

Key Stronger Themes

Housing

The Local Housing Strategy (LHS) is the overarching strategic assessment of housing need in Moray. To develop the current LHS covering the period 2004-2009, the Council worked with a range of partners. Annually, the action plan associated with the LHS is reviewed and revised.

The LHS is supported by a range of specific strategies, including the Homelessness Strategy, the Fuel Poverty Strategy, the Home Energy Conservation Action Plan, the Tenant Participation Strategy and the Housing Investment Strategy. There are also key linkages between the LHS and the Local Plan, which is currently being finalised.

There are five key sections within the LHS that inform any strategic assessment of housing issues in Moray -

Background Information

The Local Housing Strategy provides an assessment of the population, households, economy and housing market in Moray. The relevant part of the current LHS document is attached (pages 17-27 of the LHS). The key issues that arise from this assessment are summarised.

Moray's Housing Need

The assessment of housing need described in the LHS was based on the Council's Housing Needs Study 2001 (pages 28-39). Since then, an updated Housing Needs Study was completed in 2007. The findings of the Housing Needs Study 2007 have underlined the previously identified shortfall of affordable housing and suggest that the shortfall has in fact increased since 2001 to approximately 219 properties per year. The Moray Homelessness Strategy 2003-2008 is currently being updated and will provide an updated assessment of the extent of homelessness experienced in Moray and assessment of the progress being achieved towards the Scottish Government's target to abolish priority need by 2012. Key issues that the LHS needs to address in relation to housing need are identified.

Quality of Housing

The LHS is an assessment of housing need across all housing tenures and therefore considers the quality of housing in Moray across the social rented sector and the private sector (pages 43-51). Since completion of the LHS, the Scottish Government introduced the Scottish Housing Quality Standard for all social rented sector housing. The Council monitors the extent to which its housing stock meets this standard. Key issues that the LHS needs to address in relation to housing quality are identified.

Housing and community care needs

The LHS provides an assessment of the particular needs that the LHS should seek to address, in terms of an assessment of the housing and support needs of older people, people with a physical and sensory impairment, people with mental health problems, people with learning disabilities and other vulnerable adults. The

assessment detailed in the LHS (pages 55-61) can be enhanced by the findings from further research completed since 2004. Key issues that the LHS needs to address are identified.

Sustainable communities and social inclusion

The LHS considers the role of housing in the creation of sustainable communities and promotion of social inclusion (pages 64-72). Key issues that the LHS needs to address are identified.

Conclusion

The LHS currently runs until 2009. The framework in which the LHS is produced in the future has been reviewed by the Scottish Government in the light of the Concordat between the Scottish Government and Local Government. As a result, the Council may not be required to produce a revised LHS until 2011. In view of these changes (notified to the Council in mid 2008) officers are considering how to ensure that the LHS is updated to provide a strategic framework for the Council, Community Planning partners and housing partners in the period until 2011.

Given the overarching nature of the LHS, it is proposed that relevant sections of the current LHS be incorporated into the strategic assessment sought by the Community Planning Partnership.

Over the next three to six months, it is intended to update key elements of the current LHS to reflect changes in population projections and analyses of the local housing market area in Moray to inform the Council and its Community Planning partners of the key issues that exist for housing in Moray. This assessment will in turn inform the development of the Single Outcome Agreement for Moray for the period beyond 2009.

SECTION 2 – BACKGROUND INFORMATION

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

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

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

2.1 POPULATION TRENDS

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

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

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

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

¹ Census 2001
² Moray Development Plan Strategic Forecasts (1997)
³ Scottish Executive (GROS 2000 based) Population projections

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

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

Source: Census 2001

Table 2.2 Number of pensioner households

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

2.2 MORAY'S ECONOMY

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

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

⁴ Scottish Executive (GROS 2000 based) Household Projections

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

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

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

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

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

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

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

2.3 MORAY’S HOUSING MARKET

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

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

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

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

⁹ Moray Housing Needs Survey. Fordham Research (2002)

2.3.1 THE HOUSING MARKET AREA

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

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

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

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

¹¹ Sasines data. Communities Scotland datapack (2002)

¹² Housebuyers Survey. NEHPA (2003)

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

Sources: Census 2001, 1991, Solicitors Property Centre

Table 2.3 Key facts for Moray's submarket areas

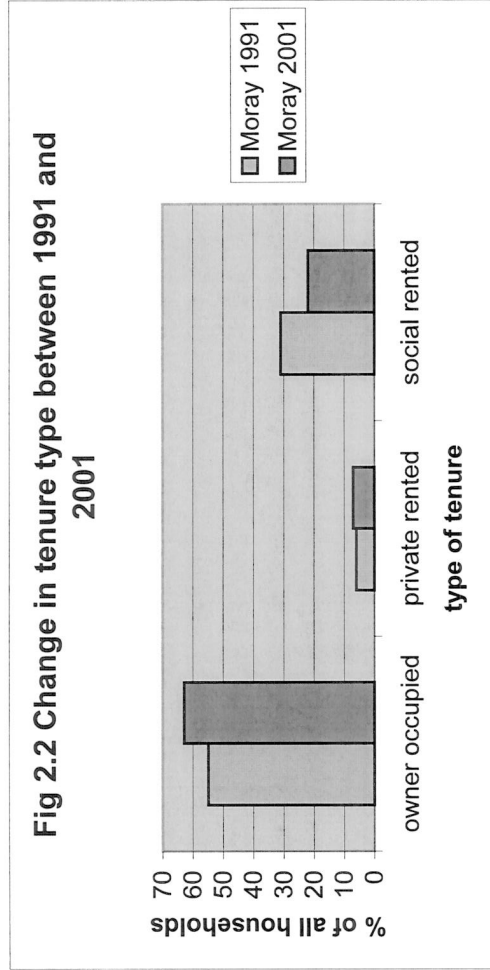
¹³ Very small number of sales – ratio of sales between Cairngorm and Elgin/Forres is approximately 1:21



Fig 2.1 Moray's submarket areas and principal towns

2.3.2 THE OWNER-OCCUPIER SECTOR

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



Source: Census 2001

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

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

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

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

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

¹⁴ Council Sasines database

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

