87
Age										
16-29	3,908	9.2%	3,838	8.7%	3,615	8.0%	3,665	8.0%	-6.22%	-24
30-44	8,838	20.8%	9,275	21.1%	9,795	21.8%	9,742	21.2%	10.23%	90
45-64	16,421	38.6%	16,119	36.7%	15,515	34.5%	14,908	32.5%	-9.21%	-151
65-74	6,792	16.0%	6,834	15.6%	7,213	16.0%	7,657	16.7%	12.74%	87
75-89	6,046	14.2%	7,065	16.1%	7,889	17.5%	8,644	18.8%	42.97%	260
90+	550	1.3%	732	1.7%	992	2.2%	1,290	2.8%	134.55%	74
Age group plus household type										
16-29, 1 adult	977	2.3%	964	2.2%	926	2.1%	944	2.1%	-3.38%	-3
16-29, 2+ adults	1,280	3.0%	1,246	2.8%	1,155	2.6%	1,150	2.5%	-10.16%	-13
16-29, Family (1+ children)	1,651	3.9%	1,628	3.7%	1,534	3.4%	1,571	3.4%	-4.85%	-8
30-44, 1 adult	1,898	4.5%	2,133	4.9%	2,407	5.3%	2,532	5.5%	33.40%	63
30-44, 2+ adults	1,643	3.9%	1,697	3.9%	1,780	4.0%	1,737	3.8%	5.72%	9
30-44, Family (1+ children)	5,297	12.4%	5,445	12.4%	5,608	12.5%	5,473	11.9%	3.32%	18
45+, Family (1+ children)	3,455	8.1%	3,241	7.4%	3,257	7.2%	3,463	7.5%	0.23%	1
45-64, 1 adult	4,349	10.2%	4,458	10.2%	4,379	9.7%	4,261	9.3%	-2.02%	-9
45-64, 2+ adults	8,617	20.3%	8,420	19.2%	7,879	17.5%	7,184	15.7%	-16.63%	-143
65-74, 1 adult	2,514	5.9%	2,430	5.5%	2,471	5.5%	2,542	5.5%	1.11%	3
65-74, 2+ adults	4,278	10.1%	4,404	10.0%	4,742	10.5%	5,115	11.1%	19.57%	84
75-89, 1 adult	3,420	8.0%	3,873	8.8%	4,236	9.4%	4,550	9.9%	33.04%	113
75-89, 2+ adults	2,626	6.2%	3,192	7.3%	3,653	8.1%	4,094	8.9%	55.90%	147
90+, 1 adult	481	1.1%	654	1.5%	902	2.0%	1,190	2.6%	147.40%	71
90+, 2+ adults	69	0.2%	78	0.2%	90	0.2%	100	0.2%	44.93%	3
All Households	42,550	100.0%	43,869	100.0%	45,020	100.0%	45,904	100.0%	7.88%	335

Source: NRS Household Projections (2014 based) (Principal)

NB:Household figures are rounded to the nearest 10

It is clear that the continuing trend for smaller households will influence demand for smaller housing units. Moray's ageing population will drive a need for a considerable increase in smaller accessible and/or adapted housing units in all tenures, as well as specialist housing. It is also likely that demand for family sized housing will slow, due to the projected reducing proportion of family sized households.

2.8 Moray's Economy

Local Economy

The working age population accounts for approximately 61% of the total population of Moray and around 82% of the working-age population is economically active. 78% of the working-age population are in employment, 9% of whom are self-employed.

Employment Sectors

Table 2.7 below shows that 15% of jobs are in manufacturing and retail and 12% are in human health and social work, 11% are in manufacturing and 10% are public sector jobs. There are fewer professional and managerial employment opportunities available in Moray than almost anywhere else in Scotland. This contributes to Moray's historically low average pay and relatively high migration patterns.

Employment by Local Housing Market Area

Moray's economy shows a strong dependence upon manufacturing, in particular food and drink, retail (e.g. distilleries; Baxters; Walkers) and the public sector (Moray Council; NHS Grampian). There is little variation in types of employment and industry between local housing market areas. Exceptions to this are the Cairngorms National Park where agriculture, forestry and fishing is the second largest sector. In the Elgin and Forres Housing Market Areas, public administration and defence are more common. This is associated with the location of the centres of Council service delivery and the military bases

Table 2.7: Employment Sectors in Moray, by HMA

Employment Sector	HMA						Moray
	Buckie	Cairngorms	Elgin	Forres	Keith	Speyside	
Wholesale & retail trade repair of motor vehicles, motorbikes	15.58%	8.08%	15.71%	14.74%	17.19%	9.51%	15.07%
Human health & social work	13.16%	9.09%	13.38%	12.65%	11.42%	11.46%	12.85%
Manufacturing	11.53%	18.18%	10.10%	6.63%	15.07%	27.03%	11.66%
Public administration & defence compulsory social security	4.21%	6.67%	13.96%	12.77%	4.01%	4.77%	10.51%
Construction	9.10%	4.85%	9.13%	8.39%	12.29%	10.03%	9.30%
Education	6.77%	9.09%	8.25%	9.41%	6.11%	7.76%	7.99%
Accommodation & food services	7.48%	7.07%	5.98%	5.86%	4.80%	6.30%	6.13%
Transport & storage	5.33%	4.65%	3.86%	4.33%	5.14%	3.59%	4.27%
Other	4.30%	7.88%	3.87%	4.76%	4.24%	3.34%	4.12%
Agriculture, forestry & fishing	3.73%	12.73%	2.45%	4.91%	7.59%	6.20%	3.93%
Professional scientific & technical	3.83%	2.22%	3.35%	4.23%	4.24%	2.80%	3.59%
Administrative & support services	2.81%	2.83%	3.12%	4.87%	2.55%	2.58%	3.27%
Mining and quarrying	8.00%	1.41%	2.39%	1.38%	1.97%	1.23%	2.97%
Financial & insurance	1.25%	1.01%	1.29%	1.11%	1.33%	0.88%	1.22%
Information & communication	0.97%	0.81%	1.06%	1.68%	0.64%	0.60%	1.07%
Real estate	1.04%	2.63%	0.96%	1.34%	0.74%	1.43%	1.07%
Water supply, sewerage, waste management & remediation activities	0.59%	0.81%	0.75%	0.61%	0.33%	0.25%	0.63%
Electricity, gas, steam & air conditioning supply	0.31%	0.00%	0.39%	0.34%	0.33%	0.25%	0.35%
All people aged 16-74 in employment	7,110	495	22,121	7,393	3,914	3,648	44,681
	100%	100%	100%	100%	100%	100%	100%

Source: 2011 Census data supplied by National Records of Scotland © Crown copyright, Defence Estates housing Census Output Areas omitted.

2.9 Unemployment

Traditionally, Moray has lower levels of unemployment than Scotland as a whole. At November 2016, 1.5% of working age people in Moray were claiming out of work welfare benefits. This is lower than most of Moray's neighbouring local authorities, with the exception of Aberdeenshire, and lower than Scotland (2.2%) and the UK (1.8%)⁷.

Table 2.8: Total Out-of-Work Benefits (Nov 16) not seasonally adjusted							
Claimants (Nov 2016)	Aberdeen City	Aberdeen shire	Angus	Highland	Moray	Scotland	Great Britain
All people	2.2	1.4	2.0	1.6	1.5	2.2	1.8
Males	3.0	1.9	2.8	2.2	2.1	3.0	2.3
Females	1.3	0.9	1.2	1.1	0.9	1.4	1.3

Source Nomis (official labour market statistics)

Note: % is the number of claimants as a proportion of resident population of area aged 16-64 and gender.

Table 2.9: Out-of-Work Benefits claimant count by age and duration (Nov 16) not seasonally adjusted							
Claimants by age and duration (Sept 2010)	Aberdeen City	Aberdeen shire	Angus	Highland	Moray	Scotland	Great Britain
By age of claimant							
Aged 16-17	0.3	0.1	0.2	0.3	0.2	0.2	0.1
Aged 18-24	1.9	2.4	4.1	2.6	2.7	3.4	2.8
Aged 25-49	2.3	1.4	2.0	1.8	1.5	2.3	1.8
Aged 50+	2.2	1.2	1.5	1.2	1.1	1.7	1.5

Source: Nomis (official labour market statistics)

Note: % is number of claimants as a proportion of resident population of the same age.

2.10 Moray's Economic Strategy's⁸ Core Targets are:

- **Population** – encouraging growth across Moray with the potential to grow to over 90,000 in the next 10 years, attracting new residents and younger people aged 16-25 years.
- **Employment** – the creation of over 5,000 jobs with a focus on high quality jobs in engineering and science and technology – coupled with an increase in employment in long established activities, such as tourism, food and drink and manufacturing. Job creation in the social enterprise sector is anticipated to increase.
- **Earnings** – implementation of the strategy aims to increase average earnings in Moray to, or above regional and Scottish averages by an emphasis on higher value activities.

⁷ ONS annual population survey via www.nomisweb.co.uk

⁸ The Moray Economic Strategy and Elgin City for the Future is available at: http://www.moray.gov.uk/moray_standard/page_96870.html

It is clear that the continuing trend for smaller households will influence demand for smaller housing units (see Table 2.6) . Moray's ageing population will drive a need for a considerable increase in smaller accessible and/or adapted housing units in all tenures, as well as specialist housing. It is also likely that demand for family sized housing will slow, due to the projected reducing proportion of family sized households.

2.11 Areas of Multiple Deprivation

The average earnings for Moray, Aberdeen City and Aberdeenshire has reduced between 2015 and 2016. The Housing Market Partnership has assumed that this is associated with the downturn in the oil industry which has affected the Grampian region in particular.

The Scottish Indices of Multiple Deprivation (SIMD) 2016⁹ show that 1 datazone in Moray falls within the 20% most deprived in Scotland (New Elgin East). However, this area, which is dominated by Council and ex-Council housing stock, is less deprived under the Housing Domain and its classification is due to the socio-economic profile of the residents i.e. the employment/education/crime domains, rather than their housing conditions.

Like all rural authorities, there is the potential for people who do not live in the central area to be geographically isolated. The SIMD 2016 has found that most of Moray, with the exception of larger towns e.g. Elgin, Forres, Keith, is included in the 10% most deprived datazones in Scotland under the geographic access domain.

2.12 Impact of MOD presence

Moray's economy is heavily reliant on its 2 military bases. In 2003, an estimated £93.2 million was injected annually into the Moray economy, of which £27.6 million accrued to local residents¹⁰. A study by HIE in 2010 found that "the bases collectively support 5,711 FTE jobs in the local economy. This equates to around 16% of all FTE jobs within Moray. The associated Gross income is slightly over £158 million. These are clearly very significant impacts."¹¹

In July 2012 the RAF vacated the Kinloss base and control was transferred to the Army. The base is now known as Kinloss Barracks. A study of the impact of this change has not been carried out.

⁹ More information on the Scottish Indices of Multiple Deprivation is available at:
<http://www.scotland.gov.uk/Topics/Statistics/SIMD/>

¹⁰ Audit of Available Skills and Experience of Personnel. HIEM April 2005 (via Strategic Assessment)

¹¹ Economic Impact of RAF Kinloss and RAF Lossiemouth, Final Report to Highlands and Islands Enterprise, August 2010

2.13 Housing Market activity

This section looks in detail at house price changes, housing costs and affordability across all tenures since 2011, focussing on the lower quartile priced (entry level) of the housing market¹². In line with HNDA guidance other indicators of housing pressure and demand are also considered, including overcrowding, under-occupancy, vacancies and turnover rates.

In Moray, most house purchase activity across HMAs is broadly in proportion to the distribution of households. This finding is unchanged from HNDA 2011.

Table 2.10: House sales activity by Housing Market Area (HMA)		
HMA	% Households 2011	% house sales (2011 – 2015)
Buckie	16.8%	20.8%
Cairngorms	1.2%	0.1%
Elgin	47.8%	48.8%
Forres	17.7%	14.8%
Keith	8.4%	8.7%
Speyside	8.1%	6.7%
Moray	100.0%	100.0%

Source: 2011 Census data supplied by the National Records of Scotland. © Crown Copyright Scottish Government datapacks 2011 - 2015 – house sales

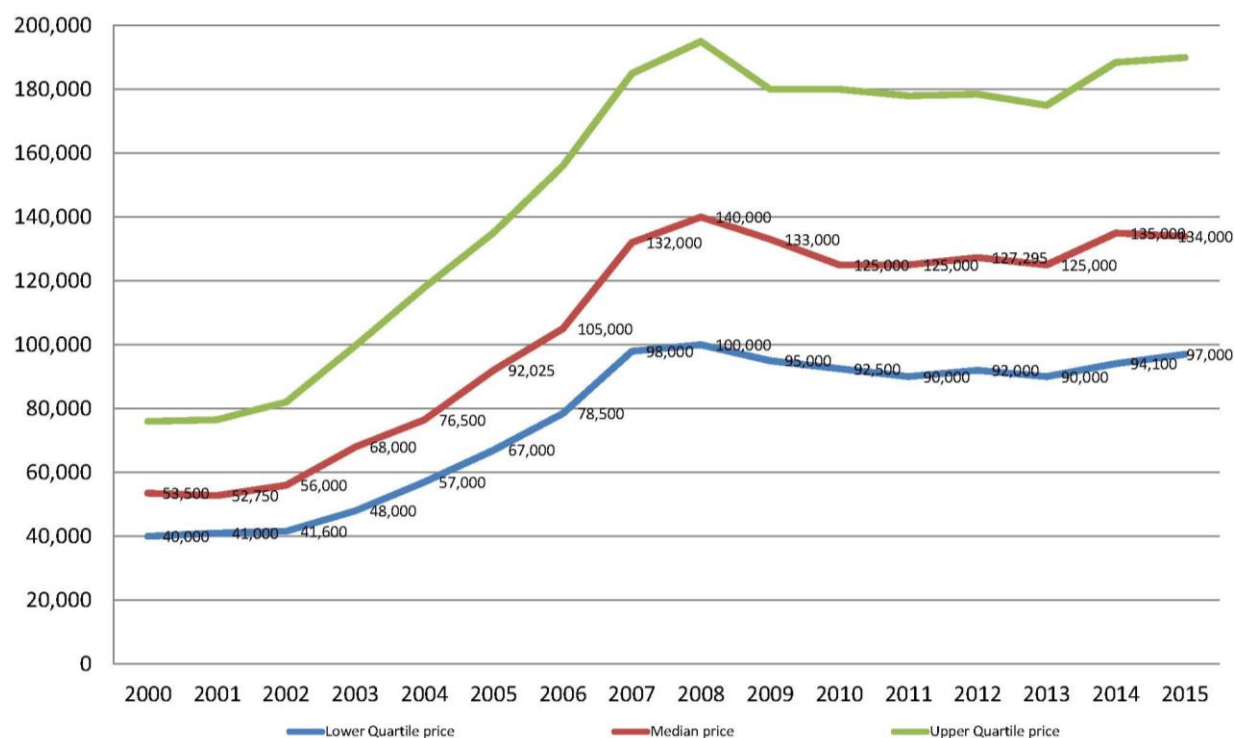
Market activity across Moray reduced by almost half between 2010 and 2015. New build sales also reduced but consistently accounted for around 10-12% of all sales during 2010-2015.

2.14 House Prices and Sales trends

Lower quartile house price increases can be an indicator of affordability problems for first time buyers (see Para 2.22). Moray's lower quartile house price increased by 142% between 2000 and 2015, but this varies across HMAs and across quartiles.

¹² Lower quartile means the value below which one quarter of the cases fall. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Figure 2.2: Moray house price changes 2000 – 2015



Source: Scottish Government datapacks 2000 - 2015 – house sales

Table 2.11 below shows that the rate of lower quartile house price slowed considerably from 2009 onwards but, increased by 4.9% between 2010 and 2015. The increase was greatest in Speyside HMA lower quartile properties (37%), but lower quartile prices fell by 2% in Keith HMA.

Most of the new build sale activity over the last 5 years has been in Forres and Elgin HMAs, with very little new build activity in Keith, Speyside and Cairngorms HMAs.

Table 2.11: Lower quartile, Median and Upper Quartile house prices in Moray						
Housing Market Area	Year	House Prices			% new build	No of sales (new build and second hand)
		Lower Quartile price	Median price	Upper Quartile price		
Moray	2000	£40,000	£53,500	£76,000	9.4%	1,148
	2005	£67,000	£92,025	£135,100	11.6%	1,821
	2010	£92,500	£125,000	£180,000	10.3%	1,303
	2015	£97,000	£134,000	£190,000	10.8%	669
	% Change 2010 - 2015	4.9%	7.2%	5.6%		-48.7%
Buckie HMA	2000	£36,000	£48,250	£64,000	4.2%	167
	2005	£60,000	£84,000	£113,000	4.1%	267
	2010	£89,500	£125,000	£167,500	9.9%	223
	2015	£92,000	£122,950	£152,500	11.6%	147
	% Change 2010 - 2015	2.8%	-1.6%	-9.0%		-34.1%
Elgin HMA	2000	£40,500	£54,330	£77,000	10.1%	586
	2005	£68,750	£95,650	£134,500	14.2%	910
	2010	£105,000	£142,000	£195,000	14.0%	593
	2015	£105,000	£142,500	£192,500	15.5%	317
	% Change 2010 - 2015	0.0%	0.4%	-1.3%		-46.5%
Forres HMA	2000	£45,000	£65,000	£90,000	8.3%	205
	2005	£74,000	£95,000	£145,000	14.7%	416
	2010	£97,000	£141,000	£184,265	12.4%	178
	2015	£97,000	£135,000	£204,950	6.9%	87
	% Change 2010 - 2015	0.0%	-4.3%	11.2%		-51.1%
Keith HMA	2000	£35,000	£48,500	£60,000	2.4%	85
	2005	£58,000	£80,000	£140,000	0.0%	103
	2010	£87,000	£120,000	£175,000	7.6%	105
	2015	£85,000	£125,000	£170,000	0.0%	60
	% Change 2010 - 2015	-2.3%	4.2%	-2.9%		-42.9%
Speyside HMA	2000	£37,500	£44,000	£63,000	27.4%	84
	2005	£62,220	£95,500	£145,000	8.3%	121
	2010	£80,000	£120,000	£152,500	6.6%	61
	2015	£110,000	£135,000	£200,000	0.0%	58
	% Change 2010 - 2015	37.5%	12.5%	31.1%		-4.9%

Source: Scottish Government datapacks 2011 - 2015 – house sales

*House prices for Cairngorms HMA have been excluded due to the low number of sales in this area.

Table 2.12 below shows that detached and semi-detached properties in Moray increased in value during 2016/17 but that average prices for terraced houses reduced, albeit at a slower rate than the national trend.

Table 2.12: Average house prices by house type				
House type	Area	Jan -Mar 17	Jan -Mar 16	Annual % change
Detached	Moray	£197,401	£194,650	1.4%
	Scotland	£242,193	£243,822	-0.7%
Semi detached	Moray	£133,618	£130,744	2.2%
	Scotland	£153,494	£151,367	1.4%
Terraced	Moray	£112,938	£115,823	-2.5%
	Scotland	£126,513	£133,004	-4.9%

Source: Registers of Scotland Quarterly House Price Statistics

2.15 Rent Levels

Council rents

Moray Council rents have been amongst the lowest in Scotland for many years. Moray Council's Housing Revenue Account Business Plan will increase rents by 4% per annum between April 2016 and April 2019 to sustain prudential borrowing, and continue a Council new build programme.

The Council's lower quartile rent¹³ rose by approximately 10% between 2012/13 (£49.76 p/wk) and 2016/17 (£55.06 p/wk), see Table 2.13 below.

Moray Council applies a "new build premium" to the rent charged on its new build properties. However, in 2017/18 new build properties made up only 6% of the Council's stock. In practice Moray Council charges its annual rent over 48 weeks with 4 x free weeks. However 1/52nd of the annual rent has been presented in this HNDA for comparison purposes.

The Council's lower quartile rents remain approximately 30% less than comparable RSL rents.

RSL rents

RSL lower quartile rents¹⁰ increased by approximately 24% between 2012/13 (£62.99 p/wk) and 2016/17 (£78.62 p/wk).

RSL rents in Moray (LQ and median) are broadly similar to Scottish Local authority rents¹⁴.

¹³ The average rent for a 2 bed property has been used as a lower quartile rent.

¹⁴ Source: Scottish Housing Best Value Network

Table 2.13: Social housing average rents 2016/17 by house type		
House type	Avg rent per week	
	Council	RSL*
Bedsit	£34.63	n/a
1 bedroom	£46.74	£66.56
2 bedroom	£55.06	£78.62
3 bedroom	£63.67	£88.49
4 bedroom	£77.88	£102.45
5+ bedroom	£106.95	£101.08

Source: Self-contained units, average weekly rent (1/52nd); Moray Council rental records and local RSL stock database of those who provided data

* monthly rents converted to weekly rents (multiply by 12 and divide by 52) for comparison

2.16 Private Rented Sector rents

Most of Moray falls within the Highland and Island Broad Rental Market Area¹⁵. Tables 2.14 and 2.15 below show that this area, private sector rents for 2 bed properties increased by 11.4%, and 3 bed rents by 12.9% between 2010 and 2016.

Table 2.14: Average (mean) Monthly Rents: Cumulative Changes 2010 to 2017 (yearend September) - 2 Bedroom Properties					
Broad Rental Market Area	2010	2015	2017	2010 to 2017 change	2015 to 2017 change
Aberdeen and Shire	£643	£874	£682	6.06%	-21.97%
Highland and Islands	£503	£545	£575	14.31%	5.50%
Dundee and Angus	£497	£531	£549	10.46%	3.39%
Perth and Kinross	£506	£529	£549	8.50%	3.78%
Scotland	£536	£610	£643	19.96%	5.41%

Source: Scottish Government, Private Sector Rents Statistics, Scotland 2010 to September 2017/2016

Table 2.15: Average (mean) Monthly Rents: Cumulative Changes 2010 to 2017 (yearend September)- 3 Bedroom Properties					
Broad Rental Market Area	2010	2015	2017	2010 to 2017 change	2015 to 2017 change
Aberdeen and Shire	£744	£1,072	£866	16.40%	-19.22%
Highland and Islands	£595	£652	£692	16.30%	6.13%
Dundee and Angus	£633	£684	£717	13.27%	4.82%
Perth and Kinross	£647	£680	£754	16.54%	10.88%
Scotland	£679	£744	£787	15.91%	5.78%

Source: Scottish Government, Private Sector Rents Statistics, Scotland 2010 to Sept 2017

¹⁵ Private Sector Rent Statistics, Scotland, 2010 to September 2017 available at <http://www.gov.scot/Publications/2016/11/3295>

HNDA 2011 included data derived from a local database of properties advertised for rent in the local press. Since then, this local database has been discontinued due to workload pressures. Therefore the Housing Market Partnership is unable to provide private sector rent levels at sub-authority levels and cannot assess changes in availability/turnover in the private rented sector.

Table 2.16 below shows changes in Local Housing Allowance (LHA) for Moray between applicable in 2010 – 2020. The LHA represents the maximum Housing Benefit payment payable to private sector tenants. LHA rates represent the 30th percentile of all local private rents.

LHA rates applicable to Moray have reduced over time, the biggest reduction being in the 1 bed shared rate applicable to households aged under 35, usually single person households. The 5+ Bed rate was deleted in 2011/12.

Table: 2.16 Local Housing Allowance Rates 2010/11 to 2015/20							
House type	2010/11	2011/12	2012/13	2013/14	2014/15	2015/20	% change from 2010 - 2020
1 bed shared	£70.00	£68.08	£60.00	£59.54	£58.46	£59.04	-15.66%
1 bedroom	£98.08	£96.92	£88.85	£90.00	£90.90	£91.81	-6.39%
2 bedrooms	£120.00	£115.38	£109.62	£109.62	£109.62	£110.72	-7.73%
3 bedrooms	£138.46	£136.46	£129.23	£126.92	£126.92	£126.92	-8.33%
4 bedrooms	£175.97	£173.08	£160.38	£160.38	£159.23	£160.38	-8.86%
5 bed +	£213.46	NA from 01/04/2011					

Source: www.gov.scot

These private sector rent levels have been used in the housing costs comparison below.

Where rent is higher than the LHA payable, the tenant must make up the difference. The current LHA rates are generally 15-20% less than the median private sector rents. These differences are set out in the Table 2.17 below.

Table: 2.17 Private Sector Rent/ LHA comparison 2016					
Property size	Median Rents Highlands and Islands 2016		LHA 2015-2020	Difference	
	per month	per week	per week	%	£
1 bed shared	£306.40	£70.71	£59.04	19.8%	£11.67
1 bedroom	£470.00	£108.46	£91.81	18.1%	£16.65
2 bedrooms	£550.00	£126.92	£110.72	14.6%	£16.20
3 bedrooms	£650.00	£150.00	£126.92	18.2%	£23.08
4 bedrooms	£812.50	£187.50	£160.38	16.9%	£27.12
Source	1		2		

Source: 1 Private Rent Statistics Scotland 2010-2016 <http://www.gov.scot/Publications/2016/11/3295>
2 LHA rates from www.gov.scot

2.17 House Purchase costs

“In Q2 2017 the average LTV ratio for FTBs in Scotland rose slightly to 85% while that for home movers remained at 78%. The average FTB deposit is in the region of £18,000 - equivalent to 53% of average annual FTB income, down from a peak of over 90% during the credit crunch.

FCA data shows that a decline in the average interest rate for new fixed rate mortgages combined with an upturn in that for new variable rate mortgages led to average variable rates (at 2.3%) edging above average fixed rates (2.2%) in Q2 2017.

UK Finance data also show that in Q2 2017 the total number of loans in the UK with arrears equivalent to 2.5% or more of the mortgage balance was 88,200, down by an annual 5.3%. The number of repossessions in Q2 2017 totalled 1,800, down slightly from 1,900 in Q2 2016”.¹⁶

Obstacles to house purchase are:

- Moray's low wage economy
- Substantial deposits required by mortgage lenders
- Stringent affordability criteria applied by mortgage lenders
- Availability of properties on the open market to buy

However those who can buy are helped to continue to afford their mortgage by low interest rates and current reducing levels of mortgage arrears.

2.18 Income and earnings

Average incomes have been consistently low in Moray compared with Scottish or UK norms. This is due to there being many part-time and fewer qualified workers, and fewer managerial and professional jobs. The relative prominence of primary sectors and others that offer low and semi-skilled employment has a significant impact on earnings and this is reflected in the Moray Economic Strategy i.e the aim to create jobs with a focus on high quality jobs in engineering and science and technology.

¹⁶ Scottish Housing Market Review Q3 2017 available at <http://www.gov.scot/Topics/Built-Environment/Housing/supply-demand/chma/statistics>

2.19 Individual earnings

Table 2.18 below shows that full time workers living in Moray earn less than in most neighbouring local authorities, and less than the Scottish average.

Table 2.18: Annual gross pay of full time workers resident in Moray						
Year	Aberdeen City	Aberdeen shire	Angus	Highland	Moray	Scotland
2011	£28,471	£28,329	£22,793	£23,362	£23,834	£25,358
2012	£28,342	£29,897	£24,266	£23,966	£23,290	£25,907
2013	£27,985	£29,846	£24,181	£25,025	£23,697	£26,444
2014	£29,284	£29,402	£24,462	£25,737	£23,303	£26,955
2015	£30,151	£30,535	£26,471	£26,997	£26,134	£27,711
2016	£29,249	£29,918	£27,470	£27,885	£24,687	£28,007

Source: NOMIS Annual Survey of hours and earnings – resident analysis

The average earnings for Moray, Aberdeen City and Aberdeenshire reduced between 2015 and 2016. The Housing Market Partnership has assumed that this is associated with the downturn in the oil industry which has affected the Grampian region in particular.

2.20 Heriot Watt Small Area Income Estimates

In 2013, Heriot Watt University undertook a project to provide a robust and transparent set of estimates of household incomes and poverty for local and small areas in Scotland. **This dataset has been made available in the HNDA Tool, and is the Scottish Government's recommended data source for income estimates.** The Income Estimates for Moray and comparator Local Authorities are shown in Table 2.19 below:

Table 2.19: Heriot Watt Small Area Income Estimates 2017					
Decile	Annual Income				
	Aberdeen City	Aberdeen shire	Angus	Highland	Moray
10	£9,945	£8,486	£7,229	£8,104	£5,610
20	£14,282	£14,966	£12,065	£12,723	£11,124
25	£16,253	£17,911	£14,263	£14,823	£13,630
50	£28,891	£37,997	£25,275	£27,291	£27,857
75	£44,664	£46,408	£43,141	£41,938	£42,785
90	£50,177	£51,118	£49,350	£46,253	£47,166

Source: HNDA Tool Version 2.3.3, published April 2017

*“It is important to note that these are gross household income estimates and **are not intended to be a measure of person-level income**. They do not reflect household income adjusted by household size, nor income levels after tax or after housing costs.*

They do not provide information on wealth or assets, and are not intended as a measure of income based deprivation¹⁷.

The household income figures presented are unequivalised. Unequivalised household income is commonly used when considering housing affordability. However for some purposes, including analysing poverty rates, it is usual to use equivalised household income instead.

Equivalised household income takes account of different household sizes, reflecting the fact that, for example, a small household will need less income than a large household to achieve the same standard of living.”

Moray's incomes are the lowest amongst comparators at the 10th decile and lower quartile (25%), though differences are less apparent at higher income bands.

2.21 National Minimum Wage

As stated in Para 2.8 above, a significant proportion of Moray's employment is in lower skilled sectors, likely to be lower paid. At the time of writing the National Minimum Wage rates were.

Table 2.20: National Minimum Wage			
Age	Rate per hr	Weekly Gross (37hrs)	Annual Gross (37 hrs x 52 wks)
25 and over	£7.50	£277.50	£14,430.00
21 to 24	£7.05	£260.85	£13,564.20
18 to 20	£5.60	£207.20	£10,774.40
Under 18	£4.05	£149.85	£7,792.20
Apprentice	£3.50	£129.50	£6,734.00

Source: <https://www.gov.uk/national-minimum-wage-rates>. Rates change every April.

In Moray, a Minimum Wage earner has to reach the age of 21 before earning lower quartile earnings (see Table 2.20 above), and only then if they are in full time employment. In addition, many local employers only offer part time, seasonal, or insecure employment.

¹⁷ <http://www.gov.scot/Topics/Built-Environment/Housing/supply-demand/chma/statistics/incomeuserguide>

2.22 Affordability

Scottish Planning Policy 2014 states that “affordable housing is defined broadly as housing of a reasonable quality that is affordable to people on modest incomes.”¹⁸

The Housing Market Partnership has agreed to regard lower quartile incomes as “modest incomes” and has adopted the assumption that housing is “affordable” when housing costs are no more than 25% of household income i.e. a ratio of 4. This assumption is consistent with the previous HNDA Guidance 2008 published by CHMA, and the HNDA 2011.

Affordability of house purchase

Using the assumed affordability ratio of 4, and the average Moray lower quartile house (LQ) price of £97,000, a household would require a minimum income of £24,250 p/a to afford entry level house prices. This represents incomes at the 45th centile in the Heriot Watt income data. In other words, **only 45% of households can afford lower quartile house purchase.**

Table 2.21: Affordability of house purchases.			
HMA	LQ income Moray	LQ House price 2015	Affordability Ratio
Buckie	£13,630.00	£92,000	6.7
Elgin		£105,000	7.7
Forres		£97,000	7.1
Keith		£85,000	6.2
Speyside		£110,000	8.1
Moray		£97,000	7.1

House prices for Cairngorms HMA have been excluded due to the low number of sales in this area.
Source: Scottish Government datapack

Conversely, using an affordability ratio of 4, **lower quartile income households (earning £13,630 per year) could afford to buy properties priced at no more than £54,520.**

¹⁸ Scottish Planning Policy 2014 is available here: <http://www.gov.scot/Publications/2014/06/5823/0>

Affordability of renting

Table 2.22 below sets out the proportion of LQ incomes required to pay for rent in various settings/landlords/tenures.

Table 2.22: Affordability of renting				
LQ income vs LQ rents	£ per week	£ per month	£ per year	% housing costs
Council LQ rent per week (2 bed)	£55.06	£238.59	£2,863.12	21.0%
RSL LQ rent per week (2 bed)	£78.38	£339.65	£4,075.76	30.0%
Private sector rent (LHA) (MMR)	£110.72	£479.79	£5,757.44	42.2%
Private sector rent (average 2 bed)	£129.46	£561.00	£6,732.00	49.4%
household LQ income (Heriot Watt model)	£262.12	£1,135.83	£13,630.00	

LQ = lower quartile

Sources: HNDA Tool V2.3.3, Moray LHA, Moray Council's RSL stock database, Moray Council rental records

Using the assumed affordability ratio of 4 (25%), and the lower quartile/2 bed Moray market rent of £560 per month, a household would require a minimum income of £26,928 p/a (£517.85 p/wk) to afford to meet their housing needs in the private rented market. This represents incomes at the 50th centile in the Heriot Watt income data. In other words, only **50% of households can afford to rent from the open market.**

Conversely, using an affordability ratio of 4, **lower quartile income households (earning £13,630 per year) could afford rents of not more than £65.53 per week/ £283.96 per calendar month.**

The amount of financial help provided to private sector renters is limited to the Local Housing Allowance (LHA) (see Table 2.16 above). The reducing LHA 1 bed shared rate, and differences between average market rents and the LHA are making the private rented sector less affordable in general; to households under 35 in particular; and **may be contributing to the predominance of younger, single persons amongst Moray's homeless households.** Homelessness is discussed in more detail in Chapter 5.

The deletion of the LHA 5 bed+ rate and the difference between average rents and LHA will make the private rented sector less affordable to larger families and may be a driver of **pressure on 4+bed social housing.** Relative pressure on types and sizes of social housing is considered in detail in Chapter 3.

2.23 Mid-Market rent

Mid-Market rent is an intermediate tenure intended to provide accommodation priced between social housing and market private rent. Rents are usually set at or below, the Local Housing Allowance (LHA), to maintain their affordability. Mid-market properties are aimed at households in relatively low paid employment, and who are likely to have

low priority for social housing. The Scottish Government supports the supply of mid-market rent by offering subsidies to developers who provide this type of tenure. However, to date, **developers, mainly housing associations, struggled to make proposals financially viable in Moray**, mainly due to relatively low market rents and resulting low LHA.

Using the assumed affordability ratio of 4 (25%) and LHA as a proxy for mid-market rent levels (see Table 2.22 above), a household would require a **minimum income of £23,029.76 p/a (£442.88 p/wk) to afford a mid-market rent**. This represents incomes at the 43th centile in the Heriot Watt income data. In other words 43% of households can afford this intermediate tenure. It is notable that 50% of households can afford to rent from the open market (see above).

The Housing Market Partnership has assumed that the number of households who can afford mid-market rents at or below LHA, but cannot afford market rents is likely to be small. The Housing Market Partnership has assumed that new supply mid-market rent provision will be limited due to financial viability for developers, and the relatively “thin” market for the properties.

Table 2.23 below considers the relationship between median incomes and median (3 bed) rents.

Table 2.23: Median income vs median prices				
Median income vs Median prices	£ per week	£ per month	£ per year	% housing costs
Household median income (Heriot Watt model)	£514.52	£2,229.58	£26,755.00	
Council median rent per week (3 bed)	£63.67	£275.90	£3,310.84	12.4%
RSL median rent per week (3 bed)	£88.49	£383.46	£4,601.48	17.2%
LHA (average 3 bed)	£126.92	£549.99	£6,599.84	24.7%
Private sector rent (average 3 bed)	£155.08	£672.00	£8,064.00	30.1%

Sources: HNDA Tool V2.3.3, Moray LHA, Moray Council's RSL stock database, Moray Council rental records

2.24 Affordability in the future

Welfare Reform, Universal Credit and Homelessness

At the time of writing, Universal Credit was being rolled out in Moray in stages and single person households, who were new claimants, had been moved onto Universal Credit.

Claimants in receipt of Universal Credit (UC) will receive only Local Housing Allowance (LHA), at the appropriate rate for their circumstances (age), to pay for their housing costs. In practice this means that from 1 April 2018, some single person households aged under 35, whose tenancies started after 1 April 2016, will receive LHA at the Shared Room Rate. The scenarios presented in Table 2.24 below

demonstrate that the only affordable housing option open to these households would be Moray Council owned 1 bed units.

This means that affordable housing options open to newly homeless households, who are predominantly younger single persons, will be determined by the availability of council housing.

Table 2.24: Affordability assessment of LHS shared room rate				
Scenario: tenancies signed after 1 April 2016, UC applying after 1 April 2018	1 bed rent vs shared room rate	1 bed rent vs 1 bed LHA	2 bed rent vs shared room rate	2 bed rent vs 2 bed LHA
LHA 2015-20	£59.04	£91.81	£59.04	£110.72
Council weekly rent	£54.85	£54.85	£72.02	£72.02
Shortfall			-£12.98	
RSL weekly rent*	£66.56	£66.56	£78.62	£78.62
Shortfall	-£7.52		-£19.58	

Sources: HNDA Tool V2.3.3, Moray LHA, Moray Council's RSL stock database, Moray Council rental records

* monthly rents converted to weekly rents (multiply by 12 and divide by 52) for comparison

If social housing investment programmes were to be used to best effect to reduce homelessness, the cost of the housing must be affordable to tenants. **Strategic Local Programme investment decisions would therefore need to take account of affordability in terms of size of unit provided** and landlord rent setting policies, if successful outcomes are to be achieved.

2.25 Future affordability of social housing

Moray Council rents

Moray Council is the largest social landlord in the LA area, and has the largest new build programme. Moray Council has authority to develop up to 70 units per year until 2019, delivered through prudential borrowing.

Moray Council's rents have been amongst the lowest in Scotland for many years. When Moray Council began its new build programme in 2010/11, a new build premium of 30% was added to rents through its Rent Setting Policy. The Council has agreed that rents should increase by 4% per annum until 2019/20, with the aim of supporting the new build programme. This decision was supported by consultation with tenants.

However, this rent increase will have a disproportionate effect on new build rents, subject to the 30% new build premium, especially on the larger family sized properties (4+beds). Table 2.25 below shows new build rents projected forward to 2019/20 where a 4% increase has been applied, and compares these with the RSL social rent

benchmark assumptions¹⁹. Although these assumptions do not apply to Council housing they provide a useful sector comparison.

Table 2.25: Future affordability of Moray Council rents								
No of Beds	No of bed spaces/ persons	LHA 2015-20	Moray Council new build rents per week (1/52nd)				RSL Social Rent benchmark assumptions 2019/20 ²⁰	
			2016/17	2017/18	2018/19	2019/20	Per week	Per annum
Shared room rate	2	£59.04	£54.85	£57.04	£59.32	£61.70	£74.40	£3,869
1 bed		£91.81						
2 bed	3	£110.72	£72.03	£74.91	£77.91	£81.02	£83.31	£4,332
3 bed	5	£126.92	£80.33	£83.54	£86.89	£90.36	£96.23	£5,004
4 bed	7	£160.38	£90.61	£94.23	£98.00	£101.92	£108.31	£5,632
Sources:		1	2				3	

1 Moray LHA rates available at http://www.moray.gov.uk/moray_standard/page_55298.html

2 Moray Council Stock database

3 RSL Social Rent benchmark assumptions , Scottish Government available at <https://beta.gov.scot/publications/affordable-housing-supply-programme-rsl-social-rent-benchmark-assumptions/>

It is likely that Moray Council's new build 1 bed rent will exceed the LHA Shared Room Rate by 2018/19. It is likely that the Council's new build rents will move ever closer to RSL Benchmark assumptions by 2019/20, especially for larger properties.

19 RSL Social Rent Benchmark Assumptions are available at: <http://www.gov.scot/Topics/Built-Environment/Housing/investment/guidancenotes/Guidance-Notes-2016>

20 RSL Social Rent Benchmark Assumptions are available at <https://beta.gov.scot/publications/affordable-housing-supply-programme-rsl-social-rent-benchmark-assumptions/More%20Homes%20Division%20-%20RSL%20social%20rent%20benchmark%20assumption%20guidance%20note%20-%20May%202017.pdf?inline=true>

RSL rents

RSL rents are generally higher than Council rents in Moray. When the Scottish Housing Regulator Annual Return on the Charter (ARC) 2016/17 returns are collated for Moray's RSLs, their stated percentage average weekly rent increase to be applied in the next reporting year average at a 2.24% increase. Table 2.26 below models future RSL rents, using a 2.24% average annual increase to 2019/20, and compares these with the RSL Social Rent benchmark assumptions for 2019/20, and LHA 2015/20.

Average RSL 1 bed rents exceeded the LHA shared room rate in 2016/17. Based on a 2.24% average annual increase, average RSL 2 bed rents will have exceeded the RSL Social Rent benchmark assumption by 2019/20.

Table 2.26: Future affordability of RSL rents

No of Beds	No of bed spaces/ persons	LHA 2015-20	Average RSL rents per week (1/52nd)				RSL Social Rent benchmark assumptions 2019/20	
			2016/17	2017/18*	2018/19*	2019/20*	Per week	Per annum
Shared room rate	2	£59.04	£64.48	£65.92	£67.40	£68.91	£74.40	£3,869
1 bed		£91.81						
2 bed	3	£110.72	£78.36	£80.12	£81.91	£83.74	£83.31	£4,332
3 bed	5	£126.92	£86.13	£88.06	£90.03	£92.05	£96.23	£5,004
4 bed	7	£160.38	£91.53	£93.58	£95.68	£97.82	£108.31	£5,632
Sources:		1	2				3	

3 Moray LHA rates available at http://www.moray.gov.uk/moray_standard/page_55298.html

4 Moray Council RSL Stock database

3 RSL Social Rent benchmark assumptions , Scottish Government available at <https://beta.gov.scot/publications/affordable-housing-supply-programme-rsl-social-rent-benchmark-assumptions/>

* Assumed 2.24% annual increase

Table 2.27: Key issues table - Housing Market Drivers

LHS & Development Plan	Key issues identified in the HNDA
Demographic issues for the local housing market(s)	<ul style="list-style-type: none"> • Moray's population has increased by 7% over the last 10 years but this increase is not uniform across HMAs, nor across age groups. • Moray's population is projected to continue to increase slowly over the next 10 years. • Numbers of households are projected to increase faster than the population will increase. This is probably driven by the ageing population. • Numbers of households exceed the highest NRS Household Projections i.e. (high migration projection). • By 2033, there are projected to be 42% more households aged 75-89. This will drive increasing demand for smaller accessible housing in all tenures with community care services for older people across all HMAs. • There is a trend for negative net migration in young people aged 17-20. It is assumed these young people leave Moray to access higher/further education and/or better employment opportunities. They generally do not return in later life. This exacerbates demographic change and leaves some older people without family support nearby • The proportion of households which are families with children is reducing. • The ethnicity of Moray's population is overwhelmingly white-Scottish/white- Other British.

Table 2.27: Key issues table - Housing Market Drivers

LHS & Development Plan	Key issues identified in the HNDA
Affordability issues for the local housing market(s)	<ul style="list-style-type: none"> • Moray's long term trend for comparatively low household incomes makes housing in all tenures less accessible, particularly to single earner households, newly forming households and larger families. • There have been modest increases in housing costs across tenures. Renting from the Council is cheapest housing option in Moray. • Lower quartile incomes are roughly equivalent to National Minimum wage earnings at the age 21+ rate. • Lower quartile income households can only afford lower quartile Council house rents. All other housing options are unaffordable without assistance. • Lower quartile income households (earning £13,630 per year) could afford to buy properties priced at no more than £54,520, provided deposit funding is available. • Median income households can afford median priced house purchase, provided deposit funding is available. • Median income households can afford private sector rents at lower quartile rent levels but not at median rent levels. • Moray's small private rented sector, and comparatively low Local Housing Allowance limits availability in the private rented sector. • Moray has experienced difficulties in making development of mid market rent properties financially viable due to relatively low Local Housing Allowance, compared to Aberdeen City/Aberdeenshire rental rates. There is only a small number of households who could afford mid market rent but who could not afford market rents. Therefore the Housing Market Partnership believes the market for intermediate tenure to be "thin". • Due to roll out of Universal Credit, younger single person claimants are particularly disadvantaged in the housing market. This may be driving increases in homelessness presentations. • The affordability of local social housing rents may require scrutiny in future.

Table 2.27: Key issues table - Housing Market Drivers

LHS & Development Plan	Key issues identified in the HNDA
Economic issues for the local housing market (s)	<ul style="list-style-type: none">• Moray's Economic Strategy seeks population growth• There are risks to Moray's economy associated with the potential closure of military bases.• The economy is heavily dependent on the North Sea oil and gas industry. There are economic risks associated with continued downturn/ delayed recovery of the north sea oil industry.• Average individual earnings for Moray, Aberdeen City and Aberdeenshire have reduced between 2015 and 2016. The Housing Market Partnership has assumed that this is associated with the downturn in the oil industry.• The stringent affordability criteria associated with mortgage finance, and the requirement for large deposits limits affordability for first time buyers in particular.• Poor housing quality and insecurity of tenure in the private rented sector reduces its appeal as a housing option.• Reduced turnover in the owner occupied sector limits availability.• Reduced new house building limits availability and contributes to reducing turnover.

Chapter 3 - Moray's Housing stock profile, pressures and management issues

This section presents information on current housing stock in all tenures, by Housing Market Area where data is available, and shows the housing stock profile has changed since Census 2011.

This section will satisfy all core outputs and processes, including Core Output 4, which requires the HMP to “consider what existing housing stock is available to meet the housing needs of the local population. This should identify any under-supply or surplus of certain types of housing. This will demonstrate where the existing housing stock may be pressured and where that stock may need to be managed in order to meet the housing needs of the local population. The types and number of in-situ solution used should be evidenced. Stock should be considered by size, type, condition, occupancy (overcrowding and under-occupancy, concealed households and turnover (re-lets and voids). These should be considered by tenure and location as appropriate.”²¹

²¹ Housing Need and Demand Assessment, A Practitioner's Guide, 2014, Scottish Government

3.1 Historic and current tenure profile

The table below shows the changes in number and proportion of the tenure of housing stock in Moray since the Census 2011.

Since 2011:

- 188 properties have transferred from Council ownership to owner occupation through Right to Buy (RTB). RTB ended in August 2016.
- The proportion of affordable rented stock is almost unchanged, despite significant investment in new stock from the Scottish Government, Moray Council and Registered Social Landlords (RSLs).
- The proportion of unoccupied stock has reduced.
- The number and proportion of second homes has increased.

Table 3.1: Moray Housing Tenure Profile 2011 and 2017				
Tenure	2011		April 2017	
Owned	26,409	62.5%	28,093*	62.9%
Council	5,662	13.4%	6,015	13.5%
Housing Association	2,091	4.9%	2,444	5.5%
Private rent	4,700	11.1%	5,043*	11.3%
MOD	1,200	2.8%	882	2.0%
Total occupied	40,062	94.8%	42,477	95.1%
Vacant	1,679	4.0%	1,558	3.5%
Second home	509	1.2%	654	1.5%
Total unoccupied	2,188	5.2%	2,212	4.9%
Total properties	42,250	100.0%	44,689	100.0%

* Estimated – using Private Landlord Registration data

Source: 2011 Census data supplied by the General Register Office for Scotland. © Crown Copyright, Council Tax Register, Moray Council Land and Property Gazetteer, MOD

There are some significant geographical differences in the tenure profile of Moray. Private sector renting²² is much more prevalent in Cairngorms HMA than elsewhere in Moray (13%). Between 2011 and 2017, across Moray, affordable housing stock is almost unchanged at 19%. The rate of reduction in affordable housing stock has been greatest in Cairngorms HMA, from 13% to 10% of stock, mostly due to RTB.

The number of empty homes recorded at any given time does fluctuate but, in general, the number of unoccupied dwellings reduced between 2001 and 2011 (-20%), but stabilised between 2011 and 2017. The reduction is likely to be mainly due to the introduction of the Council's Empty Homes Levy in 2014. The number of second homes/holiday homes has increased since 2011, especially in Buckie and Keith HMA.

A full stock profile for each housing market area is available at Appendix 2.

²² MOD housing has been excluded

Table 3.2 below shows the distribution of different house types across tenures in Moray, Highland and Scotland. These data show that Moray has a higher proportion of detached and semi-detached properties than Scotland, and a smaller proportion of flats – a similar pattern to Highland. Almost half of RSL stock was made up of flats. Moray Council's stock was mostly semi-detached and terraced properties. This is consistent with Census 2001 data

Table 3.2: Moray House Types					
House Type	Owned	Rented or living rent free - Social	Rented or living rent free - Private	Moray	Scotland all tenures
Detached	12,704	274	1,912	14,903	51,9638
	48.1%	3.5%	32.4%	37.2%	21.9%
Semi detached	7,927	2,806	1,846	12,580	54,0993
	30.0%	36.2%	31.3%	31.4%	22.8%
Terraced	4,127	2,581	667	7,371	44,1337
	15.6%	33.3%	11.3%	18.4%	18.6%
Flat, maisonette or apartment	1,651	2,092	1,475	5,048	86,3691
	6.3%	27.0%	25.0%	12.6%	36.4%
Other				160	7,118
				0.4%	0.3%
Total	26,409	7,753	5,900	40,062	2,372,777
	100%	100%	100%	100%	100%

Source: 2011 Census data supplied by the National Records of Scotland. © Crown Copyright

3.2 Dwelling Characteristics

Table 3.3 shows that there are proportionally more older properties (pre-1945) in Moray than in neighbouring local authorities and the Scottish average. There are proportionally fewer flatted dwellings than the Scottish average.

Table 3.3: Dwelling Characteristics						
	Age of Dwelling		House or Flat		Number of Bedrooms	
Local Authority	Pre-1945	Post 1945	House	Flat	1 or 2	3+
Aberdeen City	32%	68%	46%	54%	67%	33%
Aberdeenshire	29%	71%	88%	12%	38%	62%
Angus	31%	69%	74%	26%	51%	49%
Highland	21%	79%	91%	9%	33%	67%
Moray	35%	65%	85%	15%	40%	60%
Scotland	32%	68%	62%	38%	51%	49%

Source: Scottish House Condition Survey – Local Authority analyses 2013-15

3.3 New housing supply

The number of dwellings in Moray has grown at a similar rate to its neighbouring authorities and faster than Scotland as a whole, increasing by 3,847 dwellings between 2006 and 2016, i.e. 384 dwellings per year (see Table 3.4 below).

Table 3.4: Number of dwellings 2006, 2011 and 2016, by Local Authority							
Local authority	2006	2011	2016	Change 2015 to 2016		Change 2006 to 2016	
				No	%	No	%
Aberdeen City	108,618	111,419	115,080	846	0.7%	6,462	5.9%
Aberdeen shire	104,226	110,649	116,421	1,198	1.0%	12,195	11.7%
Angus	52,346	54,372	55,872	253	0.5%	3,526	6.7%
Highland	105,049	111,830	116,453	915	0.8%	11,404	10.9%
Moray	40,607	42,699	44,454	358	0.8%	3,847	9.5%
Perth & Kinross	66,252	69,236	71,347	519	0.7%	5,095	7.7%
Scotland	2,416,071	2,500,849	2,575,667	18,085	0.7%	159,596	6.6%

Source: NRS Number of dwellings in Scotland by local authority area, 2016 (Table2)

Table 3.5 below shows that Moray has consistently had a higher rate of new build completions than the Scottish average.

Table 3.5: New Build Completion Rates: new build completions (all sectors) per 1000 population						
Local authority	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
Aberdeen shire	5.8	4.6	4.4	4.4	5.3	5.1
Moray	7.9	6.6	6.1	3.6	3.7	4.2
Perth & Kinross	3.4	3.6	2.0	2.5	2.2	3.8
Highland	5.2	3.7	3.4	3.6	4.2	3.8
Aberdeen City	2.8	2.4	2.3	3.2	2.5	3.0
Scotland	3.1	3.0	2.6	2.8	3.0	2.9
Angus	2.4	1.4	1.5	2.4	2.9	1.4

Source Scottish Government, Housing Statistics for Scotland – New Build Completion Rates: new build completions (all sectors) per 1000 population. Completions in each financial year compared to population as at June 30 each year

3.4 Geographical new supply differences

The data sources used for Tables 3.4 and 3.5 do not produce data using geographies below Local Authority level, so alternative data sources have been used to estimate the increases in the numbers of dwellings by Housing Market Area (HMA).

As shown in Table 3.6 below, increases in numbers of dwellings are relatively even across Housing Market Areas. Numbers of dwellings have grown faster and more evenly than found by the HNDA 2011.

Table 3.6: Average increase in dwellings per year by HMA, 2011 - 2017				
Housing Market Area (HMA)	2011	2017	Avg per year	% change 2011 -2017
Buckie	6,733	7,490	126	11.2%
Cairngorms	470	532	10	13.2%
Elgin	19,141	21,282	357	11.2%
Forres	7,105	8,060	159	13.4%
Keith	3,384	3,729	58	10.2%
Speyside	3,229	3,596	61	11.4%
Moray	40,062	44,689	771	11.5%
Sources	1	2		

Source: 1-2011 Census data supplied by the National Records of Scotland. © Crown Copyright
2-Moray Council Tax Register April 2017

3.5 Affordable housing stock profile (including intermediate housing)

The Council is Moray's largest affordable housing provider with 6,015 dwellings (as at 1 April 2017). There are 9 RSLs with housing stock in Moray. Approximately 19% of Moray's housing stock is affordable rented housing. However, this stock is concentrated in the centres of population in Elgin, Forres and Buckie HMAs. Social

rented housing represents only 14.5 % of properties in Speyside HMA and only 9.7% in Cairngorms HMA.

The Council has lost more than half its housing stock since 1980 through Right to Buy legislation. However a succession of Pressured Area Status designations suspended the right to buy for some tenants from 2006. The Right to Buy ended on 1 August 2016.

3.6 House types

Moray has proportionally much less affordable rented housing in the form of flats than Scotland as a whole, though this varies across Housing Market Areas. Council houses sold through Right to Buy have been predominantly larger, family sized housing of traditional construction.

Table 3.7 shows that 36% of Moray's affordable rented stock is 2 bed general needs accommodation, either houses or flats, and that 3% are 4/5 bed houses. Less than 2% are wheelchair accessible properties.

Table 3.7: Affordable Rented housing (MC and RSL) by house type				
House Type	Moray Council	RSL	Total	
Bedsit	38	1	39	0.46%
1 bed bungalow	999	56	1055	12.52%
1 bed mainstream	549	492	1041	12.36%
1 bed wheelchair accessible	5	11	16	0.19%
2 bed bungalow	471	51	522	6.20%
2 bed mainstream	2335	702	3037	36.05%
2 bed wheelchair accessible	25	41	66	0.78%
3 bed bungalow	85	6	91	1.08%
3 bed mainstream	1227	462	1689	20.05%
3 bed wheelchair accessible	0	22	22	0.26%
4 bed +	131	123	254	3.02%
Sheltered	150	314	464	5.51%
Extra Care/Supported	0	128	128	1.52%
Total	6015	2,409	8424	100%

Source: Moray Council /RSL databases (all stock) as at 31 March 2017

Intermediate tenure housing

Intermediate tenure housing aims to provide an opportunity for low to middle income households to purchase a home, or an equity share in a home, or which aims to provide affordable rented accommodation to households in lower priority need categories on Council and RSL Housing Lists (mid-market rent).

Low cost home ownership

Tables 3.8 and 3.9 below detail the intermediate tenure housing stock in Moray.

Table 3.8: Shared ownership properties in Moray as at 31 March 2017							
House Type	HMA						Moray
	Buckie	Elgin	Forres	Keith	Speyside	Cairngorms	
2 bed mainstream	0	2	2	0	0	0	4
3 bed mainstream	0	4	0	0	0	0	4
Total	0	6	2	0	0	0	8

Source: Grampian Housing Association

New Supply Shared Equity (NSSE)

Historically, NSSE initiatives in Moray have been negligible with the last completions occurring in 2010/11. At that time, demand was found to be sluggish and multiple advertisements were required to achieve sales. In 2010, due to lack of interest from purchasers, two NSSE houses in Tomintoul were converted to social rent. The Housing Market Partnership believes that uncertain demand for NSSE is due to specific features of the local housing market, particularly the availability of comparatively low, lower quartile priced house purchase options, of comparable quality and location, which potential buyers may prefer.

Open Market Shared Equity (OMSE)

The Scottish Government's Open Market Shared Equity Scheme allows people on low to moderate incomes to buy homes that are for sale on the open market where it is affordable for them to do so²³. In Moray the Scheme is administered by Link Housing Association.

Table 3.9: Open Market Shared Equity as at 8 February 2017							
Size	HMA						Moray
	Buckie	Elgin	Forres	Keith	Speyside	Cairngorms	
1 bed	0	3	0	0	0	0	3
2 bed	0	15	8	0	1	0	24
3 bed	0	16	5	0	1	0	22
4 bed	0	5	1	0	0	0	6
Total	0	39	14	0	2	0	55

Source: Grampian Housing Association.

During 2015/16 Moray Council, in partnership with Grampian Housing Association, completed email-shots to targeted groups of Housing list applicants. Despite this, OMSE sales remain low. Reduced availability of properties for sale may be contributing to this.

²³ OMSE information available at <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/lift/FTBOMSEP>

3.7 Private Rented Sector stock profile

The Census 2001 defines Defence Estates (DE) housing as private rented housing. DE stock tends to be located in clusters of streets within settlements and therefore lends itself to analysis by Census Output Area.

The Council's Private Landlord Registration records show that, as at April 2017, there were 4,127 Registered Private landlords with 6,329 properties averaging 1.5 properties each. This is a significant increase from 2001. There is potential for private landlords to remain unregistered.

3.8 Defence Estates housing stock profile

In 2016, Defence Estates owned 882 residential units located in Elgin, Lossiemouth and Kinloss offered by the MOD to house military personnel and their families exclusively. Defence Estates properties are predominantly located outside the boundary of the military bases, are predominantly family sized semi-detached/detached properties.

3.9 Private Rented Sector House Types

The house types of privately rented properties in Moray are shown in Table 3.10 below. Defence Estates owned housing Census Output Areas have been excluded from the table to provide an accurate representation of the private rented market in Moray.

Private rented properties are much more likely to be detached or semi-detached than in Scotland as a whole, but this varies across HMAs (see table below)

Table 3.10: Private Rent/Rent Free (Defence Estates COAs excluded for Moray)								
House Type	Housing Market Area							
	Buckie	Cairngorms	Elgin	Forres	Keith	Speyside	Moray	Scotland
Detached	201	92	629	435	175	254	1,786	45,673
	34.72%	74.80%	24.47%	36.16%	42.79%	50.10%	33.12%	14.04%
Semi detached	195	19	710	306	114	146	1,490	44,888
	33.68%	15.45%	27.62%	25.4%	27.87%	28.80%	27.63%	13.80%
Terraced	57	8	320	156	48	61	650	35,620
	9.84%	6.50%	12.45%	12.97%	11.74%	12.03%	12.05%	10.95%
Flat, maisonette or apartment	126	4	912	306	72	46	1,466	19,919
	21.76%	3.25%	35.47%	25.44%	17.60%	9.07%	27.19%	61.22%
Total	579	123	2,571	1,203	409	507	5,392	32,537
	100%	100%	100%	100%	100%	100%	100%	100%

Source: 2011 Census data supplied by the National Records of Scotland. © Crown Copyright

The HMP has carried out an analysis of the Council's housing list records of applicants who have been rehoused since April 2012 and applicants currently on the housing list who have been awarded points for the condition of their accommodation. The majority (65%) are/were living in privately rented accommodation, with a further 10% living in a caravan.

3.10 Low Demand properties (all tenures)

Low demand in the affordable rented sector

At the end of 2016/17, Moray Council had defined 38 properties as low demand, using the Scottish Housing Regulator's definition of low demand²⁴ shown in Table 3.11 below.

The vast majority of low demand stock is sheltered housing units. Whilst demand for sheltered housing has reduced nationally across Council and RSL stock, these

²⁴ Definition available from <https://www.scottishhousingregulator.gov.uk/publications/scottish-social-housing-charter-technical-guidance-january-2017> - refer to P121

particular properties are considered less desirable to housing list applicants partly due to their remoteness from other services (Portgordon), or due to their design (Forres).

Table 3.11: Moray Council Low Demand stock at 31 March 2017							
Property Type	Housing Market Area						Total
	Buckie	Elgin	Forres	Keith	Speyside	Cairngorms	
2 bed sheltered	2	0	0	0	0	0	2
1 bed Sheltered bungalow	23	0	0	0	0	0	23
1 bed Sheltered flat	0	0	13	0	0	0	13
Total	25	0	13	0	0	0	38

Source: Moray Council housing stock records 31 March 2017

RSL Low demand

Table 3.12 below shows that RSLs had defined 182 Moray properties (8.01%) as low demand at the end of 2016/17. The highest prevalence of low demand is in specialist housing providers stock.

Table 3.12: RSL Low demand stock 2016/17			
RSL Name	Total stock	Low demand stock	% low demand stock
Albyn Housing Society Ltd	12	0	0.00%
Ark Housing Association Ltd	50	24	1.00%
Cairn Housing Association Ltd	13	0	0.00%
Castlehill Housing Association Ltd	64	48	1.99%
Grampian Housing Association Ltd	752	0	0.00%
Hanover (Scotland) Housing Association Ltd	475	65	2.70%
Langstane Housing Association Ltd	484	12	0.50%
Margaret Blackwood Housing Association Ltd	67	17	0.71%
Osprey Housing Association	492	16	0.66%
Moray	2409	182	7.56%

Sources: Moray Council RSL database.

RSLs who responded to an information request regarding low demand stock
the Scottish Housing Regulator – Annual Return on the Charter 2016/17 Low demand
Moray.

3.11 Stock condition (all tenures)

Disrepair in the owner occupied sector is a significant issue in Moray. The Scottish House Condition Survey (SHCS) estimates that approximately 30% of private housing is in urgent disrepair²⁵. Moray Council has considered the potential to carry out a private sector house condition survey but the cost would be prohibitive.

In 1998, a private sector stock condition survey carried out by Moray Council estimated that 23% of private sector stock was in critical disrepair²⁶. Given its age, this document was not published digitally, but copies are available on request.

3.12 Properties Below Tolerable Standard

The Scottish House Condition Survey estimates that 5% of Moray's dwellings are below tolerable standard (BTS)²⁷. The Housing market Partnership believes the survey, which is based on a very small sample size is an overestimate. In February 2017, the Council was aware of 337 properties that were currently BTS, all in the private sector, making up approximately 1% of private sector stock. This is a slight reduction from 372 BTS properties found by HNDA 2011.

The Council's 1998, private sector stock condition survey estimated that 710 dwellings were BTS, 2.7% of total private sector housing stock, so the Council's current record of 337 would suggest that some progress has been made on reducing the incidence of BTS.

Table 3.13 below shows the number of BTS properties that are occupied and vacant across HMAs. There are a disproportionate number of BTS properties in the Keith, Speyside and Cairngorms HMAs. Only 12% of households occupying BTS properties were on the Council's Housing List at 1 April 2017.

25 SHCS Urgent repair = An urgent repair is one which, if not carried out, would cause the fabric of the building to deteriorate further and/or place the health and safety of the occupier at risk

26 Definition = critical repairs are those to building elements essential to the continued structural integrity of the building (Section 7, Part B, Page 1)

27 Scottish House Condition Survey Local Authority Tables 2013-2015 available at <http://www.gov.scot/Topics/Statistics/SHCS/keyanalyses/LAtables2015>

Table 3.13: BTS properties known to Moray Council at March 2017							
Housing Market Area	Occupied		Vacant		Total		% all dwellings
Buckie	30	17.7%	23	13.8%	53	15.7%	16.8%
Cairngorms	2	1.2%	6	3.6%	8	2.4%	1.2%
Elgin	54	31.8%	43	25.8%	97	28.8%	47.6%
Forres	43	25.3%	17	10.2%	60	17.8%	18.0%
Keith	24	14.1%	43	25.8%	67	19.9%	8.3%
Speyside	17	10.0%	35	21.0%	52	15.4%	8.0%
Moray	170	100%	167	100%	337	100%	100.00%

Source: Moray Council Environmental Services. NB status is only noted on day of inspection and is subject to change. Moray Council Land and Property Gazetteer as at 31 March 2017

The SHCS estimates that 46% of Moray's households are living in fuel poverty, amongst the highest rates in Scottish Local Authorities, and higher than Scotland (34%). The SHCS has also found that 38% of owner occupied dwellings in Moray fail the SHQS "Energy Efficient" criterion, but this is not statistically different to Scotland.

3.13 Affordable housing stock condition

In March 2017, 52.7% of Council properties met the Scottish Energy Efficiency Standard for Social Housing (EESH). The Council is currently progressing with its EESH delivery plan.

Local RSL stock is generally in good condition. Governance of compliance with the EESH for each landlord is the responsibility of the Scottish Housing Regulator.

3.14 Shared housing

There were 34 current HMO licenses at February 2017, for properties used as follows:

- 15 properties used by the Council and its partner agencies for supported accommodation
- 1 used for teacher/student accommodation
- 2 used for NHS staff only
- 15 thought to be used to house migrant workers and others (including 1 used by Moray Council for Temporary accommodation)
- 1 owned by Moray Council as Temporary accommodation.

Student accommodation is discussed further in Section 5 (temporary accommodation).

3.15 Vacancies, turnover rates and available supply

Turnover rates, difficult-to-let properties, and void levels can reveal potential imbalances in the housing system for different types of housing. Turnover, particularly the time period during which market housing remains unsold, will indicate the degree to which supply is available.

Owner occupied housing

Table 3.14 illustrates re-sale rates in the owner occupied sector across Housing Market Areas. The re-sale rate reduced between 2011 and 2016 but was broadly in line with the Scottish trend.

Table 3.14: Estimated property re-sale rate by HMA								
Year	Re-sales	HMA						Moray
		Buckie	Elgin	Forres	Keith	Speyside	Cairngorms	
2011	No of second hand sales	182	398	124	84	39	0	827
	No of O/occupied properties	6,733	19,141	7,105	3,384	3,229	470	40,062
	Resale rate	2.70%	2.08%	1.75%	2.48%	1.21%	0.00%	2.06%
2015/16	No of second hand sales 2015	131	271	82	61	62	0	607
	No of O/occupied properties (est) 2016	7,016	20,391	7,693	3,470	3,425	482	42,477
	Resale rate	1.87%	1.33%	1.07%	1.76%	1.81%	0.00%	1.43%
% Change 2011 - 2016		-0.73%	-0.75%	-0.68%	-0.72%	+0.60%	0	-0.63%

Source: Scottish Government datapacks 2011 - 2015 – house sales

Affordable rented housing

Table 3.15 below shows the average relet rate by house type in Moray Council stock during 2012/13 to 2016/17. SCORE is no longer available as a data source for RSL relets. The Scottish Housing Regulator reports relets at organisation level only. Therefore the HMP has assumed that RSL stock relet rates are the same as Moray Council's. The HMP has also used these relet rates to estimate the number of relets available by house type each year in future.

Table 3.15: Estimated Moray social housing relets by house type							
Property type	TMC stock as at 31/3/2017	RSL stock as at 31/3/2017	Total affordable rented stock	Avg TMC Relets per year (5 yrs)	TMC relet rate	RSL Relets per year (estimated)	Total affordable rented relets per year
Bedsit	38	1	39	6.6	17.4%	0.2	6.8
1 bed ambulant disabled	999	124	1,123	83.8	8.4%	10.4	94.2
1 bed general needs	549	423	972	55.2	10.1%	42.5	97.7
1 bed WC accessible	5	11	16	0.4	8.0%	0.9	1.3
2 bed ambulant disabled	471	94	565	19.8	4.2%	4.0	23.8
2 bed general needs	2,335	685	3,020	151.8	6.5%	44.5	196.3
2 bed WC accessible	25	37	62	0.8	3.2%	1.2	2.0
3 bed ambulant disabled	85	7	92	3.4	4.0%	0.3	3.7
3 bed general needs	1,227	489	1,716	46.4	3.8%	18.5	64.9
3 bed WC accessible		22	22		0.0%		
4 bed	122	123	245	4.0	3.3%	4.0	8.0
5+ bed	9	6	15	0.2	2.2%	0.1	0.3
Sheltered	150	290	440	22.0	14.7%	42.5	64.5
Extra Care/Supported		97	97		14.7%*	14.2	14.2
Total	6,015	2,409	8,424	394.4	6.6%	183.4	577.8

Source: Council stock and tenancy records, secure tenancies only

NB: Excludes new lets, excludes mutual exchanges, includes transfers

*RSL relets estimated based on Council relet rate

Table 3.15 above shows that the relet rate of 1 bed general needs and sheltered stock is higher than other property types (10.1% and 14.7% per annum respectively, over 2012/13 to 2016/17). In contrast, the relet rate of 3 and 4 bed general needs is much lower (3.8% and 3.3% per annum respectively, over 2012/13 to 2016/17).

A full breakdown of the number of estimated number of social housing relets by Housing Market Area is available at Appendix 4.

When compared with the house types required by households on the Council's housing list dated 1 June 2017, it is evident that there is a significant mismatch

between supply made available through relets and demand for the various house types.

High turnover can be created in part by the allocations system. Social rented properties can have high turnover rates where vulnerable households are placed in housing not suited to long term tenancies. High turnover can be positive if households are being moved to housing more appropriate to their needs. Conversely, it can mean that certain housing or areas are unpopular. However this is not thought to be the case in Moray.

Low turnover can indicate issues around housing availability, especially prevalent in rural areas. **The Housing Market Partnership has assumed that Moray's low and reducing turnover of social housing stock is an indicator of lack of opportunity to move on/transfer.**

Reasons for relets

Table 3.16 below shows that approximately 56.5% of Moray Council tenancies have been terminated following the death of the tenant or after the tenant has been admitted to hospital or moved into a sheltered, extra care or residential care home setting.

Table 3.16: Moray Council tenancies ended during 2012/13 to 2016/17, termination reasons							
Secure tenancy termination reasons	2012/13	2013/14	2014/15	2015/16	2016/17	Total	
	No	No	No	No	No	No	%
Admitted to hospital/residential care	27	22	25	26	27	127	16.49%
Death of tenant	72	72	63	44	57	308	40.00%
Evicted-rent/ASBO	5	1	0	3	2	11	1.43%
Moved to RSL	15	6	7	6	15	49	6.36%
Moved in with family/partner	9	10	10	13	12	54	7.01%
Moved outwith Moray	12	20	10	16	13	71	9.22%
Moved to private accommodation	27	18	24	32	26	127	16.49%
Abandoned	4	3	8	3	3	21	2.73%
Prison	1	1	0	0	0	2	0.26%
Total	172	153	147	143	155	770	100%

Source: Moray Council tenancy records (excluding Mutual Exchanges/Transfers) secure tenancies only

Sources of relets

SCORE is no longer available as a data source for RSL relets. The Scottish Housing Regulator reports relets at organisation level only. Therefore the HMP has analysed the source for secure tenancies in Moray Council properties only over the last 5 years, and the results are presented in Table 3.16 above.

Moray Council operates 3 housing lists (Homeless, Transfer and Waiting) and sets quotas for allocations from each list every year. Table 3.17 below shows that the proportion of allocations made to Homeless List applicants has increased significantly in 2016/17. Moray Council has already agreed to maintain its current Homeless List quota at 40% for 2017/18, but there is clearly significant and increasing demand on Council housing from statutorily homeless households.

Table 3.17: Moray Council new tenancies by housing list, 2012/13 to 2016/17								
Tenancy Start Year	Homeless List		Waiting List		Transfer List		Total	
	No	%	No	%	No	%	No	%
2012/13	223	40.8%	212	38.8%	112	20.5%	547	100%
2013/14	180	40.9%	153	34.8%	107	24.3%	440	100%
2014/15	197	42.4%	174	37.4%	94	20.2%	465	100%
2015/16	188	39.1%	193	40.1%	100	20.8%	481	100%
2016/17	211	54.9%	116	30.2%	57	14.8%	384	100%

Source: Moray Council tenancy records. New lets and relets included, secure tenancies only

It is also noteworthy that the total number of new tenancies created has been falling over the last 5 years.

3.16 Permanent housing for homeless households

Table 3.18 below shows that the greatest need by far amongst homeless households is for 1 bed general needs housing. Consistently, over 60% of homeless households require 1 bed general needs housing. Provision for these households has been included in the number of additional housing units required (see Chapter 4).

Many homeless households are likely to be affected by the affordability issues associated with Universal Credit and the Local Housing Allowance (LHA) shared room rate (age under 35) (see Para 2.24).

Table 3.18: Homeless households by house type required at 1 June 2017		
House Type Required	No of Applicants	
1 bed general needs	103	72.0%
2 bed general needs	21	14.7%
3+ bed general needs	10	7.0%
1/2/3 bed ambulant disabled/ WC accessible	9	6.3%
Total	143	100.0%

Source: Moray Council Homeless Priority List as at 1 June 2017

3.17 Concealed households

A concealed household is two or more households living in a single dwelling. The Housing Market Partnership (HMP) has agreed that the Council's housing list is a reliable data source for assessment of those households who have difficulty meeting their housing need from the market, usually due to affordability and/or unavailability of an appropriate house type.

The HMP has assumed that concealed households will only register on the Council's housing list because they are unable to meet their housing needs from the open market, probably due to affordability. Only households who are both concealed and overcrowded may be included in the HNDA model as contributing to the existing need for additional housing units. This has been calculated from the Council's housing list as at 1 June 2017. However, 710 concealed households of all ages remain, whose housing needs should be met from within the current housing stock. This may require policy intervention by Social Housing providers.

The house types required by these households are:

Table 3.19: Concealed households on the Housing List as at 1 June 2017								
	16-17	18-24	25-34	35-44	45-54	55-64	65+	Total
1 or 2 bed ambulant disabled/ WC accessible	0	10	1	4	8	7	12	42
1 bed general needs	32	215	132	40	39	23	0	481
2 bed general needs	1	69	48	6	12	0	0	136
3 bed general needs	0	6	17	8	4	1	0	36
4+ bed general needs	0	0	5	5	0	0	0	10
Sheltered	0	0	1	0	1	0	3	5
Total	33	300	204	63	64	31	15	710

Source: Moray Council's Housing list as at 1 June 2017

3.18 Overcrowding

Overcrowding can be a sign of hidden pressure in the system and, depending on the composition of overcrowding, can provide insight into possible future household flows. Under-occupancy, although not in itself an indicator of housing need, is a useful measure of how well the stock is being utilised and can, for example, inform future build programmes as well as allocation policies in the social sector.

The Scottish House Condition Survey shows that overcrowding is much more prevalent in social housing than the private sector; that prevalences are similar in Moray to the Scottish average and most neighbouring local authorities, see Table 3.20 below.

Table 3.20: Overcrowding by Household Attributes							
Local Authority	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Families	Pensioners	Other
Aberdeen City	5%	3%	9%	10%	15%	-	4%
Aberdeenshire	1%	-	2%	-	2%	-	1%
Angus	1%	-	5%	-	5%	-	-
Highland	2%	2%	7%	-	8%	-	1%
Moray	2%	1%	6%	-	4%	-	1%
Scotland	3%	2%	5%	5%	7%	1%	2%

Source: SHCS Local Authority Analysis Tables 2013-2015-Overcrowded

The HMP has assumed that overcrowded households will only register on the Council's housing list because they are unable meet their housing needs from the open market, probably due to affordability. Only households who are both concealed and overcrowded may be included in the HNDA model as contributing to the existing need for additional housing units. This has been calculated from the Council's housing list as at 1 June 2017. However, 526 overcrowded households of all ages remain, whose housing needs should be met from within the current housing stock.

All Social Housing providers should consider how policy intervention within their organisation can contribute to alleviating overcrowding and make best use of available housing stock, e.g. Allocation Policy, downsizing incentive schemes etc.

The house types required by these households are shown in Table 3.21 below. These households are predominantly current social housing tenants or private sector tenants aged 25-44, seeking 3 and 4 bed general needs housing:

Table 3.21: Overcrowded households on the Housing List as at 1 June 2017	
House Type Required	Total
1 bed ambulant disabled/WC	8
1 bed general needs	27
2 bed ambulant disabled/WC	10
2 bed general needs	83
3 bed general needs	228
3+ bed ambulant disabled/WC	24
4+ bed general needs	146
Total	526

Source: Moray Council Waiting List as at 1 June 2017

3.19 Underoccupation

Table 3.22 below shows that under occupation by at least 2 bedrooms is much more prevalent in the owner occupied sector than the social sector and that under occupiers are more likely to be pensioners and adult only households, than families.

Table 3.22: Households Exceeding Minimum Bedroom Standard by 2+ bedrooms by Household Attributes							
Local Authority	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Families	Pensioners	Other
Aberdeen City	17%	28%	3%	3%	8%	23%	19%
Aberdeenshire	42%	52%	8%	-	24%	49%	50%
Angus	30%	43%	4%	-	14%	43%	30%
Highland	50%	64%	11%	-	27%	63%	53%
Moray	38%	49%	6%	-	21%	51%	39%
Scotland	29%	42%	7%	12%	17%	41%	29%

Source: SHCS Local Authority Analysis Tables 2013-2015-Under-occupied

Analysis of the Council's tenancy records shows that approximately 204 of its tenants (3%) are under-occupying at least 2 bedrooms²⁸. Table 3.23 shows that many of these tenants are aged 65+ and the majority of these tenancies are over 10 years old. However, only a minority of these under-occupying tenants are on the Council's Transfer List. This is consistent with the findings of the last HNDA. It is not possible to quantify under-occupancy in RSL stock, but similar trends have been assumed.

Table 3.23: Moray Council tenants under-occupying at least 2 bedrooms				
Age of tenant		Total	No of TMC properties at 31.3.2017	% under-occupying
16-59	65+			
97	107	204	6,015	3.39%

Source: Council Tenancy records

The HMP has assumed that under-occupying households will only register on the Council's housing list because they are unable meet their housing needs from the open market, probably due to affordability and/or availability of the required design i.e. ambulant disabled/accessible housing. Only households who are both concealed and overcrowded may be included in the HNDA model as contributing to the existing need for additional housing units. This has been calculated from the Council's housing list as at 1 June 2017. However, 851 under-occupying households of all ages remain, whose housing needs should be met from within the current housing stock.

²⁸ These data are derived from Tenancy Census information originally gathered as part of the SST sign up process in 2002/3, and gathered as part of the tenancy sign-up process on an ongoing basis. Household changed occurring after signup may not be recorded and therefore may not be totally accurate.

All Social Housing providers should consider how policy intervention within their organisation can contribute to minimising underoccupancy and make best use of available housing stock, e.g. Allocation Policy, downsizing incentive schemes etc.

The house types required by these households are shown in Table 3.24 below. These households are predominantly current social housing tenants or private sector tenants, but also owner occupiers (189), predominately seeking 1 or 2 bed housing, predominantly aged 35+.

Table 3.24: Underoccupying households on the Housing List as at 1 June 2017	
House Type Required	Total
1 bed ambulant disabled/WC	268
1 bed general needs	355
2 bed ambulant disabled/WC	38
2 bed general needs	128
3+ bed general needs	35
Sheltered	27
Total	851

Source: Moray Council's housing list as at 1 June 2017

3.20 Future Supply of Affordable Housing

Table 3.25 below shows the ratio of applicants to estimated social housing relets (as shown in Table 3.15 above). The table shows that there is a significant mismatch between supply and demand across the spectrum of house types and sizes. On average there are 5 applicants to each vacancy, but this varies from as low as 2:1 for 2 bed general needs housing, up to 10:1 for 1 bed general needs and 14:1 for 4 bed general needs.

This is due in part to the historical trend in Right to Buy sales on the profile of affordable rented stock i.e. a disproportionate number of larger, family sized properties have been sold.

This finding is broadly unchanged from HNDA 2011. There is potential to use planned investment in new build social housing to rebalance supply with demand.

Table 3.25: Ratio of Council Housing list applicants to social housing relets by house type			
House type	Estimated total affordable relets per year*	No of applicants on Moray Council housing list as at 1.6.2017)**	ratio of applicants to social housing relets
Bedsit	7	0	0
1 bed ambulant disabled/ WC accessible	96	388	4:1
1 bed general needs	98	1,022	10:1
2 bed ambulant disabled/ WC accessible	26	138	5:1
2 bed general needs	196	451	2:1
3 bed ambulant disabled/ WC accessible	4	52	13:1
3 bed general needs	65	308	5:1
4 bed ambulant disabled/ WC accessible	0	13	n/a
4 bed general needs	8	114	14:1
5+ bed general needs	0	31	n/a
Sheltered	65	65	1
Total	565	2,582	5:1

* See Table 3.15 – extra care excluded as Moray Council does not maintain this waiting list

** Applicants with no assessed housing need, and those with no connection to Moray have been excluded for avoid over-estimation.

Table 3.26: Stock profile, pressures and management issues

LHS & Development Plan	Key issues identified in the HNDA
Housing quality	<ul style="list-style-type: none"> • Affordable rented housing is generally in better condition, better maintained and more fuel efficient than private sector housing, due to continued investment and the requirement to meet the EESSH by 2020. • Poor property condition is most prevalent in the private rented sector. • In February 2017 the Council was aware of 337 properties assessed as “below tolerable standard” (BTS). These are mainly in the Keith, Speyside and Cairngorms HMAs. • Fuel Poverty is higher than the Scottish average, though margins of error in the Scottish House Condition Survey are large and for this reason the data should be viewed with caution.
Housing stock and pressures	<ul style="list-style-type: none"> • Significant pressure exists on supply of social housing arising from statutorily homeless households. Due to this pressure, for many years Moray Council has set itself a target to allocate approximately 40% of its relets to statutorily homeless households. This target has been exceeded in 2016/17 for the first time. This reduces opportunities for current social housing tenants to transfer and so reduces opportunity to alleviate overcrowding and reduce under-occupancy. • 1 bed general needs social housing is under greatest pressure from demand from homeless households. • The re-let rate of affordable rented housing has been reducing in recent years. This could be an indicator of lack of opportunity to move on or transfer. • Numbers of overcrowded social housing tenants (348) are similar to numbers of under-occupying social housing tenants (231), who are registered on the Council’s housing list. There is potential to meet housing need within current stock. Policy interventions to facilitate and incentivise downsizing should be considered by all social landlords. Overcrowded households overwhelmingly require 3+bed general needs housing. Under-occupying households overwhelmingly require 1 bed housing. • Where Moray Council tenancies are ended, more than 55% have ended for reasons associated with ageing i.e. following the death of the tenant or after the tenant has been admitted to hospital or moved into a sheltered, extra care or residential care home setting. • There are very low numbers of social housing units regarded as “low demand”. Demand for sheltered housing is reducing in Moray, in common with national trends. In RSL stock these are generally owned by specialist housing providers. Issues of low demand amongst sheltered housing stock could be addressed

Table 3.26: Stock profile, pressures and management issues

LHS & Development Plan	Key issues identified in the HNDA
	by redesignation as general needs and replacement with an alternative design more suited to the needs group.
Size, type, tenure and location of future social housing supply	<ul style="list-style-type: none"> • In general, the need for social housing in proportion to the population across each Housing Market Area (HMA). Approximately 50% of Moray's population live in Elgin HMA, and approximately 50% of households on the Housing List seek Elgin HMA. • There is a significant mismatch between supply and demand across house types and sizes in social housing. This finding is broadly unchanged from HNDA 2011. Pressure is greatest on 1 bed general needs and 4 bed general needs housing. Pressure on 2 bed general needs housing is half the Moray average. • There is potential to use planned investment in new build social housing to rebalance supply with demand by prioritising the provision of 1 bed units. This would increase availability of permanent housing options suitable for the greatest proportion of homeless households, as well as providing housing options for particular needs groups.
Sustaining communities e.g. using tenure diversification/regeneration	<ul style="list-style-type: none"> • The resale rate fell between 2011- 2016, reducing availability of housing to buy on the open market. • In Moray only 45% of households can afford lower quartile house purchase. • There are very limited numbers of stock of intermediate tenure in Moray. Historically some NSSE have been hard to sell and some have been converted to social rent to facilitate occupation. • Despite several attempts over recent years, development of new build mid-market rent housing has been unsuccessful, due to financial viability issues associated with lower rent levels in Moray. • The Housing Market Partnership has assumed that the number of households who can afford mid-market rents at or below LHA, but cannot afford market rents is likely to be small. Providers of new supply mid-market rent provision are likely to face financial viability constraints and a relatively "thin" market for the properties. • Whilst 43% of households can afford MMR tenure, it is notable that 50% of households can afford open market rents. This "thin" market has been reflected in the estimate of additional housing units (see Para 4.7). • During 2015/16 Moray Council, in partnership with Grampian Housing Association, completed targeted email-shots to targeted groups of Housing list applicants. Despite this, OMSE sales remain low. Reduced availability of properties for sale, as

Table 3.26: Stock profile, pressures and management issues

LHS & Development Plan	Key issues identified in the HNDA
	<p>well as affordability problems may be contributing to this.</p> <ul style="list-style-type: none">• Consistently, approximately 20% of Housing List applicants are in need of ambulant disabled housing, but amongst current owner-occupiers this rises to 43% (i.e. 97/222 owner occupiers). The Housing Market Partnership believes this may be driven in part by their inability to source appropriately designed housing on the open market which is affordable within their equity/savings. It is notable that 60% owner occupiers seeking ambulant disabled housing have stated they would not accept at flat.

Chapter 4: Estimate of additional housing units

This chapter will meet the requirements of Core Output 2 which is to estimate the number of additional housing units required in the medium term. This estimate includes statistical analysis of a number of different variables and is underpinned by assumptions made by the Housing Market Partnership (HMP) about what Moray's economy will look like in the future. These assumptions will take account of the Council's strategic aspirations in relation to economic growth. The Housing Supply Target will be informed by Core Output 2 but will be agreed outwith this HNDA.

4.1 Estimate of additional housing

The HNDA guidance requires that the estimate of additional housing units to be broken down into the number of households who can afford:

- owner occupation
- private rent
- below market rent or
- social rent

Estimates must be reported for each year of the projection, each five year period within the projection and the cumulative total at the end of the projection. The HNDA Tool provides these outputs. The projection period and geography chosen should fit with those required for the LHS and Development Plan.

This chapter will also satisfy the requirements of Core Process 4 that “assumptions, judgements and scenarios presented are well reasoned and transparent”.

The Scottish Government provide a HNDA Tool to assist with this. The Tool brings together publically available statistics, estimates and projections, with the intention of reducing the resources required within Councils, and the time taken, to produce a HNDA. The Tool is continually updated and reissued by the Government. It provides facility to produce estimates of additional housing units using a variety of assumptions and estimates split by tenure i.e. social housing, intermediate tenures, private rented and owner occupied housing. The key variables and assumptions are:

- Household projections and the Council's aspirations for economic and population growth.
- Affordability and the proportion of households who can afford to buy or rent a house.
- Projected changes in household incomes.
- The number of households currently in housing need where new build provision is required, including homeless households

The estimates of additional housing units will be disaggregated into estimates for 4 tenures, based on the affordability of each:

- Owner occupation
- Private rented market

- Below market rent
- Social rent

4.2 Assumptions used in HNDA Tool

The assumptions used in HNDA Tool version 2.3.3 (available at the time of writing) are shown in Table 4.1 and discussed in detail in the paragraphs below.

Table 4.1: HNDA tool assumptions and scenarios				
Section	Indicator	Scenario 1 (minimum)	Scenario 2 (Base)	Scenario 3 (Base - reduced MMR variant)
1 Household Projections	Household Projection	NRS 2014 based principal projection	NRS 2014 based high migration projection (plus uplift)	NRS 2014 based high migration projection (plus uplift)
	Household growth adjustment	Not used	Not used	Not used
2 Existing need	Use HaTAP Method	Not used	Not used	Not used
	Own existing need figures	Based on Council Housing list	Based on Council Housing list	Based on Council Housing list
	Use affordability model to assign existing need	No	No	No
	Years from 2018 to clear need	5	5	5
3 Income growth and distribution	Income data	Heriot Watt small area estimates	Heriot Watt small area estimates	Heriot Watt small area estimates
	Growth in median income scenario	Inflation target (no real growth)	Inflation target (no real growth)	Inflation target (no real growth)
	Change in income distribution	Creeping inequality	Creeping inequality	Creeping inequality
4 Prices and affordability	Projected house price scenario	Flat	Flat	Flat
	Income percentile	25%	25%	25%
	Income ratio	4	4	4
5 Split need into tenure	Proportion of market who buy	50%	50%	50%
	Upper income-to-rent threshold	25%	25%	25%
	Lower income-to-rent threshold	35%	35%	30%
	Rent growth scenario	No real growth (Inflation target)	No real growth (Inflation target)	No real growth (Inflation target)

4.3 Assumption 1: Household Projections

At the time of developing this HNDA, Tool version 2.3.3 was available. However this version used NRS Household Projections (2012 based). An updated version using the already published 2014 based projections was not available in time for this HNDA. However the CHMA has provided Moray Council with an updated version where 2014 based household projections are available and these are the basis of all the estimates which follow.

The Housing Tenure Profile (Table 3.1)²⁹, shows a number of occupied dwellings in excess of the NRS 2014 based High Migration Projection for Moray in 2017. Moray has 0.39% more households than the NRS High Migration projection. NRS have stated that their high migration projections are not an “upper boundary” on the expected number of households. The projections are based on past trends in population growth and composition of households.

During the term of the LHS 2013-18, the MOD disposed of over 300 properties at Southside, Kinloss. Grampian Housing Association purchased 26 units for affordable rent, and the remainder were sold for owner-occupation on an incremental basis. NRS projections do not include MOD households and so NRS would have been unable to foresee these changes of use. Following policy interventions through the term of LHS 2013-18, the number of empty properties has reduced and returned to occupation, resulting in a change in historic trends and higher number of households than indicated by the projections.

A key aim of Moray’s Economic Strategy is to grow Moray’s population. Generous provision of housing development land must be provided to ensure this aim can be achieved. This HNDA is unable to quantify any housing need identified by the MOD for serving military personnel and their families. Therefore this requirement will be met through the Housing Land Requirement in the LDP.

An estimate based on the NRS High Projection (2014 based) as published alone would risk an under supply of housing land in the Housing Supply Target to follow in the LHS. Therefore, an uplift of 0.39% (163 households) has been applied to the High Migration Projection in the HNDA tool in 2018. The Housing Market Partnership has agreed to adopt this High Migration projection plus uplift as the preferred scenario presented below. A more modest principal projection scenario is also presented and is intended as a minimum requirement.

4.4 Assumption 2: Existing Need

The HNDA Tool includes the facility to estimate existing need using the Homeless and Temporary accommodation Pressure (HaTAP) Method which is based on numbers in temporary accommodation and Homelessness provision requirements and assumes that all backlog is in need. This method estimates existing need for Moray at 160 households. The Housing Market Partnership considers the HaTAP method to be an underestimate of existing need.

²⁹ source: domestic properties on Moray Council’s property gazetteer as at 1 April 2017

The HNDA Tool provides the facility to use locally produced existing need figures instead of the HaTAP method. The Council's Housing List was used as a proxy for all social housing applications in the HNDA 2011 and the same approach has been adopted for this HNDA.

On 1 June 2017 the Council's Housing List totalled 3,585 households. The following criteria have been applied to the circumstances of these households:

- Statutorily homeless households of any age, including those in temporary accommodation.
- Households aged 30+ that are both concealed and overcrowded. Most applicants aged under 30 have been excluded to avoid double counting with household formation.
- Households of any age who have significant (usually medical) housing needs i.e. those whose needs are best met through new build provision, usually of wheelchair accessible standard.

These criteria have been applied to the Council's Housing List resulting in **417 households to be regarded as in existing need for HNDA purposes.**

The housing needs of the remaining 3,168 households, mainly existing tenants (private and social sector), and owner occupiers will be addressed through housing policy and management interventions to be considered in Chapter 3 of this HNDA, receiving further consideration through the development of the next LHS and LDP.

The Housing Market Partnership believes that households register with the Council's housing list only after establishing that they are unable to meet their needs within the existing housing market. Partnership agree that the majority of these households will require social or below market rent housing, and therefore the HNDA Tool's affordability model has not been applied to existing need figures.

The HNDA Tool defaults to clearing existing need within 5 years. Given the current Scottish Government priority given to provision of affordable housing, the Housing Market Partnership has agreed to adopt this default

4.5 Assumption 3: Income Growth

Para 2.18 shows that generally incomes in Moray are significantly lower than the Scottish average. Table 2.18 shows that full time earnings have only increased marginally year between 2011 and 2016.

As a result the Housing Market Partnership has agreed to use the Heriot Watt Small Area Income Estimates in the HNDA Model and to apply the "Inflation Target (no real growth)" scenario, thus making an assumption that incomes will increase at approximately 2-2.5% per year.

In terms of income distribution the Housing Market Partnership has agreed that the creeping inequality scenario is most likely to occur in Moray over the next 10 years. "**Creeping inequality**" means that the income of the most affluent (the 90th

percentile of the income distribution) increase more steadily compared to the incomes of the least affluent (the 10th percentile of the income distribution). This assumption is based on the current constraints on public expenditure (both local and national), Moray's economic reliance on public sector jobs and the likelihood that ongoing welfare reforms will affect lower income households most.

4.6 Assumption 4 – housing prices and affordability

The house price trends shown in Table 2.11 above indicate little change in house prices over the last 5 years (2011-2015). Therefore the Housing Market Partnership has agreed to adopt the “flat” house price growth scenario. This means that the HNDA has assumed that house prices will remain almost unchanged until 2021 and will increase at 2.5% p/a thereafter.

The Housing Market Partnership has agreed to use the **HNDA Tool default income ratio** of 4 times income as a measure of affordability. This ratio assumes that 4 times income can be spent on house purchase (see also Para 2.22). This is broadly equivalent to 3.2 times income with a 75% mortgage. This default was selected in the absence of alternative evidence and due to the complexity of the relationships between mortgage lending policies (multipliers and deposit requirements), and interest rates.

4.7 Assumption 5: Split need into tenure

The HNDA Guidance requires that estimates of additional housing required should be split into households who are likely to be able to afford (a) owner occupation (b) private rent (c) below market rent or (d) social rent. This split should be based on robust assumptions about affordability.

The HNDA Tool default is set at 50%. This assumes, of those who can afford mortgage repayment, only 50% have the deposit to actually go on to buy. The Housing Market Partnership has agreed to retain this default setting.

The HNDA Tool requires those who cannot afford to buy to be divided into those who can afford private rent, below market rent (mid-market rent) or only social rent. The HNDA Guidance suggests that renters should be divided into those who can afford private rent, below market rent or social rent. The CHMA suggests the following approach and parameters:

- the dividing line between market and below market rent should be spending 25% of income on the median rent in the area
- the dividing line below market rent and social rent should be spending 35% of income on the 30th percentile of market rents

The Housing Market Partnership believes the market for intermediate rent to be “thin” for the reasons stated at Para 2.23 above. Therefore this HNDA includes **2 very similar scenarios, one which uses the HNDA Tool defaults, and one which varies them slightly** (see Table 4.1 above). The effect of the variance is to increase the requirement for social rented housing and reduce the requirement for below

market rent housing (MMR). This variance does not affect the total additional housing requirement, but will be relevant to the development of the next LHS.

4.8 Additional Housing Units required

The additional housing units required between 2018 and 2037 for each scenario detailed in Table 4.1 above, are shown below:

Table 4.2:	Additional housing units 2018/19 to 2037/38		
Tenure	Scenario 1 (minimum)	Scenario 2 (Base)	Scenario 3 (Base - reduced MMR variant)
Social rent	1,194	2,198	2,457
Below market rent	322	705	445
Subtotal (affordable)	1,516	2,903	2,902
Private rented market	415	957	957
Owner occupation	928	2,082	2,082
Total	2,859	5,941	5,941

Discrepancies due to rounding

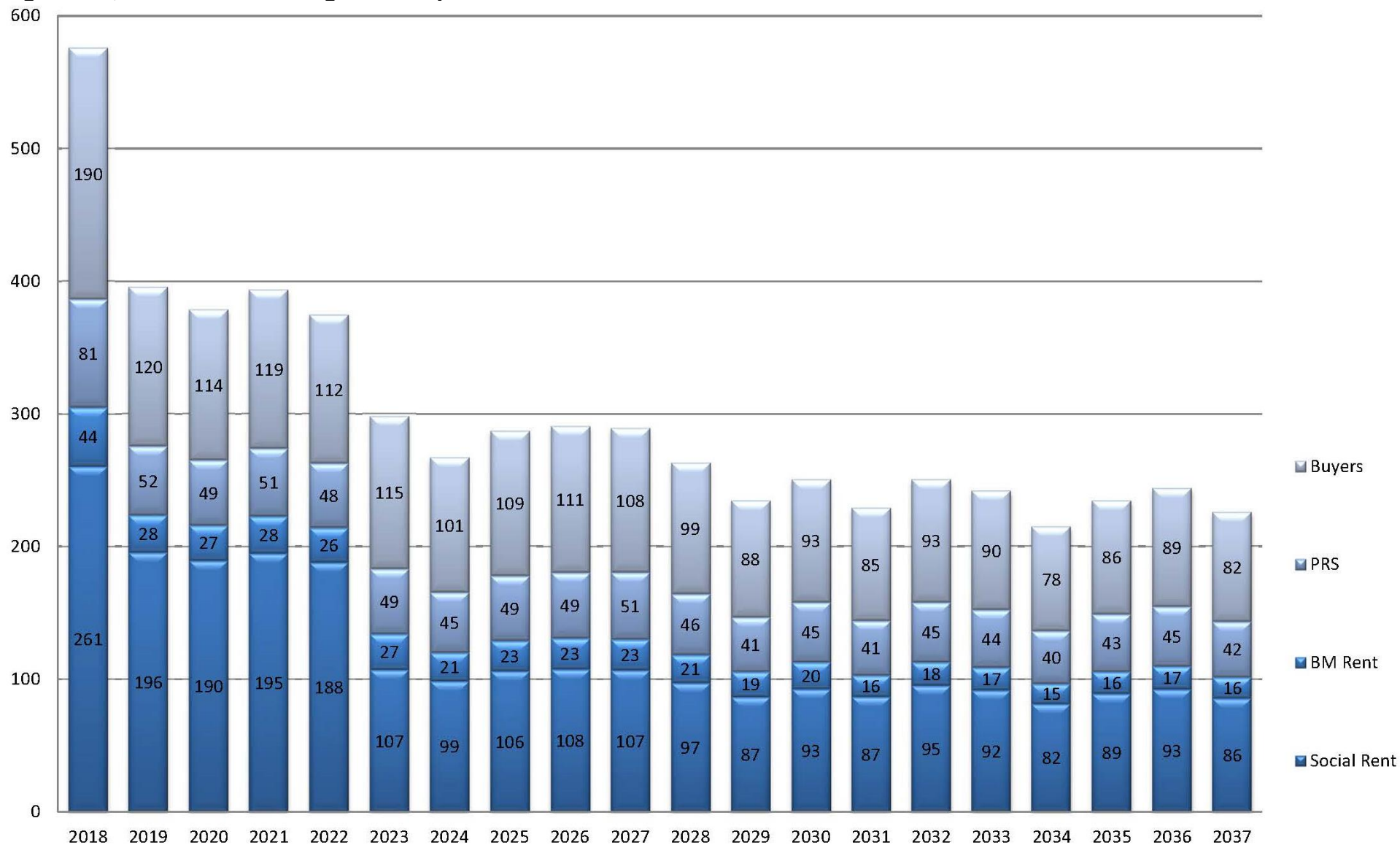
The Housing Market Partnership believes Scenario 3 is the most appropriate as it best reflects the Council's population and economic growth aspirations as well as the "thin" market for intermediate tenure housing.

Table 4.3: Additional housing units required by tenure 2018 – 2037 (Scenario 3)

Tenure	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Social Rent	261	196	190	195	188	107	99	106	108	107	97	87	93	87	95	92	82	89	93	86
Below market (BM) Rent/ Intermediate tenure	44	28	27	28	26	27	21	23	23	23	21	19	20	16	18	17	15	16	17	16
Private rent	81	52	49	51	48	49	45	49	49	51	46	41	45	41	45	44	40	43	45	42
Owner occupation	190	120	114	119	112	115	101	109	111	108	99	88	93	85	93	90	78	86	89	82
Total additional units	576	396	379	394	375	298	267	287	291	289	263	235	251	229	251	242	215	235	244	226
Avg per year	424					286					246					232				

Figures may not sum due to rounding

Figure 4.1; Additional housing units required 2018 - 2037



A full breakdown of additional housing units by HMA is available at Appendix 3.

These estimates of additional housing units will form the basis of development of Housing Supply Targets (HST) which are key to the next LHS and LDP. The Council may increase or decrease the HST depending on housing market conditions, local capacity issues, policy decisions, available resources etc.

Table 4.4: Key Issues Table - Future need for additional housing

The Housing Market Partnership is aware that the Council's Economic Strategy aim for population growth appears to have been successful, and that NRS Household Projections (Principal Projection) are lower than the current actual number of households.

The Housing Market Partnership believes Scenario 3 is the most appropriate as it best reflects the Council's population and economic growth aspirations, and reflects the "thin" market for, and difficulties of delivering, intermediate tenure developments to date.

Scenario 3 requires 5,941 units to be provided over the 20 years to 2037, an average of 297 per year. However, additional units are concentrated into the first 5 years of the projection as provision for existing need to be met. Therefore 2,120 additional units are required during the term of the next LDP 2018-23, an average of 424 per year).

broken down by household who are likely to be able to afford:

Owner occupation	Scenario 3 requires 2,082 units of market priced housing for owner occupation to be provided over the 20 years to 2037. Owner occupied housing represents between 30-38% of additional units each year for the entire projection.
Private rent	Scenario 3 requires 957 units of market priced, privately rented housing to be provided over the 20 years to 2037. Privately rented housing represents between 13-19% of additional units each year for the entire projection.

Table 4.4: Key Issues Table - Future need for additional housing

<p>Below market rent/ Intermediate tenure</p>	<p>Scenario 3 requires 445 units of housing priced at below market rent levels to be provided over the 20 years to 2037. Below market rent housing represents approximately 7-8% of additional units each year for the entire projection.</p> <p>Despite several attempts over recent years, development of new build mid market rent housing has been unsuccessful, due to financial viability issues.</p> <p>The Housing Market Partnership has assumed that the number of households who can afford mid-market rents at or below LHA, but cannot afford market rents is likely to be small, and has assumed that new supply mid-market rent provision will be limited due to financial viability for developers, and the relatively “thin” market for the properties. Whilst 43% of households can afford MMR tenure, it is notable that 50% of households can afford open market rents. This “thin” market has been reflected in the Key Issues associated with tenure diversification/regeneration (see Para 4.7).</p> <p>Mid-market rent developments near centres of employment i.e. Elgin and Forres HMAs are most likely to be financially viable.</p> <p>Consistently, approximately 20% of Housing List applicants are in need of ambulant disabled housing, but amongst current owner-occupiers this rises to 43% (i.e. 97/222 owner occupiers). The Housing Market Partnership believes this may be driven in part by their inability to source appropriately designed housing on the open market which is affordable within their equity/savings. There is potential to divert some of this housing need to the private sector/intermediate tenure through the Council’s Accessible Housing Policy and through NSSE for older people.</p>
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Table 4.4: Key Issues Table - Future need for additional housing

Social rent	<p>Scenario 3 requires 2,457 units of social housing to be provided over the 20 years to 2037. All the Scenarios model existing need being met in the first 5 years of the projection (see Table 4.1). Therefore 1,029 (50%) additional units are required during the term of the next LHS and LDP (2018-23), an average of 206 units per year).</p> <p>Recent experience shows it is unlikely that provision of below market rent/intermediate tenure will be financially viable in Moray (see Para 4.7). Therefore additional units for Below Market Rent Need should be combined with social rent to ensure there is sufficient provision of affordable housing. Taken together, social rent and below market rent represent 57% of additional housing units in the first 5 years (2018-23).</p> <p>The current LDP affordable housing policy requires provision of 25% affordable housing. If sufficient social rented housing is to be provided either this threshold, or the land supply, must increase (or some combination thereof). If neither is possible, it is unlikely that existing need will be met in 5 years. These issues will be dealt with through Housing Land Supply Target in LDP and Affordable Housing Target in LHS.</p>
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Chapter 5: Specialist Provision

5.1 Introduction

This chapter highlights the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. This Chapter satisfies the requirements of Core Output 3. It identifies potential gaps/shortfalls in provision and the future level and type of provision required to address the potential need and demand in Moray over the next 5 – 10 years.

The Scottish Government's HNDA guidance notes that people may have similar needs, despite their individual illness, health condition or equality characteristic; and therefore the focus of the HNDA is on understanding and, as far as possible, quantifying, the implications for accommodation and support provision. In this context Specialist Provision refers to three broad categories of need covering six types of housing or housing-related provision, as outlined in the following table.

Table 5.1 : Specialist Provision Typology	
Category of Housing Need	Type of Housing Provision
Property Needs	Accessible and adapted housing Wheelchair housing Non-permanent housing e.g. for students, migrant workers, asylum seekers, refugees
Care and Support Needs	Supported provision e.g. care homes; sheltered/ very sheltered housing; hostels and refuges Care/ support services for independent living
Locational or Land Needs	Site provision e.g. sites/pitches for Gypsy/Travellers and sites for Travelling Showpeople

Some of the people listed below may have similar needs, despite their individual illness, health condition or equality characteristic. The following types of Specialist Provision have been considered:

- accessible and adapted housing
- wheelchair housing
- non-permanent housing³⁰
- supported provision³¹
- care and support services for independent living at home
- site provision³².

³⁰ Refers to single person accommodation and multiple occupation, for example homeless people, students, migrant workers, asylum seekers and refugees.

³¹ Refers to care homes, sheltered housing, hostels and refuges etc.

³² Refers to pitches, communal facilities, yard storage, suitable access and serviced sites etc. for Gypsy/Travellers and Travelling Showpeople

The following groups will be considered:

- older people
- people with a physical disability
- people with a mental health condition
- people with a learning disability
- homeless people
- people fleeing/ at risk of domestic abuse
- people requiring non-permanent accommodation e.g. homeless people, students, migrant workers, asylum seekers, refugees, care leavers, offenders, minority ethnic people (including Gypsy/ Travellers) Travelling Showpeople.

Specialist housing and support can be required by people of all ages, but needs tend to become more acute in later life. The ageing population of Moray has been identified as a priority issue for specialist provision. This section highlights how the ageing population of Moray will increase during the planning period, and how this is likely to result in an increase in the need for both care at home (with a potential increase in the need for specialist and adapted housing) and residential care.

Due to current national policy, financial constraints and also household preferences, the majority of older people in Moray are likely to live alone, in the private sector and across a wide geographical area. This presents a particular set of challenges in terms of housing and care in the future.

For more than a decade now, the national strategic direction has been to move the balance of care away from care homes to care in the home and community, with various models of care homes providing for the particularly frail and elderly. The number of people in care homes, and the number of beds provided, has reduced in recent years and the numbers receiving care at home has increased. A key challenge for specialist provision will be to provide both purpose built and adapted housing across all tenures to enable people to live in their own homes, or a homely setting, as long as possible, and to provide the care that is required with the resources available.

Table 5.2 below shows that the proportion of people aged 65+ is higher in Moray than the Scottish average, and is similar to Angus and Highland.

Table 5.2: Percentage of Older People in selected areas			
Area	% of people		
	Aged 65+	Aged 75+	Aged 90+
Scotland	10.30%	5.98%	2.20%
Aberdeen City	8.15%	4.99%	2.01%
Aberdeenshire	10.60%	5.56%	2.06%
Angus	12.64%	7.21%	2.89%
Highland	12.17%	6.67%	2.49%
Moray	11.44%	6.68%	2.44%

Source: National Records of Scotland, Mid Year Estimates, 2016

Moray has a notably higher proportion of families all aged 65 and over than Scotland as a whole. Across the sub-market areas there are some notable variations, with Buckie and Speyside in particular having higher than average proportions of older families.

Table 5.3: Older Households by Housing Market Area, 2011³³			
HMA	All households	One person household aged 65 and over	One family only all aged 65 and over
Buckie HMA	6,733	15.97%	10.05%
Cairngorm HMA	470	14.26%	9.57%
Elgin MA	19,141	12.61%	8.74%
Forres HMA	7,105	13.38%	9.15%
Keith HMA	3,384	15.31%	9.57%
Speyside HMA	3,229	14.12%	11.77%
Moray	40,062	13.68%	9.36%
Scotland	2,372,777	13.14%	7.54%

Source:

Scotland's Census 2011 - National Records of Scotland Table KS105SC - Household composition all households

³³ Note: variations in figures in Tables 60 and 61 are due to different data sources, timescales and categories.

Table 5.4 below illustrates changes in the number of people of retirement age from 2018 with future projections to 2033. This demonstrates that the proportion of the different older age households will continue to increase, especially those aged 75+. The combined older households will make up just over 31% of the total in 2018 but by 2033 this is projected to rise to over 38%.

Table 5.4: Changes in numbers of older households 2018-2033										
Age group plus household type	2018		2023		2028		2033		% change 2018 to 2033	avg annual change 2018 to 2033
65-74, 1 adult	2,514	5.9%	2,430	5.5%	2,471	5.5%	2,542	5.5%	1.11%	3
65-74, 2+ adults	4,278	10.1%	4,404	10.0%	4,742	10.5%	5,115	11.1%	19.57%	84
75-89, 1 adult	3,420	8.0%	3,873	8.8%	4,236	9.4%	4,550	9.9%	33.04%	113
75-89, 2+ adults	2,626	6.2%	3,192	7.3%	3,653	8.1%	4,094	8.9%	55.90%	147
90+, 1 adult	481	1.1%	654	1.5%	902	2.0%	1,190	2.6%	147.40%	71
90+, 2+ adults	69	0.2%	78	0.2%	90	0.2%	100	0.2%	44.93%	3
All ages, all household types	42,550	100%	43,869	100%	45,020	100%	45,904	100%	7.88%	335

Source: NRS Household Projections (2014 based)

On 1 June 2017, pensionable age households made up approximately 14% of the Council's Housing list. On average, there have been around 350-400 older person applicants on the list at any given time.

5.2 Overview of Health and wellbeing in Moray

It is widely recognised that health deteriorates significantly with age, with over half the population aged 65-74 reporting a health condition, rising to around 86% of those aged 85+.

Table 5.5 below provides a breakdown of specific health condition by age of the population. While any of these conditions may require specialist provision of some form, physical disability is most likely to result in a need for adapted housing and/or additional care services and clearly increases significantly in prevalence in the older age cohorts. Overall 31% of the Scottish population has a long term health condition, but by age 85 and over, this rises to 85%.

Table 5.5: Long term health conditions by age group as % of total population - Scotland

Condition	Age range								
	Total/ All Ages	0 to 15	16 to 24	25 to 34	35 to 49	50 to 64	65 to 74	75 to 84	85 and over
All people	88,166	14,435	8,439	8,021	17,886	20,049	10,761	6,243	2,332
No condition	68.4%	89.7%	85.4%	82.8%	77.4%	61.9%	46.6%	30.2%	14.4%
1(+) conditions	31.6%	10.3%	14.6%	17.2%	22.6%	38.1%	53.4%	69.8%	85.6%
Deafness or partial hearing loss	7.9%	0.6%	0.8%	1.4%	2.8%	7.1%	16.0%	30.2%	48.6%
Blindness or partial sight loss	2.8%	0.4%	0.6%	0.8%	0.9%	2.1%	4.0%	10.8%	24.5%
Learning difficulty (e.g. Downs Syndrome)	0.4%	0.4%	0.7%	0.6%	0.5%	0.4%	0.2%	0.1%	0.1%
Learning difficulty (e.g. Dyslexia)	2.1%	3.1%	5.3%	3.3%	1.9%	1.2%	0.6%	0.5%	0.3%
Developmental disorder (e.g. Autistic; Aspergers)	0.5%	1.8%	1.4%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
Physical disability	6.8%	0.7%	1.2%	1.7%	3.3%	8.0%	12.5%	21.2%	34.6%
Mental health condition	3.5%	0.4%	2.1%	4.3%	5.0%	4.4%	2.7%	4.1%	9.6%
Other condition	19.9%	5.4%	6.4%	8.6%	14.4%	27.2%	36.9%	40.8%	40.3%

Source: 2011 Census (Scotland)

Table 5.6 below shows that the proportion of Moray's population reporting one or more health condition is almost exactly the same as Scotland as a whole. However this does vary slightly between Housing Market Areas.

Table 5.6: Population reporting one or more health condition by HMA, 2011		
Area	Population	%
Buckie HMA	4,651	30.39%
Cairngorm HMA	269	26.07%
Elgin HMA	12,948	28.48%
Forres HMA	4,795	29.47%
Keith HMA	2,287	29.38%
Speyside HMA	2,176	29.22%
Moray	27,126	29.08%
Scotland	1,584,727	29.93%

Source:

Scotland Census 2011 - National Records of Scotland Table QS304SC - Long-term health conditions

5.3 Ambulant disabled and Adapted Housing

National Policies

There are a range of relevant legislative and policy strands that will influence and direct specialist housing provision for particular needs groups over the next planning period. These include:

- Equality Act 2010
- Age, Home and Community: a Strategy for Housing Scotland's Older People, 2012-2021
- Public Bodies (Joint Working) (Scotland) Act 2014 and the integration of health and social care and the Reshaping Care for Older People agendas
- Housing for Varying Needs – Originally published by Scottish Homes in 1997, these standards aim to provide barrier free housing, but also provide guidance on key features specifically for older people or for ambulant disabled people. Scottish Government grant funding for new build affordable housing is conditional upon meeting these standards³⁴.
- proposed National Dementia Strategy 2016-19³⁵
- Healthcare Quality Strategy and the 2020 Vision

National policy direction in this area aims to eliminate unlawful discrimination, advance equality of opportunity and foster good relations; and to ensure that everyone is able to live longer healthier lives at home or in a homely setting, with a focus on prevention, anticipation and supported self-management. Responsibility for delivery of disabled adaptations in all tenures was delegated to Health and Social Care Moray in April 2016.

Local Policy

- Moray Council Local Housing Strategy 2013-2018
- Moray Council Strategic Housing Investment Plan 2015-18
- Moray Council Allocation Policy and associated Functional Assessment
- Moray Council Scheme of Assistance

Health and Social Care Moray has made an effort to involve housing partners (Moray Council and local registered social landlords) in the development of its Strategic Plan including the Housing Contribution Statement embedded in the Moray Integration Joint Board Strategic Plan 2016-19³⁶. In addition, the existing Local Housing Strategy, SHIP, Moray Council's Allocations Policy and private sector Scheme of Assistance aim to complement the aims of the Strategic Plan.

³⁴ Housing for Varying Needs is available at:
<http://webarchive.nationalarchives.gov.uk/nobanner/20131205100653/http://www.archive2.official-documents.co.uk/document/deps/cs/HousingOutput/content/index.html>

³⁵ <http://www.gov.scot/Topics/Health/Policy/Dementia>

³⁶ Moray Integration Joint Board Strategic Plan 2016-19 available at
http://www.moray.gov.uk/moray_standard/page_100287.html

Property needs

The Housing Market Partnership (HMP) has agreed the following definition derived from the Scottish Social Housing Charter Revised Technical Guidance for Landlords January 2017:

*“Ambulant Disabled housing may also be called amenity housing and is self-contained housing where the occupant holds a secure tenancy. These properties are intended for people who are often but not exclusively older, **who have disabilities but are not confined to wheelchairs**. Such accommodation is built or adapted to general needs housing standards but with a level or a ramped approach, WC and bathroom at entrance level, and other special features, e.g. a level access shower/telecare/community alarm, either as part of the design or fitted retrospectively as an adaptation.”*

Wheelchair accessible housing is discussed separately (see Para 5.9). Sheltered, extra care and supported housing are discussed separately (see Paras 5.18 and 5.24).

Evidence

Table 5.7 below shows that both Moray Council and local RSLs provide a range of accessible and/or adapted accommodation suitable for those with low to medium mobility needs. Moray has a significant proportion of the affordable rented stock fitting the definition of ambulant disabled housing. However, as Allocation Policies vary between landlords it may not be used exclusively to meet the housing need of older and/or ambulant disabled people.

The Council's Allocations Policy seeks to make best use of existing stock by matching the needs of an applicant with the features of any available vacancy.

Table 5.7: Social rented ambulant disabled housing in Moray – April 2017				
Housing Market Area	Moray Council		RSL stock in Moray	
	No of units	%	No of units	%
Buckie HMA	334	21.3%	38	16.1%
Cairngorms HMA	11	0.7%	0	0.0%
Elgin HMA	681	43.3%	103	43.6%
Forres HMA	198	12.6%	57	24.2%
Keith HMA	193	12.3%	17	7.2%
Speyside HMA	154	9.8%	21	8.9%
% of total stock	1,571	26.4%	236	8.9%

Source: Moray Council stock database and RSL stock database (excluding sheltered/supported/extra care)

Moray Council has sought to increase supply of ambulant disabled housing to meet the needs of the ageing population and assist the objectives of Health and Social Care Moray. Since 2011, approximately 30% of all affordable housing delivered

through Moray's Strategic Housing Investment Programme (SHIP) has been ambulant disabled housing.

5.4 Disabled Adaptations

There is some crossover between this assessment and the assessment of the need for Wheelchair Accessible housing at Para 5.9.

National estimates of adapted properties by local authority area are provided in the Scottish House Condition Survey (SHCS). The latest data covers the three year period 2013-15. This suggests that 21% of the housing stock in Moray is adapted, similar to the figure for Scotland as a whole. The largest proportions of adapted properties tend to be in smaller flats (1 or 2 bedrooms).

It is important to note that this national survey is based on a very small sample of dwellings and households, and therefore **the results must be treated with some caution**.

Table 5.8: Dwellings with adaptations by dwelling characteristics.							
Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	1 or 2	3+
Moray	21%	18%	22%	20%	24%	20%	21%
Aberdeen City	24%	13%	29%	22%	26%	28%	17%
Aberdeenshire	18%	11%	21%	15%	*	25%	13%
Angus	23%	21%	24%	23%	24%	30%	16%
Highland	26%	21%	27%	25%	*	29%	24%
Scotland	19%	17%	21%	17%	24%	23%	15%

Source: SHCS, LA Analysis 2013-15 Tables

Table 5.9 below shows that the level of adaptations to social and owner occupied housing in Moray are around the same but are lower than the national average for social housing and higher for owner occupation. The table also indicates that older households are less likely to live in a house with an adaptation than the Scottish average.

Table 5.9: Dwellings with adaptations by household attribute						
Local Authority	Tenure			Household Type		
	Owner	Social Housing	Private rented	Older	Families	Other
Moray	22%	23%	11%	28%	18%	16%
Aberdeen City	22%	35%	10%	43%	11%	21%
Aberdeenshire	18%	30%	0%	31%	13%	13%
Angus	20%	35%	17%	40%	8%	21%
Highland	26%	34%	12%	38%	18%	21%
Scotland	16%	29%	15%	32%	11%	16%

Source: SHCS, LA Analysis 2013-15 Tables

Table 5.10 shows that the number of disabled adaptations carried out with public funding has been reducing trend the last 5 years. 74% of adaptations carried out over the last 3 years have been for households aged 65+ and 90% for households aged 50+. The HMP does not have information on the number of households who fund disabled adaptations from their own resources. Table 69 includes data from those RSLs who responded to a request for information.

Table 5.10: Publicly funded (full or part) major disabled adaptations				
Year completed	Council Properties	Owner occupied /private rented	RSL properties	Total
2012/13	67	86	9	162
2013/14	70	101	12	183
2014/15	39	81	17	137
2015/16	39	62	15	116
2016/17	46	66	13	125

Source: Moray Council disabled adaptations records, Private Sector Housing Grant records, RSL records

Adaptations to properties in all tenures are most often the provision of a level access shower or wet room and/or stairlift and/or ramped external access, but can also include minor works such as grabrails or additional bannisters as well as a major property extension or remodeling work. **Major works of this nature have become less common, in part due to new build social housing and the emphasis placed on provision of new build accessible housing** during the term of LHS 2013-18.

Ensuring the right provision can reduce the need for care at home services, as well as the need for admission to a hospital/care home. In April 2016, fiscal responsibility for delivery of disabled adaptations was transferred to Health and Social Care Moray for all tenures. In practice, Moray Council continues to provide mandatory and discretionary grant assistance for adaptations in the private sector, primarily delivered via the Care and Repair service. The Housing Revenue Account makes an annual budgetary transfer to Health and Social Care Moray for adaptations within Council housing stock; RSL Stage 2 and 3 adaptations are funded via a separate centralised Scottish Government budget.

5.5 Current need for ambulant disabled housing

On 1 June 2017 the Council's housing list included 439 (17%) applicants assessed as requiring ambulant disabled housing. This housing need has been growing both in numbers and proportion consistently since 2011. This is in line with projected demographic changes.

Table 3.25 above shows that the relative pressure varies greatly across house types. This influences the length of time spent on the waiting list experienced by households of differing compositions and accessibility needs.

Consistently, approximately 20% of Housing List applicants are in need of ambulant disabled housing, but **amongst current owner-occupiers this rises to 43%** (i.e. 97/222 owner occupiers). It is possible/likely that this may be driven in part by their inability to source appropriately designed housing on the open market which is affordable within their equity/savings. It is notable that 60% of owner occupiers seeking ambulant disabled housing have stated they **would not accept a flat**. This preference has been corroborated by feedback received at recent LDP 2020 public consultation events.

5.6 Estimated future need for accessible housing

The HMP has attempted to estimate how many new units of amenity/ medium dependency housing will be required to meet the needs of the projected increasing older population in Moray.

In 2017, there were 1,780 units of ambulant disabled housing and approximately 6,500 households aged 75+, i.e. a ratio of 4:1. Table 5.11 below shows that to maintain this ratio and so maintain current provision, **an extra 60 units of ambulant disabled housing will be required each year to 2033**.

It is likely that a significant number of these units will be provided through new build social housing but it is also likely that a significant number of households will look to the private sector for ambulant/disabled housing. The availability of private sector options would help divert pressure from the social sector and also increase tenure choice.

Table 5.11: No of additional ambulant disabled units required to 2033

Period	2018 (current)	2019- 2023	2024- 2028	2029- 2033	Source
No of Households	42,550	43,869	45,020	45,904	NRS household projections 2014 based (Principal Projection)
No of households 75+	6,596	7,797	8,881	9,934	
No of social rented ambulant disabled units	1,780	2,104*	2,397*	2,681*	Table 3.15 above
Ratio of ambulant disabled units to households 75+	3.7	3.7	3.7	3.7	
No of extra units required		324	293	284	

* calculated based on ratio

5.7 Estimated future need for disabled adaptations

Table 5.12 below uses SHCS data to estimate the scale of unmet need for disabled adaptations in Moray and across comparator Local Authority areas. These data suggest that the scale of need in Moray is higher than most neighbouring Local Authorities and the national average but is comparable with Highland Council's.

Table 5.12: Dwellings Requiring Adaptations by Household Attributes													
Average no of households		Average No. of Tenure						Average No. of Household Type					
		Own/Occ		Social		Private		Families		Older		Other	
		Average No	%	Average No	%	Average No	%	Average No	%	Average No	%	Average No	%
Aberdeen City	105,000	1,050	1	1,050	1			2,100	2			1,050	1
Aberdeen shire	108,000	1,080	1	6,480	6					5,100	5	1,080	1
Angus	53,000	1,590	3	1,590	3	5,830	11	1,060	2	3,710	7	1,590	3
Highland	106,000	5,300	5	7,420	7	4,240	4			7,420	7	6,360	6
Moray	41,000	2,050	5	2,870	7			2,050	5	3,280	8	1,230	3
Scotland	2,419,000	48,380	2	12,0950	5	24,190	1	48,380	2	96,760	4	48,380	2

Source: SHCS, LA Analysis 2013-15 Tables / Adaptations Req.

The approach of Health and Social Care Moray is to explore the extent to which needs can be met by the provision of various pieces of equipment and adaptations. Only when these have been proven to be unsuccessful or insufficient is a disabled adaptation or house move recommended for the household. Often a recommendation to move is required due to the large number of older properties where adaption is not possible or too costly.

Moray Council's Allocations Policy seeks to make best use of housing stock by matching the needs of a potential tenant with the features and adaptations of any vacancy. Therefore, Moray Council routinely updates its stock database when new disabled adaptations are installed. **Turnover of accessible/adapted social housing stock is slower than average.** This reduces availability.

Adapted stock in the private sector may not be reused on resale. In fact it is likely that a new (younger) owner would remove any adaptations e.g. remove a level access shower and grabrails and reinstate a bath. Therefore the HMP believe that **demand for disabled adaptations is unlikely to reduce further.**

The Housing (Scotland) Act 2014 allows social landlords to repossess a property which has been adapted and which has been allocated to a tenant that does not need the adaptations. This would only apply where the landlord now requires the property for a person who requires these adaptations. Landlords will have to find suitable alternative accommodation for those affected in such cases. The use of these powers could help to increase the availability of adapted stock.

5.8 External stakeholder consultation and engagement

Moray Health and Social Care Moray has carried out a variety of stakeholder engagement and feedback events during development of its Strategic Plan. Housing Market Partnership members have participated actively in these events and in consultations with Health and Social Care Moray on an ongoing basis, both in general and on particular needs groups as required.

Moray Council has recently approved a revised Functional Assessment associated with its housing applications. The new functional assessment model is based on clinical reasoning and considers a housing applicants ability to maintain essential day to day activities in their own home. The development of the Functional Assessment process involved consultation with a wide range of partners and stakeholders as well as the general public.

5.9 Wheelchair Accessible Housing

National policies

- Equality Act 2010
- Healthcare Quality Strategy and the 2020 Vision
- National Health and Wellbeing Outcomes – Outcome 2 of the national framework states that “people, including those with disabilities or long term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community”.
- Housing for Varying Needs – Originally published by Scottish Homes in 1997, these standards aim to provide barrier free housing, but also provide guidance on key features specifically for wheelchair users. Scottish Government grant funding for new build affordable housing is conditional upon meeting these standards³⁷.
- Scottish Building Standards – require all buildings to be constructed to allow all users safe, convenient and unassisted access. A proportion of bedrooms in any dwelling should be wheelchair accessible and a means of unassisted access must be available to, and throughout, at least one level of each dwelling.

Local Policy

- Moray Council Local Housing Strategy 2013-2018
- Moray Council Strategic Housing Investment Plan 2015-18
- Local Development Plan Policy H9 and associated Supplementary Guidance on Accessible Housing, updated in October 2016, requires new housing developments to provide 10% of any private sector units to wheelchair accessible standards, and half of these units must be single storey properties. The criteria for compliance are based on Housing for Varying Needs Standards for wheelchair users and are in excess of current Building Regulations³⁸.
- Moray Council Allocation Policy and associated Functional Assessment

Health and Social Care Moray has made an effort to involve housing partners (Moray Council and local registered social landlords) in the development of its Strategic Plan including the Housing Contribution Statement annexed to the Moray Integration Joint Board Strategic Plan 2016-19³⁹.

³⁷ Housing for Varying Needs is available at:
<http://webarchive.nationalarchives.gov.uk/nobanner/20131205100653/http://www.archive2.official-documents.co.uk/document/deps/cs/HousingOutput/content/index.html>

³⁸ LDP Supplementary Guidance available at
http://www.moray.gov.uk/moray_standard/page_100511.html

³⁹ Moray Integration Joint Board Strategic Plan 2016-19 available at
http://www.moray.gov.uk/moray_standard/page_100287.html

Property needs

This section focuses on provision for full-time or part-time wheelchair users of all ages within Moray, including:

- families with disabled children;
- disabled parents with children;
- adults who acquire a disability, either suddenly e.g. stroke, RTA, amputation; or through a progressive degenerative illness e.g. MS, MND.

There is potential for considerable overlap between wheelchair housing and the type of provision discussed at Para 5.3 (accessible and adapted housing) and also with some forms of supported accommodation discussed at Para 5.18.

The Scottish Housing Regulator (ARC) defines wheelchair housing as;

*“properties built or adapted to give **extra floor area**, whole house heating, special features in the bathroom and kitchen, and other features”.*

In line with the criteria used by the Scottish House Condition Survey to describe properties “adapted or accessible for wheelchair use”, the Housing Market Partnership has agreed that definition to be applied in Moray will require:

- Level access to a wider entrance door
- Internal circulation is barrier free with wider internal doors
- All rooms and hallways provide space for wheelchair turning circles
- Level access shower
- Pathways from road and/or car spaces are step free
- Electrical heating controls are accessible, either lower or higher.

Social housing included in this category will comply with **Housing for Varying Needs criteria specifically for wheelchair users**, and will include features such as; wider door openings; level access shower; powered door entry systems; and may include lowered kitchen work surfaces, clos-o-mats and body driers.

Evidence

The Housing Market Partnership (HMP) has assumed that the vast majority of Moray’s provision of wheelchair accessible housing is in the social rented sector, and most of that stock is relatively newly built i.e. built post-2008.

Approximately 1.4% of social rented properties in Moray meet the definition of wheelchair accessible housing. Recently there have been calls from campaign groups for a 10% target⁴⁰.

⁴⁰ For example: <http://sdef.org.uk/call-on-scottish-government-to-seize-once-in-a-generation-opportunity-to-tackle-accessible-housing-crisis/>

Table 5.13: Stock levels of wheelchair accessible social rented housing			
Social Landlord	Purpose built	Retrofit adaptation	Total
Moray Council	36	10	46
Grampian HA	17	0	17
Langstane HA	8	0	8
Cairn HA	1	0	1
Hanover (Scotland) HA	8	0	8
Margaret Blackwood HA	33	0	33
Osprey HA	16	0	16
Total	119	10	129

Source: Moray Council ARC data (C18) and RSL Stock database

It is not possible to provide accurate stock estimates for the private sector. Private sector disabled adaptations data is flawed because it is not feasible to accurately track whether or not adaptations have been removed, possibly on resale.

The HMP believes that **younger wheelchair users and parents of severely disabled children** are particularly disadvantaged in the employment market, and therefore are more likely to be welfare benefit claimants, have limited access to mortgage borrowing, and therefore **are highly likely to regard social rented housing as their only source of appropriately designed housing**.

Table 5.13 above, presents stock levels of wheelchair accessible social rented properties. The vast majority have been built since 2008; but properties that have been adapted, and in some cases extended, are also included.

As a condition of Scottish Government grant funding, RSL new build housing must meet Housing for Varying Need standards and provide housing to a visitable standard for a wheelchair user. However, extensive and ongoing consultation with Health and Social Care Moray since 2010 has shown that such properties often do not provide sufficient internal circulation space required for full-time occupation by a wheelchair user. **These consultations suggest that only housing which complies with Housing for Varying Needs standards specifically for wheelchair users will fulfil this housing need.**

In Moray a small number of relatively new wheelchair accessible housing in the social rented sector is known to be occupied by households who no longer need these house types. This has often occurred through bereavement since tenancy start. This housing could be freed up for wheelchair users by the use of powers under the Housing (Scotland) Act 2014 to repossess adapted property, in an effort to make best use of adapted stock.

5.10 Estimated need for wheelchair accessible housing

Although, to date, the Council has not set any targets for provision of affordable rented wheelchair accessible housing, the SHIP aims to provide 10% of the total units listed as wheelchair accessible.

On 1 June 2016, the Council's Housing List included 57 households assessed as requiring a wheelchair accessible property. Although individual households change over time, this total has remained almost unchanged since 2010. This is despite the emphasis placed on delivery of wheelchair accessible housing through the SHIP since 2009/10.

Turnover of affordable rented wheelchair accessible housing is negligible (see Table 3.15). This means Housing List applicants will rely mainly on the delivery of new build housing for their housing needs.

5.11 External stakeholder consultation and engagement

Health and Social Care Moray has carried out a variety of stakeholder engagement and feedback events during development of its Strategic Plan. Housing Market Partnership members have participated actively in these events and in consultations with Health and Social Care Moray on an ongoing basis, both in general and on particular needs groups as required.

Relevant issues identified through locality planning structures will be reflected in the LDP, LHS and SHIP wherever possible.

Moray Council has recently approved a revised Functional Assessment associated with its housing applications. The new functional assessment model is based on clinical reasoning and considers a housing applicants ability to maintain essential day to day activities in their own home. The development of the Functional Assessment process involved consultation with a wide range of partners and stakeholders as well as the general public.

5.12 Non-permanent housing - homelessness

Legislation

- Housing (Scotland) Act 1987 – Councils have a statutory duty to assist applicants who are homeless. This duty includes provision of temporary accommodation until the Council has determined the outcome of their homeless application.
- Housing (Scotland) Act 2001
- Code of Guidance on Homelessness (2005).
- The Homeless Persons (Provision of Non-permanent Accommodation) (Scotland) Regulations 2010 relates to Housing Support and replaced previous “Interim” accommodation legislation – i.e. when a person is unable to sustain a permanent tenancy because of high support needs then they can be accommodated under these rules. (currently under review)
- The Homeless Persons (Unsuitable Accommodation) (Scotland) Amendment Order 2017 came into force on 2 October 2017, and requires that no children or pregnant women should be housed in Bed & Breakfast-type accommodation for more than 7 days.
- Equality Act 2010 and the associated public sector duty which requires public sector bodies to “*remove or minimise disadvantage suffered by persons who share a relevant protected characteristic*”⁴¹

Local policies

- Moray Council Homelessness Policy - Local policy continues to be to avoid use of B&B as temporary accommodation wherever possible, on cost grounds. A review of rent charges and procurement of temporary accommodation was carried out in 2013/14 by the Council Housing Services and is refreshed annually.
- Moray Council Charging Policy for Temporary Accommodation – this policy aims to ensure that the rent charged for temporary accommodation is affordable to all, whilst ensuring that it does not act as a disincentive to work and that rent is recovered to its maximum potential.
- In September 2016, Moray Council’s Communities Committee agreed that the Head of Housing and Property, in consultation with service managers, should determine the number of temporary accommodation units required to meet its statutory homelessness duties rather than set an annual target for this purpose

Property needs

Temporary accommodation for homeless people forms the greater part of the requirement for non-permanent housing in Moray. This will usually be delivered via the reconfiguration of existing housing stock, rather than via specialist new build. Current provision includes self-contained, dispersed temporary accommodation; supported temporary accommodation units across the local authority area, often sourced from within existing Council rental housing stock. The fit between supply of

⁴¹ <http://www.legislation.gov.uk/ukpga/2010/15/section/149>

and demand for temporary accommodation is subject to continuous monitoring, re-assessment and reconfiguration.

Key service user groups

The main service user groups for non-permanent accommodation are likely to be homeless households and persons fleeing domestic abuse but will also include students; refugees and asylum seekers; and migrant workers. These latter groups are discussed at Para 5.16.

Evidence

The following tables describe trends in homeless presentations over the last 5 years. These tables have been populated from Moray Council database (iWorld) Scottish Government HL1 data. 2016/17 data have been included in this HNDA prior to publication by the Scottish Government. These data can be subject to change, particularly as a result of any appeal actions, and so there may be some discrepancies between these figures and the Scottish Government's figures when published. Moray Council believe these differences to be minimal and therefore do not impact significantly on the conclusions drawn relevant to this HNDA.

The number of homeless applications and assessments has remained stable (between 500-600 per year) for many years.

Table 5.14: Homeless applications and assessments in Moray					
	2012/13	2013/14	2014/15	2015/16	2016/17
Applications received in period	553	533	564	536	578
Assessments completed in period	546	554	581	579	580

Source: Applications received HL1 stats from Scottish Government (Moray)

Assessments completed in period via Moray Council data (iWorld) Note these do not match tables below

Over the last 5 years:

- The group most likely to become homeless are aged between 18 to 49 (80%) (Table 5.15);
- The majority of applicants are single person households (53%) (Table 5.16)
- The main reason for homelessness is being "asked to leave", followed by a "non-violent dispute within the household" (Chart 5.1 below/Table 5.17).
- The vast majority of households presenting as homeless have a local connection to Moray. The local connection is mainly associated with residency and family association.
- Approximately 60% of presentations were found to be statutorily "homeless/potentially homeless unintentional".
- Repeat homelessness is generally lower than the Scottish average.

These trends have remained relatively stable over the last 5 years.

Table 5.15: Homeless applications by age group 2012/13 to 2016/17

Age group	2012/13		2013/14		2014/15		2015/16		2016/17	
	No.	%	No.	%	No.	%	No.	%	No.	%
16-17	40	7.2	44	7.8	38	6.5	45	7.8	34	5.9
18-24	173	31.2	171	30.3	180	30.7	153	26.6	159	27.5
25-34	148	26.7	149	26.4	162	27.6	181	31.4	155	26.8
35-49	131	23.7	142	25.2	144	24.5	127	22.1	153	26.5
50-59	37	6.7	38	6.7	41	7.0	47	8.2	53	9.2
60-69	14	2.5	13	2.3	15	2.6	16	2.8	19	3.3
70+	11	2.0	7	1.2	7	1.2	7	1.2	5	0.9
Total	554	100%	564	100%	587	100%	576	100%	578	100%

Source: via Moray Council data (IWorld)

Table 5.16: Homeless applications by household type, 2012/13 to 2016/17

Household type	2012/13		2013/14		2014/15		2015/16		2016/17	
	No.	%	No.	%	No.	%	No.	%	No	%
Single person	318	57.4	300	53.2	313	53.3	310	53.8	307	53.1
Family with children	165	29.8	188	33.3	206	35.1	194	33.7	229	39.6
Couple	29	4.7	18	3.2	21	3.6	32	5.6	17	2.9
Other	42	7.6	58	10.3	47	8.0	40	6.9	25	4.3
Total	554	100%	564	100%	587	100%	576	100%	578	100%

Source: via Moray Council data (IWorld)

Table 5.17 and associated chart (Figure 5.1) below, illustrate the reasons for homelessness as stated by applicant households.

Figure 5.1 Reasons for Homelessness

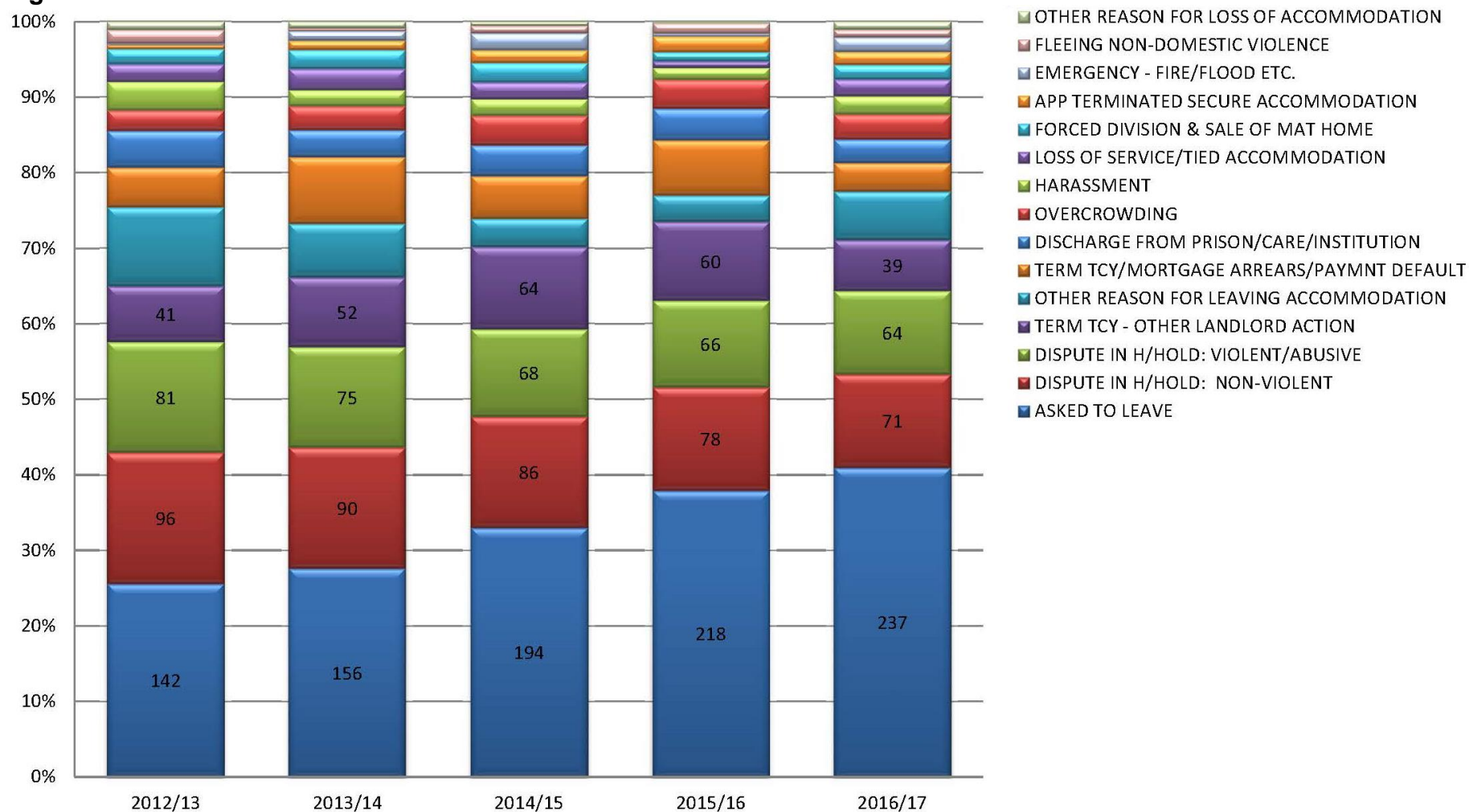


Table 5.17 Reason for homeless application, 2012/13 to 2016/17										
Reason	2012/13		2013/14		2014/15		2015/16		2016/17	
	No.	%	No.	%	No.	%	No.	%	No.	%
Asked to leave	142	25.6	156	27.7	194	33.1	218	38.0	237	41.0
Dispute within household / relationship breakdown: non-violent	96	17.3	90	16.0	86	14.7	78	13.6	71	12.3
Dispute within household: violent or abusive	81	14.6	75	13.3	68	11.6	66	11.4	64	11.1
Other action by landlord resulting in the termination of the tenancy	41	7.4	52	9.2	64	10.9	60	10.5	39	6.8
Termination of tenancy / mortgage due to arrears / default on payments	29	5.2	50	8.9	33	5.6	42	7.3	22	3.8
Overcrowding	15	2.7	18	3.1	23	3.9	22	3.8	19	3.3
Discharge from prison / hospital / care / other institution	27	4.9	20	3.6	24	4.1	24	4.2	18	3.1
Other reason for leaving accommodation / household	58	10.5	40	7.1	22	3.8	20	3.5	37	6.4
Applicant terminated secure accommodation	3	0.5	7	1.2	10	1.7	12	2.1	10	1.7
Harassment	21	3.8	12	2.1	13	2.2	9	1.6	14	2.4
Forced division and sale of matrimonial home	11	2.0	14	2.5	15	2.6	7	1.2	11	1.9
Fleeing non-domestic violence	10	1.8	2	0.4	6	1.0	8	1.4	6	1.0
Loss of service / tied accommodation	13	2.4	16	2.8	13	2.2	5	0.9	13	2.3
Emergency (fire, flood, storm, closing order from Env Health etc.)	1	0.2	7	1.2	13	2.2	2	0.4	11	1.9
Other reason for loss of accommodation	6	1.1	5	0.9	3	0.5	1	0.2	6	1.0
Total	554	100%	564	100%	587	100%	574	100%	578	100%

Source: HL1 via Moray Council database (IWorld)

Table 5.18: Statutory Decisions on homeless applications										
Statutory Decision	2012/13		2013/14		2014/15		2015/16		2016/17	
	No.	%	No.	%	No.	%	No.	%	No.	%
Homeless/Potentially Homeless	335	61.5	303	57.6	319	57.6	332	59.3	320	57.2
Intentionally Homeless	63	11.6	65	12.4	59	10.7	54	9.6	35	6.3
Not homeless /intentionally homeless	45	8.3	51	9.7	60	10.8	38	6.8	67	12.0
Resolved homelessness prior to decision	56	10.3	49	9.3	44	7.9	61	10.9	75	13.4
Lost contact before decision	0	0.0	5	1.0	2	0.4	3	0.5	2	0.4
Withdrew application before decision	35	6.4	48	9.1	65	11.7	66	11.8	55	9.8
Ineligible for assistance	11	2.0	5	1.0	5	0.9	6	1.1	6	1.1
Total	545	100%	526	100%	554	100%	560	100%	560	100%

Source: HL1 via Moray Council database (IWorld)

5.13 Temporary Accommodation for homeless households

Table 5.19 below shows the number and type of housing used as temporary accommodation as at 31 October 2017. The provision includes a range of property types across most Housing market areas, mostly located in Moray's larger towns.

Table 5.19: Temporary accommodation by area and type, 31 October 2017							
Property type*	Buckie HMA	Elgin HMA	Forres HMA	Keith HMA	Speyside HMA	Cairn gorms HMA	Moray
LA ordinary dwelling	6	53	13	8	2	0	82
Housing association dwelling	13	8	3	0	0	0	24
Hostel - local authority owned	0	0	0	6	0	0	6
Hostel - RSL	0	20	0	0	0	0	20
Hostel - Other	0	0	25	0	0	0	25
Women's Refuge	0	10	0	0	0	0	10
Total	19	91	41	14	2	0	167

Source: Moray Council records – temporary accommodation database

* Property type as per ARC

The number of homeless households in temporary accommodation at year end has increased by an average of 6% year on year since 2012/13, above the Scottish average increase (2.4%) (See Table 5.20 below)

Table 5.20: Households in temporary accommodation at year end, 2012/13 to 2016/7					
Type	2012/13	2013/14	2014/15	2015/16	2016/17
Local authority furnished	33	31	48	63	75
Other local authority dwelling	0	0	0	0	1
Housing Association dwelling	8	10	11	23	21
Local authority hostel	40	38	15	5	6
Other hostel	29	21	52	53	45
Bed and breakfast	0	1	0	7	7
Women's Refuge	0	8	9	8	10
Other	21	24	10	0	0
Total	131	133	145	159	165

Source: Moray Council HL2 returns

Moray Council has successfully avoided any breach of the Unsuitable Accommodation Order since 2010. The number of households with dependent children and pregnant women in temporary accommodation decreased from 2016 to 2017 (-9%), but the Scottish average increased (+13%) (see Table 5.21 below)

Table 5.21: Households with dependent children and pregnant women in temporary accommodation annually (as of end of financial year)						
Type	2012/13	2013/14	2014/15	2015/16	2016/17	% change 2015/16 to 2016/17
Local authority furnished	12	7	24	29	26	-10%
Other local authority dwelling	0	0	0	0	1	+100%
Housing Association dwelling	5	6	8	13	11	-15%
Local authority hostel	3	1	1	0	0	-
Other hostel	6	4	10	0	0	-
Bed and breakfast	0	1	0	1	0	-100%
Women's Refuge	0	4	3	3	4	+33
Other	8	14	0	0	0	-
Moray	34	37	46	46	42	-9%
Scotland	2,936	2,479	2,675	2,883	3,250	+13%

Source: Scottish Government HL1 Table 18 and Moray Council HL2 returns

Affordability of temporary accommodation

The review of Moray Council's temporary accommodation rent charging policy promoted greater equality by removing variations in charges according to tenure, which had been identified as a barrier to, and disadvantage for, those in employment seeking private sector accommodation. Moray Council continues to monitor the affordability of temporary accommodation in the light of welfare reform and implementation of Universal Credit.

Domestic Abuse

In 2016/17, 11% of homeless presentations were from applicants experiencing domestic violence or abuse (64 households). This is 18% fewer than in 2012/13 (78 households).

5.14 Future need for Homeless Temporary accommodation

Given that significant numbers of homeless applicants are aged under 35 and/or single person households, and the number of households aged <30 are expected to reduce, the HMP has assumed that there will be no increase in demand associated with demographic change.

Moray's ARC indicator 25 (2017) shows that the number of days spent in temporary accommodation has fallen over the last 3 years, but the number of households who occupied temporary accommodation has increased by 4%.

The time spent in bed and breakfast has reduced from 2013/14, but time spent in Women's Refuge has increased significantly.

Table 5.22: Average time spent in temporary accommodation (days), by type, 2013/14 – 2016/17

Type	2013/14	2014/15	2015/16	2016/17
Local authority furnished	102.8	109.5	87.1	103.5
Housing Association dwelling	95.3	95.0	114.3	102.2
Local authority hostel	51.4	56.2	56.7	48.5
RSL Hostel	96.3	105.5	99.2	98.7
Other Hostel	55.0	73.3	66.7	74.7
Bed and breakfast	11.0	6.2	6.3	7.6
Women's Refuge	121.3	105.4	114.6	152.4
Private sector lease	70.2	0.0	n/a	n/a
Other	87.1	115.5	n/a	n/a
All types	79.2	83.3	77.1	77.2

Source: Moray Council ARC indicator 25

Younger, single person households will be particularly disadvantaged in the housing market by economic factors and by welfare reform. The HMP has assumed that financial factors will be a key driver in any future increase in demand. This has contributed to the HMP's assumption of "creeping inequality" in its estimate of additional housing units required (See Para 4.8 above).

Pressure on supply of temporary accommodation could be alleviated by increasing turnover. Factors affecting the turnover of, and therefore supply of, temporary accommodation could be:

- the effectiveness of housing options activity
- the speed of reaching homelessness application statutory decisions;
- the Allocations Policy List quotas
- **the availability of permanent housing options, especially 1 bed units;**
- the location of permanent housing options
- the availability of support services available to homeless people with chaotic lifestyles/ anti-social behaviour issues/ addiction problems

The use of temporary accommodation and the supply of affordable housing are inextricably linked. The shortage of social housing lets is the main reason for the increase in the use of temporary accommodation and for more prolonged periods in some settings. **Shortages of permanent housing options are particularly acute for single person households, requiring 1 bed properties**, across all housing market areas. See Section 3 (Table 3.25) above.

An additional pressure is the increasing number of homeless households with complex support needs who are likely to spend more time in temporary accommodation before being assessed as able to sustain their own tenancy and receive an offer of permanent accommodation. Housing support services are discussed at Para 5.24 below.

Demand for temporary accommodation is driven by changing social, economic and political influences which are not necessarily within the control of the Council. Therefore future estimates of need are extremely difficult to project. **Moray Council keeps the use of temporary accommodation in all its forms under continuing review, in an effort to minimise its use;** and to strike the best balance between expenditure, compliance with statutory guidance, and provision of permanent housing options as demand changes. These estimates of future need are completed outwith the HNDA.

5.15 External stakeholder consultation and engagement

Moray Council Housing Needs Team has been consulted on the content of this section.

Moray Council routinely gather feedback from homeless households leaving temporary accommodation. Of the 54 responses received for 2016/17, 94% were satisfied with the accommodation we provided to them. Through Moray Council's Service User Involvement Framework we continue to work to improve response rates and gather feedback using other methods. Feedback received informs service improvements and will inform the next LHS.

5.16 Non-permanent housing - other

Refugees and Asylum seekers

Definitions⁴²

A refugee is a person who:

“owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country”

Article 1, 1951 Convention Relating to the Status of Refugees

A refugee is entitled to the same social and economic rights as any UK citizen. Refugees have full access to medical treatment, education, housing and employment.

An asylum seeker is a person who:

“has applied for asylum and is waiting for a decision as to whether or not they are a refugee.”

Moray's Community Planning Partnership has accepted its responsibility for assisting the Scottish Government in its commitment to take 2,000 Syrian refugees. In 2016, Moray received 5 families under the Syrian Vulnerable Persons Scheme. The Home Office and Department for International Development have indicated that they will meet the full cost of assisting refugees in the first full year. The Home Office has also indicated that additional funding will be provided to assist with costs incurred in future years. These households have been housed in close proximity to each other, in Forres.

The Housing Market Partnership does not anticipate any significant increase in demand for temporary accommodation as a result of housing refugees and/or asylum seekers.

The Council and our Community Planning Partners will take the following factors into account when considering any future requests:

- Do we have, or are able to put in place, the infrastructure and support needed
- Our ability to locate families where they can access services appropriate to their needs
- Our ability to match families to accommodation appropriate to their needs
- Our ability to minimise or avoid the use of social housing stock to reduce further pressure on the Council waiting list.

⁴² Definitions as published by the Scottish Government at <http://www.gov.scot/Topics/People/Equality/Refugees-asylum>

Student Accommodation

Moray College, located in Elgin, is the only higher education establishment based in Moray but is 1 of the 23 further and higher education establishments that make up the University of the Highlands & Islands (UHI).

Historically, Moray College has not provided residential student accommodation and students requiring accommodation rely mainly on the private rented sector to meet their housing needs.

The HNDA 2011 reported a shortage in supply of good quality student accommodation for Moray College UHI students and NHS Grampian medical students.

More recently in 2017, NHS Grampian has reported a shortage of short term accommodation for junior doctors on placements at Dr Gray's Hospital, Elgin. They require 40 units located as close to Dr Gray's Hospital as possible. The built form sought is a combination of student halls of residence model and/or 1 or 2 bed mid-market rent flats.

Recent expansion of Moray College UHI has resulted in an increased demand for student accommodation. This need had historically been met from the private rented sector. However, insufficient supply from the market has led the College to seek other solutions. In 2017, a 40-bed student accommodation development in Elgin (Laich House) was completed, satisfying Moray College UHI current needs.

Any shortfalls in provision will be continually monitored through the next Local Housing Strategy and Local Development Plan and provision made as appropriate.

5.17 Supported Provision

National policies

- Equality Act 2010
- Age, Home and Community: a Strategy for Housing Scotland's Older People, 2012-2021
- Public Bodies (Joint Working) (Scotland) Act 2014 and the integration of health and social care and the Reshaping Care for Older People agendas
- Healthcare Quality Strategy and the 2020 Vision
- Scotland's National Dementia strategy
- Regulation of Care (Scotland) Act 2001 and Community Care and Health (Scotland) Act 2002
- Keys To Life – improving quality of life for people with learning disabilities, 2013
- Caring together: the carers strategy for Scotland 2010-2015
- Mental Health Strategy for Scotland 2012-2015

Local policies

- Moray Council Local Housing Strategy 2013-2018 (LHS)
- Moray Council Strategic Housing Investment Plan 2015-18 (SHIP)
- Health and Social Care Moray Strategic Plan 2016-19
- Our Lives, Our Way 2013-2023 a new learning disability plan for Moray⁴³

5.18 Property needs

The main focus in this section is on the need for sheltered and very sheltered housing; i.e. in general, those schemes where occupancy is associated with some form of dedicated support service accessed in conjunction with the tenancy.

Housing considered in this section may include some disabled adaptation, e.g. circulation space for wheelchair use, but only those who need the higher level of personal and/or community care will have access to this supported accommodation.

Ambulant Disabled housing and Wheelchair accessible housing provided without dedicated support are considered separately at Paras 5.3 and 5.9 above.

Non-permanent housing/ temporary accommodation has been considered separately at Para 5.12

Care and support for independent living at home, including telecare and home care services are considered separately at Para 5.24.

⁴³ Our Lives, Our Way 2013-2023 - a new learning disability plan for Moray available at http://www.moray.gov.uk/moray_standard/page_90206.html

Definition:

The HMP has used the definitions of the differing forms of supported housing detailed in the Scottish Social Housing Charter Revised Technical Guidance for Landlords January 2017 (ARC):

Sheltered housing – *“properties where the main form of support is a warden service and/or an emergency call service, connecting each house to a warden system”*. In Moray these are usually 1 or 2 bed units, built either as part of a complex or located together, where the occupant holds a secure tenancy. They are traditionally used to provide housing for older people but may be used to provide a housing option to households of any age in need of low level housing support.

Extra care housing – properties where *“there will be a greater level of care and support offered through the service of extra wardens, full-time carers or domiciliary assistance and the provision of at least one meal a day”*. Extra Care Housing may also be called very sheltered housing. In Moray provision is usually individual 1 or 2 bed units built as a complex where the occupant holds a secure tenancy. They are used to provide housing to households in need of a higher level of personal and/or community care. Assessed care need qualification criteria are usually applied. Extra Care housing is likely to have a 24/7 staff presence, communal facilities and organised social activities. Facilities may be present for delivery of other health or care related services, e.g. general nurse, community psychiatric nurse, social worker, physiotherapist, care assistant, or housing support officer among others. There will usually be either a commercial kitchen or meals delivery service.

5.19 Key service user groups

The supported provision considered in this section would be suitable mainly for older people and people with dementia but also those with physical disability, learning disability, neurological disorder, e.g. autism, or mental health problems; and people with other long-term limiting health conditions which might be affected by or exacerbated by more dispersed, independent living arrangements.

5.20 Current Provision

Specialist provision in the social rented sector specifically for people with learning disabilities is outlined at Para 5.24.

Table 5.23: Social rented housing with care and support services, August 2017							
Housing Market Area	Sheltered		Extra Care		Other supported (LD/SAMH)		Total
	Moray Council	RSL	Moray Council	RSL	Moray Council	RSL	
Buckie HMA	40	81	0	15	0	28	164
Cairngorms HMA	0	14	0	0	0	0	14
Elgin HMA	84	160	0	55	6	78	383
Forres HMA	25	7	0	46	0	12	90
Keith HMA	0	37	0	0	0	4	41
Speyside HMA	0	37	0	0	0	1	38
Moray	149	336	0	116	6	123	730

Source: Moray Council stock records, RSL stock records

Moray Council's LHS 2013-18 stated that additional supply of sheltered housing would not be funded through the SHIP, and instead prioritised increasing supply of ambulant disabled housing and extra care housing. There have been no new proposals from private sector providers' of/supported/retirement housing for older people since the HNDA 2011.

Varis Court, Forres extra care development, delivered in partnership with Hanover (Scotland) Housing Association, Moray Council and Health and Social Care Moray, was completed in 2017, and will provide 'close to home nursing care' for older people including dementia and extra care facilities. The development provides 33 individual extra care flats with additional communal facilities. Staff onsite will support people to manage their tenancy, provide meals and extra care services tailored to needs.

Availability and turnover of sheltered and extra care housing

Turnover of Moray Council's sheltered housing is comparatively high (14%), compared to ambulant disabled and general needs stock. RSLs with sheltered stock are unable to provide their relet rates, so RSL relets have been estimated using the Council's rate. Table 5.24 below presents estimates of the number of available vacancies per year in sheltered and extra care stock.

Table 5.24: Estimated sheltered and extra care relets per year						
Housing Market Area	Sheltered			Extra Care		
	Council stock	RSL stock	Est. relets per year	Council stock	RSL stock	Est. relets per year
Buckie HMA	40	81	16.9	0	15	2.1
Cairngorms HMA	0	14	2.0	0	0	0.0
Elgin HMA	84	160	34.2	0	55	7.7
Forres HMA	25	7	4.5	0	46	6.4
Keith HMA	0	37	5.2	0	0	0.0
Speyside HMA	0	37	5.2	0	0	0.0
Moray	149	336	67.9	0	116	16.2

Source: Moray Council and RSL records

Consistent with national trends, demand for sheltered housing has been reducing in Moray. Other local authorities have implemented reconfiguration plans to address **issues of low demand in sheltered housing**. Moray Council may consider this issue as part of development of the LHS 2018-23.

5.21 Estimated future need for extra care housing

The Council's housing list as at 1 June 2017 recorded a total of 73 applicants assessed as requiring sheltered housing. These numbers have remained fairly constant over the last 10 years.

Moray Council does not own any extra care housing. Castlehill Housing Association operate a choice based lettings allocation process and therefore do not maintain a waiting list. Hanover (Scotland) Housing Association are an Apply4Homes partner and do own extra care housing, but are unable to supply any waiting list data.

Therefore the Housing Market Partnership (HMP) has based an estimate of future needs on the ratio between the number of households aged 75+ and the current number of units of extra care housing.

Table 5.25: No of additional extra care units required to 2033					
Period	2018 (current)	2019- 2023	2024- 2028	2029- 2033	Source
No of Households	42,550	43,869	45,020	45,904	NRS household projections 2014 based (Principal Projection)
No of households 75+	6,596	7,797	8,881	9,934	
No of extra care units	97	115*	131*	146*	See Table 3.15
Ratio of extra care units to households 75+	68.0	68.0	68.0	68.0	
No of extra units required		18	16	15	

* calculated based on ratio

It is likely that the current national and local strategic direction of reducing care home use and enabling people to live in their own home or in a homely setting will continue. The HMP has assumed that extra care housing will provide an alternative to care home use for persons who require a higher level of support, i.e. to live in a homely setting. Therefore this estimate of additional extra care units (Table 5.25) has been combined with the estimate of additional extra care home places shown at Table 5.26 below.

This suggests that approximately 179 more units of extra care housing will be required between 2018 and 2033. Extra care housing has traditionally been delivered in complexes of around 30 units each. Therefore, this means that there will be a requirement for **delivery of 5 x 35 unit extra care developments, one completed every 3 years, during this period.**

However, it is notable additional Scottish Government funding is not available for the construction costs associated with communal/staffing facilities and features such as lifts, essential as part of an extra care development. These funding difficulties make delivery of new supply less viable. Health and Social Care Moray is seeking opportunities for increased provision of day care services, aimed at very frail older people, people with dementia and support of unpaid carers/family members. Provision of multi-use communal spaces within extra care developments would provide suitable venues for day care services.

If increased supply of extra care housing cannot be achieved, it is possible that this need **could be combined with the need for ambulant disabled housing** to ensure sufficient supply of accessible housing where floating community care services can be provided.

Health and Social Care Moray Strategic Plan 2016-19 has set a target of increasing extra care housing stock by 200 units.

Health and Social Care Moray will determine the best location for any new extra care developments, within the constraints of housing land allocations in the LDP. This need will be addressed within the next LHS and SHIPs.

Current Care Home Provision

The requirement for residential and nursing care homes is now within the scope of HNDA, but the strategic response to the need for care home places is the responsibility of Health and Social Care Moray.

Table 5.26 below shows that there were 634 registered places in a total of 22 registered care homes in Moray in 2016, with an occupancy rate of 91%. The vast majority of these were older persons and long stay residents. The bulk of this provision is in the private sector (over 85% of registered places in 2016).

Table 5.26: Adults resident in care homes 2006-2016										
	All adults					Older people				
	2006	2015	2016	% change 2006 to 2016 *	% change 2015 to 2016 *	2006	2015	2016	% change 2006 to 2016 *	% change 2015 to 2016 *
Total Number of Care Homes for Adults	27	22	22	-19%	0%	17	14	14	-18%	0%
Total Number of Registered Places	652	632	634	-3%	0%	583	592	594	2%	0%
Total Number of Residents	594	572	580	-2%	1%	550	542	555	1%	2%
Total Number of Long Stay Residents	569	548	540	-5%	-1%	534	527	524	-2%	-1%
Total Number of Short Stay/Respite Residents	25	24	40	60%	67%	16	15	31	94%	107%
Percentage Occupancy	91	91	91	0%	0%	94	92	93	-1%	1%

(% point change for occupancy)

Source: Care Home Census – Scottish Statistics on Adults Resident in Care homes, 2006-2016, Table 5

Table 5.27 below shows that Moray has had a consistently lower rate of provision of care home places for older people than the Scottish average and neighbouring local authorities. In line with Scottish Government policy the rate of provision has reduced, and has done so at roughly the same rate at the Scottish average.

Table 5.27: Number of registered places in care homes for older people, per 1,000 population aged 65+						
Local Authority	2006	2012	2015	2016	change in rate from 2006 to 2016	change in rate from 2015 to 2016
Aberdeen City	48	51	42	43	-5	1
Aberdeenshire	53	45	42	39	-15	-3
Angus	51	47	43	41	-10	-2
Highland	52	42	38	36	-16	-2
Moray	38	35	31	31	-8	0
Scotland	46	43	39	38	-7	-1

Source: Care Home Census – Scottish Statistics on Adults Resident in Care homes, 2006-2016, Table 14

Estimated Future Care Home Provision

Using a method similar to the assessment of the future need for extra care housing above, assuming that the number of care home places per 1,000 aged 65+ is to be maintained at 31, compared to the rapidly increasing number of households aged 65+, there will be a need for 9 extra care home places per year to 2033, as a result of demographic change alone.

Table 5.28: No of additional care home places required to 2033					
Period	2018 (current)	2019-2023	2024-2028	2029-2033	Source
No of Households	42,550	43,869	45,020	45,904	NRS household projections 2014 based (Principal Projection)
No of households 65+	13,388	14,631	16,094	17,591	
No of registered places in care homes for older people per 1,000 aged 65+	31	31	31	31	HNDA table 5.27
No of places required	415	454*	499*	545*	
No of additional places required		39	45	46	

* calculated based on ratio

However, it is anticipated that current national and local policy of not increasing the number of places will not change. The HMP has assumed that increased provision for persons requiring significant support e.g. frail older people will be addressed through increased supply of extra care housing and that the mean age of long-stay residents will continue to increase.

The need for additional extra care housing is discussed at Para 5.21 above.

5.22 People with Learning Disabilities

People with learning disabilities are often among those with the poorest health in Scotland, and on average have a life expectancy 20 years lower than that of the general population. Just over a third of adults with learning disabilities live with a family carer, often in general needs housing, often in the private sector, with additional care and support to enable them, and their carers, to sustain independent living. However there is a need to ensure sufficient provision of appropriately supported housing for those where family care is no longer available.

The Scottish Commission for Learning Disability 2015 report states that across Scotland there are 6.1 adults (16+) with learning disabilities per 1,000 adult population. As illustrated in Table 5.29 below, Moray has a marginally higher rate at 6.4. The distribution of ages varies little across local authority areas.

Table 5.29: No of adults with learning disabilities known to local authorities by age bands										
Local authority	16-17	18-20	21-34	35-44	45-54	55-64	65 and over	Not known	Total	Adults known per 1,000 population
Aberdeen City	21	90	298	145	221	182	154	0	1,111	5.7
Aberdeenshire	48	68	476	218	222	141	129	0	1,302	6.1
Angus	15	51	199	90	101	60	55	0	571	5.9
Highland	54	124	414	188	186	144	113	0	1,223	6.3
Moray	8	33	197	90	71	54	51	0	504	6.4
Scotland	600	2,283	9,229	3,909	4,816	3,632	2,729	4	27,202	6.1

Source: <https://www.sclid.org.uk/evidence-and-research/2015-report> (Table B1)

Around 26% of these known cases are also diagnosed with an Autism Spectrum Disorder. Just over 28% live with a family carer – less than the Scottish average of 34%.

At the time of writing, Health and Social Care Moray had decided to adopt a “progression model” of delivery of housing and care services. The main use of the model is to help plan how a person can acquire, or maintain, independent living skills. Services will be matched to current need and work to reduce them over time, helping individuals gain confidence and skills, and so reduce long term needs.

At the time of writing Health and Social Care Moray was implementing a transformational change programme scheduled to run from Jan 2017- Jan 2019. This project includes a comprehensive accommodation review, and social housing partners have been involved throughout.

The initial housing needs assessment undertaken in the summer 2017 indicates that of the 400 people who have a learning disability and receive a service, 104 people require a change of housing. The change in accommodation is required for a variety of reasons including:

- young people returning to Moray from out of area education and child care placements
- current accommodation no longer being suitable due to increasing frailty
- current accommodation no longer being suitable due to increasing independence
- family carer ageing and ill health
- care and support providers decisions to change the nature or specification of their service
- service users stating clearly they no longer wish to live with the people they currently live with

Health and Social Care Moray is clear that the support will be delivered according to what is required to enable each person to lead the life they want to lead, as independently as possible, with care and support provider contracts flexible enough to be responsive and adaptive to any changes.

Some of the care and support requirements will vary greatly from very minimal for some, to support throughout the day and night for others, and may vary over time as individual re-ablement and skills development plans are implemented.

Although this transformational project is not complete, it is apparent that a range of housing models will be required, for example:

- short term tenancies with intensive care and support that focuses on acquiring skills to live more independently
- houses that people can live together in (meeting the real tenancy test) whilst sharing care and support
- tenancies clustered together
- residential care

Telecare will form a core part of any housing and care and support design, and is discussed in detail elsewhere at Para 5.26.

Health and Social Care Moray expect to conclude this project in January 2019 – too late for inclusion in this HNDA. Any housing needs identified through the project will be considered in the LHS and SHIP to follow.

5.23 External stakeholder consultation & engagement

Health and Social Care Moray has carried out a variety of stakeholder engagement and feedback events during development of its Strategic Plan. Housing Market Partnership members have participated actively in these events and in consultations with Health and Social Care Moray on an ongoing basis, both in general and on particular needs groups as required.

The Public Bodies (Joint Working)(Scotland) Act, 2014 requires community care services to be designed through “locality planning” driven by Health and Social Care Moray. Significant progress has been made in 2016/17 on the development and approval of a locality planning framework for Moray which will be at the centre of efforts towards changes in the balance of care by growing capacity in local communities, developing local assets, and through locality planning groups, providing local forums where local people and professionals from across the sectors can meet to discuss local needs and priorities and seek to have these inform service design. Relevant issues identified through locality planning structures will be reflected in the LDP, LHS and SHIP wherever possible.

Consultation with Council social workers and other service providers indicates that the difficulty in recruiting and retaining suitable staff to support individuals is a particular issue, especially in the more rural communities of Moray.

Learning disability service users worked to co-create Moray Council’s learning disability strategy, Our Lives, Our Way 2013-2023.

Moray Council approved a revised Functional Assessment associated with its housing applications in 2017. The development of the Functional Assessment process involved consultation with a wide range of partners and stakeholders as well as the general public. The revised functional assessment process aims to better assess housing needs associated with learning disabilities, neurological disorders and mental health problems.

The specialist housing issues highlighted in this HNDA have been reflected in the Local Development Plan currently under development. The Local Development Plan is subject to a rigorous and extensive public consultation exercise. In addition, the next LHS, which will endeavour to deliver the additional specialist housing identified in this HNDA, will be subject to a similar extensive public consultation process.

The HMP will consider inclusion of period of public consultation in development of the next HNDA.

5.24 Care/Support Services for Independent Living at Home

National policies

- Equality Act 2010
- Age, Home and Community: a Strategy for Housing Scotland's Older People, 2012-2021
- Public Bodies (Joint Working) (Scotland) Act 2014 and the integration of health and social care and the Reshaping Care for Older People agendas
- Healthcare Quality Strategy and the 2020 Vision
- Scotland's National Dementia strategy
- Regulation of Care (Scotland) Act 2001 and Community Care and Health (Scotland) Act 2002
- National Telehealth and Telecare Delivery Plan for Scotland to 2016
- Caring together: the carers strategy for Scotland 2010-2015
- Mental Health Strategy for Scotland 2012-2015
- Keys To Life – improving quality of life for people with learning disabilities, 2013

Local strategies/policies

- Moray Council Local Housing Strategy 2013-2018 (LHS)
- Moray Council Strategic Housing Investment Plan 2015-18 (SHIP)
- Health and Social Care Moray Strategic Plan 2016-19
- Our Lives, Our Way 2013-2023 a new learning disability plan for Moray⁴⁴
- Moray Council Housing Support Services Policy, approved 26 May 2015

There is some cross over between this section and the section on ambulant disabled housing. Care at home services may be most effective when delivered to people living in homes where self-care and unpaid care is facilitated and maximised through the built form of their home, e.g. level external access or ramp, level access shower, wiring for telecare etc.

⁴⁴ Our Lives, Our Way 2013-2023 - a new learning disability plan for Moray available at http://www.moray.gov.uk/moray_standard/page_90206.html

5.25 Service Needs

Key service user groups

These services are available for anyone living in their own home, in need of care and/or support to continue to live independently. This will include older people including those with:

- dementia;
- people with mental health problems;
- drug and alcohol problems,
- people with learning disabilities;
- people on the autistic spectrum, and
- families with other specialist support needs.

5.26 Evidence

Care at home service

Health and Social Care Moray's Care at Home service provides practical support and personal care to people with an assessed need to support them to live as independently as they can at home or in a homely setting in their community.

Help at home is available for a wide range of activities including:

- personal care (washing, dressing)
- help with medication
- domestic support (cleaning, housework)
- meal preparation
- laundry
- shopping
- social care

Health and Social Care Moray operates an eligibility criteria for all funded care at home services. The Eligibility Criteria are graded into four bands which describe the seriousness of the risk to independence or other consequences if the need is not addressed:

- critical
- substantial
- moderate
- low

Health and Social Care Moray will fund needs within the "critical" and "substantial" bands, but are only required to provide information and advice for moderate and low risk.

Current Service usage

A lower percentage of adults with intensive needs receive personal care at home, 38% in Moray, compared to 62% nationally. This figure is expected to rise due to the focus on supporting more people with complex needs within the community.

Tables 5.30 and 5.31 below show the scale of delivery of home care services in Moray and comparator local authorities.

Table 5.30: Home Care clients¹ (all ages) by Local Authority, 2012 to 2016					
LA	2012	2013	2014	2015	2016
Aberdeen City	2,000	1,800	1,920	1,750	1,840
Aberdeenshire	2,120	2,240	2,120	2,090	2,140
Angus ²	1,550	1,470	2,250	2,120	1,360
Highland	1,980	1,920	2,060	1,920	1,890
Moray	1,210	1,210	1,260	1,200	1,110
Scotland	62,830	61,070	61,740	61,500	59,780

Source: Social Care Survey 2016, Scottish Government

¹All figures rounded to the nearest 10.

²Increase in Angus home care provision between 2013 and 2014 is due to new data being collected and should not be treated as a genuine increase in provision.

Table 5.31: Home Care hours¹ (all ages) by Local Authority, 2012 to 2016					
LA	2012	2013	2014	2015	2016
Aberdeen City	16,300	14,800	18,500	17,900	19,200
Aberdeenshire	14,800	17,200	18,100	18,000	17,800
Angus ²	6,600	6,200	20,500	17,300	10,900
Highland	14,400	13,300	14,200	13,900	14,300
Moray	10,400	10,500	12,500	12,200	11,500
Scotland	627,400	631,100	678,900	700,300	676,500

Source: Social Care Survey 2016, Scottish Government

¹All figures rounded to the nearest 100.

²Increase in Angus home care provision between 2013 and 2014 is due to new data being collected and should not be treated as a genuine increase in provision.

The proportion of people who spend the last 6 months of life at home or in a community setting (90%) has remained stable over the past year and remains close to the national average of 86%.

Table 5.32 below shows that there were 1,010 people aged 65+ receiving Home Care in Moray in 2014/15, and that this is relatively unchanged over the previous 4 years. The figures for those receiving free personal care show a 6% increase during the same period. It is possible that “the reach of social care services has been

curtailed by policy choices to deal with budget constraints, including the tightening of eligibility criteria for care and support”⁴⁵

Table 5.32: Number of people aged 65+ receiving care at home and free personal care					
Moray Council	2010/11	2011/12	2012/13	2013/14	2014/15
receiving Home Care	1,030	1,050	1,050	1,070	1,010
receiving free personal care (FPC) at home	880	920	930	900	930

Source: Scottish Government Free personal and nursing care (FPNC) Statistical Release 2014-15, Annex 5 and 6

In the absence of other data to base an estimate of need upon, the HMP has based an estimate of future needs on the ratio between the number of households aged 75+ and the current number of persons receiving Home Care (see Table 5.32 above). This estimate assumes that the current level of provision is sufficient i.e. 1 in 6 persons aged 75+ are in receipt of home care, and that current policy decisions on eligibility criteria remain unchanged. **Table 5.33 below shows that there could be an extra 34 persons in receipt of home care services every year to 2033.**

Table 5.33: Estimated number of persons receiving care at home, to 2033					
Year	2018	2023	2028	2033	Source
No of Households	42,550	43,869	45,020	45,904	NRS household projections 2014 based (Principal Projection)
No of households 75+	6,596	7,797	8,881	9,934	
No of persons receiving home care	1,010	1,194*	1,360*	1,521*	See table 5.31
Ratio of persons receiving home care to households 75+	6.5	6.5	6.5	6.5	
No of extra persons		184	166	161	

* calculated based on ratio

It is likely that the current national and local strategic direction of reducing care home use and enabling people to live in their own home or in a homely setting will continue.

Telecare provision

The national Telehealth and Telecare Delivery Plan aimed to increase provision and improve access to Telecare solutions (an additional 300,000 people in Scotland by March 2016) to help address the challenges presented by the ageing population.

Moray Lifeline is the name of Moray’s community alarm and telecare service.

⁴⁵ Making the Connection. Guide to assessing the housing related needs of older and disable households, Newhaven Research Scotland, May 2015

Telecare services provide unobtrusive sensors, alarms and detectors which can be installed within the home to help people remain safe and secure. The equipment monitors aspects of the home environment and can detect changes e.g. temperature, a gas leak, fire, flooding, falls. The equipment will automatically make a call to a family member or a friend, or to an Alarm Monitoring Centre to provide an emergency response 24/7.

The following items are just some examples of equipment:

- Community alarm
- Fall detector
- Bed leaving sensor
- Epilepsy sensor
- Enuresis (bed wetting) sensor
- Flood detector
- Magiplug (a safety plug)
- Property exit sensors and/or “Wandering” alert
- Smoke detector
- Extreme heat/cold detector

A telephone landline and an electrical power socket nearby are essential.

Telecare equipment can also be programmed as “stand alone” - this allows the partner or carer within the same house to monitor alerts without the alarm monitoring centre involvement. The base unit will receive signals from the sensors and can set off a vibrating pager to alert the partner/carers within the house.

Health and Social Care Moray is keen to promote the use of telecare equipment to anyone who is vulnerable or at risk who:

- are becoming increasingly frail.
- are at risk of falling.
- are struggling to cope at home, and may be regularly admitted to A&E/hospital.
- need support when dealing with risks in the home such as fire or flood.
- have sensory or physical impairment.
- have special needs such as learning difficulties.
- have cognitive difficulties such as failing memory.
- are support carers.

Future telecare provision

The Housing Market Partnership has been unable to source reliable data on the extent of telecare provision in Moray, but has assumed that demand is likely to grow at least in proportion with the ageing population.

At the time of writing, Health and Social Care Moray were developing a telecare delivery programme which will include scaling up of technology-enabled care generally.

5.27 Housing Support Service

Moray Council's Housing Support service provides **non-specialist, housing/tenancy sustainment support** to people aged 16 and over to live as independently as possible within the community, regardless of the type or tenure of accommodation they live in.

The service helps vulnerable people and people who are at risk of homelessness to keep their accommodation and maintain independence.

A wide range of people access Housing Support Services. These include:

- people living in sheltered housing;
- homeless people;
- women experiencing domestic violence;
- people with a chronic illness;
- people with a physical impairment or learning disability;
- ex-offenders;
- people with drug and alcohol related problems;
- young people leaving home; and
- others who need a small amount of support.

Types of support can include:

- accommodation
- financial support
- practical skills
- education, training and employment
- emotional support
- health
- social issues

Housing support services are regulated by the Care Inspectorate.

Moray Council Housing Support consists of Officers (1), Assistants (2) and Workers (7 FTEs). The team's remit is to provide tenancy sustainment support to individuals across all of Moray, usually in their own home but also in supported settings e.g. Guildry House, Elgin, as well as providing a duty service.

The team regularly receive tenancy sustainment referrals (including Section 11 referrals) from within Moray Council as well as local RSLs. These are often triggered by rent arrears but the team endeavour to identify the root cause of financial difficulties within the household. Often the root cause is associated with mental health problems, drug and/or alcohol abuse, and the team regularly signpost/re-refer households to more specialist services as well as providing the support within their remit. In December 2017 the Housing Support Service was actively supporting 177 people, the vast majority are aged 18-49, see Tables 5.34 and 5.35 below.

Table 5.34: Housing Support Service cases – main reason for referral – as at 6/12/2017			
Referral Reason	No of cases	%	Average days open
Financial/Literacy	75	42.37	184
Lack of Skills	67	37.85	206
Alcohol/Substance Misuse	26	14.69	476
Mental Health issues	7	3.95	181
To be advised	2	1.13	22
Total	177	100.00%	234

Source: Moray Council Housing Support Service cases currently open as at 06/12/17

Table 5.35: Housing Support Service- Cases received in period					
Age Group	2015/16	2016/17	2017/18 up to 05/12/17	Total	%
16-17	47	29	24	100	9.95
18-24	142	108	72	322	32.04
25-34	90	97	50	237	23.58
35-49	79	89	42	210	20.90
50-59	31	37	23	91	9.05
60+	17	24	4	45	4.48
Total	406	384	215	1,005	100%

Source: Moray Council Housing Support Service cases received from 01/04/2015 to 06/12/2017

The Team report an increasing number of homeless households **with complex support needs** who are likely to spend more time in temporary accommodation before being assessed as able to sustain their own tenancy and receive an offer of permanent accommodation. Temporary accommodation is discussed at Para 5.13.

The Housing Support Team report anecdotally that seasonality affects their workload which peaks in Feb/March each year.

Housing Support is a reactive demand-led service, and is subject to social, economic and political influences which are not necessarily within its control. Therefore future estimates of need are extremely difficult to project into the future. The Housing Market Partnership has agreed that the approach to any changes in demand should be considered outwith this HNDA and more frequently than once in 5 years.

5.28 External stakeholder consultation and engagement

The Public Bodies (Joint Working)(Scotland) Act, 2014 requires community care services to be designed through “locality planning” driven by Health and Social Care Moray. Significant progress has been made in 2016/17 on the development and

approval of a locality planning framework for Moray which will be at the centre of efforts towards changes in the balance of care by growing capacity in local communities, developing local assets, and through locality planning groups, providing local forums where local people and professionals from across the sectors can meet to discuss local needs and priorities and seek to have these inform service design.

Relevant issues identified through locality planning structures will be reflected in the LDP, LHS and SHIP wherever possible.

Moray Council's Housing Support team have been consulted on the content of this Chapter.

Moray Council routinely gather feedback from housing support service users. Through Moray Council's service user involvement framework we continue to work to improve response rates and gather feedback using other methods. Feedback received informs service improvements.

Consultation with Health and Social Care Moray indicates that a key issue is the difficulty in recruiting and retaining suitable staff to support individuals particularly in the more rural communities of Moray.

The housing support issues highlighted in this HNDA will be reflected in the next LHS, which will be subject to an extensive public consultation process.

The HMP will consider inclusion of period of public consultation in development of the next HNDA.

5.29 Site Provision (Gypsy/Travellers and Travelling Showpeople)

The 2010 Scottish Social Attitudes Survey found that discriminatory attitudes were particularly common towards people in the Gypsy/Traveller community. As a result the Scottish Government has set an equality outcome for a reduction of discrimination and to reinforce positive attitudes towards the Gypsy/Traveller culture and way of life by 2017. The Scottish Government have also recognised that as a result of discrimination, Gypsy/Travellers find it increasingly difficult to access a range of social services which should be available to everyone. The Equality Act 2010 identifies Gypsy/Travellers as being an ethnic minority group with associated rights and protections.

National policies

Key documents/policies in relation to Gypsies/Travellers and Travelling Showpeople include:

- Equality Act 2010
- Social Housing Regulator/ Scottish Social Housing Charter & ARC
- Scottish Planning Policy - considers Gypsy/Travellers as part of their statement on national land use planning matters and highlights that this minority group have specific housing needs, often requiring sites for caravans and mobile homes. It makes reference to the accommodation needs of Gypsy/Travellers and how they should be considered as part of the housing need and demand assessment and local housing strategies. There is also strong encouragement for Gypsy Travellers to be included in any decisions which would affect the use of their sites.

Local policy

- Local Housing Strategy 2013 - 2018
- Local Development Plan 2013 - 2018
- Moray policy on the management of unauthorised camping

Land Needs

This section relates to either permanent sites (public or private sector) or temporary (halting/transit) sites and pitches, for caravans and mobile homes, that may be required to address the accommodation needs of Gypsy/Travellers and/or Travelling Showpeople.

Key service user group

This provision is primarily aimed at;

- those defining themselves as Gypsy/Travellers, a group recognised as an ethnic minority and a protected group under the Equalities Act.

- Travelling Showpeople are not an ethnic minority and do not seek this status, however they do have unique economic need for sites from which to operate, as well as a distinctive cultural and historic identity.

5.30 Evidence

The 2011 census was the first to include Gypsy/Travellers as an ethnic minority category and is now the main source of information on people identifying themselves as Gypsy/Travellers. The Census 2011 recorded 4,212 Gypsy/Travellers living in Scotland, as illustrated in Table 5.36 below. It should be noted that some organisations working with Gypsy/Travellers in Scotland estimate that the population figures is much higher⁴⁶. According to the 2011 census there were 79 Gypsy/Travellers living in Moray

Table 5.36: Gypsy/Traveller population, 2011	Total
Scotland	4,212
Aberdeen	279
Aberdeenshire	175
Angus	189
Highland	291
Moray	79

Source: Gypsy/Travellers in Scotland – a Comprehensive analysis of the 2011 Census

In February 2017, in collaboration with Aberdeen City and Aberdeenshire Councils, the Council commissioned independent research into the housing needs of the Gypsy/Traveller community. The study included analysis of data from face to face interviews with gypsy/travellers on unauthorised encampments, transit and halting sites, and those occupying permanent housing across the Grampian area.

The Study found the following health impacts: *“In 2011 Gypsy/Travellers in Scotland, compared to the population as a whole, were more likely to report a long-term health problem or disability and were more likely to report bad or very bad general health...Gypsy/Travellers were more likely than the general population to have a limiting long-term health problem or disability (28 per cent compared to 20 per cent) despite the fact they had a much younger age profile. Within this, they were also more likely to be limited ‘a lot’ by a long-term health problem or disability (16 per cent compared to 10 per cent)”* (Scottish Government, 2015).

The 2011 Census showed that Gypsy/Travellers in Scotland were less likely than the rest of the population to have good English language skills, with 83 per cent of the Gypsy/Traveller population stating that they could speak, read and write English, which compares to 94 per cent of the whole population (Scottish Government, 2015).”

⁴⁶ Gypsy/Travellers in Scotland, A comprehensive Analysis of the 2011 Census, The Scottish Government available at <http://www.gov.scot/Resource/0049/00490969.pdf>

5.31 Current provision

Gypsy/Travellers

There are no official sites in Moray. Moray operates an Unauthorised Encampments Protocol in the absence of any official sites. The study found that:

- Although some progress has been made in Aberdeenshire on site provision since 2009, there has been no progress in Moray
- The number of unauthorised encampments have reduced in Moray since 2009, but have increased in the rest of the Grampian area.

The study does not disaggregate data on unauthorised encampments by LA area. However Moray has records of authorised encampments from 2001. Analysis of these data shows that:

- Authorised encampments tend to occur in the same locations many times over the years
- Some traditionally used locations no longer feature, sometimes because of redevelopment works e.g. Elgin flood alleviation.
- Publicly owned land e.g. Moray Council/ HIE is often used, and industrial land is often used.

Most of those surveyed as part of the Study would prefer to occupy a trailer on a fully serviced site (42%), followed by a Council provided house or flat (26%). At any given time, numbers of households identifying themselves as Gypsy/Travellers on Moray Council's Housing List, and therefore seeking permanent accommodation are very small.

The Study authors report that **there is a need for 1 local authority owned, gypsy/traveller site in Moray, with provision for up to 10 pitches**, but there is also a need for a range of site options to ensure adequate provision. The Study suggests that the best location for this site should be within 1-5 miles of services such as shops, doctor and schools,

The LDP could consider the designation of suitable site(s) for development of a transit/halting site for the gypsy/traveller community.

Travelling Showpeople

Travelling Showpeople are a separate community from Gypsy/Travellers, and can have different needs. Showpeople require designated sites for accommodation and storage and maintenance of equipment. Currently there are a number of sites used by Travelling Showpeople through custom and practice in Moray, but at present these sites do not have protected status for this use.

Although they have not been formally consulted, the Travelling Showpeople community can only benefit by gaining certainty over the continuing availability of these sites. The local community will also benefit historically and culturally from the continued presence of the services provided by Travelling Showpeople

The LDP could consider giving enhanced protection to the sites traditionally used by Travelling Showpeople.

External stakeholder consultation & engagement

The recent Grampian wide research into the housing needs of Gypsy/ Travellers is based on face to face interviews with residents of the official and unofficial/ unauthorised sites, as well as contact with relevant service providers and agency representatives.

5.32 Key issues for the LHS and LDPs

Table 5.37: Key issues table – Specialist Provision - Local Housing Strategy	
Accessible and adapted housing	<p>Turnover of accessible/adapted social housing stock is slower than average.</p> <p>Adaptations in the private sector may not be reused on resale.</p> <p>There is a trend for older owner occupiers to seek ambulant disabled housing in the social sector. There is potential to divert some of this housing need to the private sector/intermediate tenure through the Council's Accessible Housing Policy and through NSSE for older people. (see Key Issues Table 3.26).</p> <p>All social landlords should consider how they will implement the new 2014 Act power to repossess adapted property, in an effort to make best use of adapted stock.</p> <p>There is a need for 60 additional units of accessible housing per year to 2033, as a result of demographic change alone.</p> <p>Although problematic to estimate, the HMP does not anticipate any reduction in the demand for retrospective disabled adaptations in the period to 2033.</p>

Table 5.37: Key issues table – Specialist Provision - Local Housing Strategy

Wheelchair housing	<p>Since 2010 there have consistently been around 50 households on the Council's housing list who have been assessed as requiring wheelchair accessible housing.</p> <p>Following extensive consultation, it is evident that new build housing for wheelchair users in all tenures must comply at minimum with the Housing for Varying Needs standards for this type of accommodation.</p> <p>Turnover of affordable rented wheelchair accessible housing is negligible. As a result Housing List applicants must rely on delivery of new build housing for their housing needs.</p> <p>All social housing partners should consider to the inclusion of wheelchair accessible properties in their new build projects</p> <p>Younger wheelchair users and parents of severely disabled children are particularly disadvantaged in the employment market and therefore are highly likely to regard social rented housing as their only source of appropriately designed housing.</p> <p>A small number of new build wheelchair accessible housing is known to be occupied by households who no longer need these house types. All social landlords should consider how they will implement the new 2014 Act power to reposess adapted property, in an effort to make best use of adapted stock.</p>
Non-permanent housing e.g. for students, migrant workers, homeless people, refugees, asylum seekers	<p>The vast majority of non-permanent housing required is associated with provision of temporary accommodation for homeless households.</p> <p>Trends in homeless applications relating to volume, age and type of household are relatively unchanged over the last 5 years.</p> <p>2017/18 trends are showing increases in bed and breakfast usage and longer stays in temporary accommodation. Economic factors and the impact of welfare reform, and the lack of permanent housing options are considered key drivers of these trends.</p> <p>Consistently 50%-60% of homeless applicants are single person households requiring a 1 bed property, both as temporary accommodation and as a permanent housing option.</p> <p>The time spent in bed and breakfast has reduced from 2013/14, but time spent in Women's Refuge has increased significantly. The Council should continue to monitor and support agencies such as Moray Women's Aid.</p> <p>There are a growing number of homeless households with complex support needs who are likely to spend more time in temporary accommodation before being assessed as able to sustain their own</p>

Table 5.37: Key issues table – Specialist Provision - Local Housing Strategy

	<p>tenancy, and then receive an offer of permanent accommodation.</p> <p>Provision of temporary accommodation is mainly drawn from existing social rented stock (67%), rather than specialist supported housing facilities. Moray Council keeps the amount of temporary accommodation under continual reassessment. This approach allows the Council to minimise the cost of temporary accommodation provision and minimise use of bed and breakfast.</p> <p>However, to ensure the Council can discharge its statutory duties, it will be essential to increase supply of social housing generally as a permanent housing option, but 1 bed properties in particular as these are in greatest demand by this group of service users.</p> <p>Moray College UHI have reported that their current housing needs have been met. Any shortfalls in provision should be continually monitored through the next Local Housing Strategy and Local Development Plan.</p> <p>No significant increases in temporary accommodation are anticipated to meet the housing needs of refugees and/or asylum seekers.</p>
<p>Supported Provision</p> <p>e.g. care homes, sheltered housing, hostels and refuges</p>	<p>Social landlords could consider reconfiguration and/or reuse of sheltered housing to address issues associated with reducing demand.</p> <p>The projected need for extra care housing has been combined with the projected need for care home places. This suggests that approximately 179 more units of extra care housing will be required between 2018 and 2033, i.e. delivery of 5 x 35 unit extra care developments, one completed every 3 years during this period. If this cannot be achieved, consideration should be given to combining this need with the need for ambulant disabled housing to ensure sufficient supply of accessible housing which may be provided with floating community care services in accordance with assessed need.</p> <p>Consultation should be carried out with Health and Social Care Moray to identify the best location for any new extra care developments, within the constraints of housing land allocations in the LDP.</p> <p>Overall, consideration should be given to retaining the current SHIP target of delivering around 30-40% of all new build social housing in a form which meets a specialist housing need (i.e. either ambulant disabled, wheelchair, or supported/ extra care), but kept under continuing review, and under continuing consultation with Health and Social Care Moray.</p>

Table 5.37: Key issues table – Specialist Provision - Local Housing Strategy

Supported Provision e.g. care homes, sheltered housing, hostels and refuges	<p>People with Learning Disabilities</p> <p>Rates of learning disability diagnoses are very similar across comparator LA areas and the Scottish average.</p> <p>At the time of writing Health and Social Care Moray was implementing a transformational change programme scheduled to run from Jan 2017- Jan 2019. This project includes a comprehensive accommodation review, and social housing partners have been involved throughout. Although this transformational project is not complete, it is apparent that a range of housing models will be required, for example:</p> <ul style="list-style-type: none">• short term tenancies with intensive care and support that focuses on acquiring skills to live more independently• houses that people can live together in (meeting the real tenancy test) whilst sharing care and support• individual tenancies clustered together• residential care <p>Health and Social Care Moray expect to conclude this project in January 2019 – too late for inclusion in this HNDA. Therefore, any housing needs identified through the project will be considered in the LHS and SHIPs to follow.</p>
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Table 5.37: Key issues table – Specialist Provision - Local Housing Strategy

<p>Care and support for independent living at home (e.g. telecare, homecare, small repairs handy person's service, care and repair)</p>	<p>Care at Home Service Health and Social Care Moray fund care needs assessed as “critical” or “substantial” and provide information and advice for “moderate” and “low” risk care needs.</p> <p>The number of people receiving home care services is relatively unchanged since 2010/11 despite the ageing population. However the numbers receiving free personal care have increased by 6% over the same period. It is possible that “the reach of social care services has been curtailed by policy choices to deal with budget constraints, including the tightening of eligibility criteria for care and support”⁴⁵ There could be an extra 34 persons in receipt of home care services each year to 2033 as a result of demographic change alone.</p> <p>Recruitment and retention of suitable personnel is an ongoing issue, especially in the more rural areas of Moray.</p> <p>Telecare Services The Housing Market Partnership has been unable to source reliable data on the extent of telecare provision in Moray, but has assumed that demand is likely to grow at least in proportion with the ageing population.</p> <p>At the time of writing, Health and Social Care Moray were developing a telecare delivery programme which will include scaling up of technology-enabled care generally.</p> <p>Housing Support The team regularly receive tenancy sustainment referrals (including Section 11 referrals) from within Moray Council as well as local RSLs. These are often associated with mental health problems, drug and/or alcohol abuse, and the team regularly signpost/re-refer households to more specialist services as well as providing the support within their remit. In December 2017 the Housing Support Service was actively supporting 177 people, the vast majority are aged 18-49</p> <p>The Team report an increasing number of homeless households with complex support needs who are likely to spend more time in temporary accommodation before being assessed as able to sustain their own tenancy and receive an offer of permanent accommodation. Temporary accommodation is discussed in Chapter 5.</p> <p>Housing Support is a reactive demand-led service, and is subject to social, economic and political influences which are not necessarily within its control. Therefore future estimates of need are extremely difficult to project into the future. The Housing Market Partnership has agreed that the approach to any changes in demand should be considered outwith this HNDA</p>
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Table 5.38: Key issues table – Specialist Provision - Local Development Plan	
<p>Strategic planning for housing for Specialist Provision housing</p> <p>e.g. any additional locational/ spatial considerations</p>	<p>The current LDP policy on Accessible Housing offers an important opportunity to deliver much needed accessible housing in the private sector. It provides tenure choice, and contributes to the delivery of balanced, integrated, sustainable communities which reflect the Moray's demographic profile.</p> <p>Provision for specialist housing should be considered at the outset of masterplan development, to ensure optimum location.</p>
<p>Site provision</p> <p>e.g. sites/ pitches for Gypsy/ Travellers and sites for Travelling Showpeople</p>	<p>There are no official Gypsy/Traveller sites in Moray. Moray operates an Unauthorised Encampments Policy in the absence of any official sites. A recent Grampian wide study into the housing needs of the gypsy/traveller community found that the number of unauthorised encampments in Moray has reduced in recent years, but that there is evidence of need for 1 gypsy/traveller site for 5-10 pitches located approximately 1-5 miles from local services.</p> <p>Sites traditionally used by travelling Showpeople do exist but do not have protected status for this use. The LDP could consider giving enhanced protection to the site traditionally used by travelling showpeople.</p>

Chapter 6 Next Steps

6.1 HNDA Housing Estimates 'vs' Housing Supply Targets

HNDAs produce a range of future housing estimates. This HNDA suggests a preferred housing estimate (Scenario 3) (Para 4.8). This is an estimate of the TOTAL amount of housing need and demand in an area. The housing estimate then helps to determine the Housing Supply Target (HST). **The development of the HST is not part of the HNDA process.** The HST will be considered separately out-with the HNDA, as part of the development of the LDP and LHS.

The HST sets out the estimated level of additional housing that can actually be delivered, on the ground, over the period of the LDP and LHS. The HST represents a policy-based interpretation of the HNDA findings, and will be subject to the public consultation structures associated with development of the next LDP and LHS.

Local authority housing and planning functions should work together to jointly agree the HST which in turn should be agreed by all strategic and local authority interests in the HMP, to ensure consistency to delivery across local authority and housing market boundaries. The factors that might influence the HST are:

- Economic strategy and policy
- Housing strategy and policy
- Available finance and capacity of the local construction sector

Decisions about the type of housing stock that will be delivered and the proportion that should be affordable housing will be made as part of the development of the LHS and LDP.

6.2 Interim Updates

The Housing Market Partnership has agreed that **the data in Chapter 3 which relates to relets by house type and Housing Market Area should be updated annually.** These data will underpin the annual development a SHIP which is sensitive to potentially changing affordable housing demands, the impact of recent affordable housing provision, and emerging geographical pressures. This approach will allow each SHIP to make the best use of available investment funding.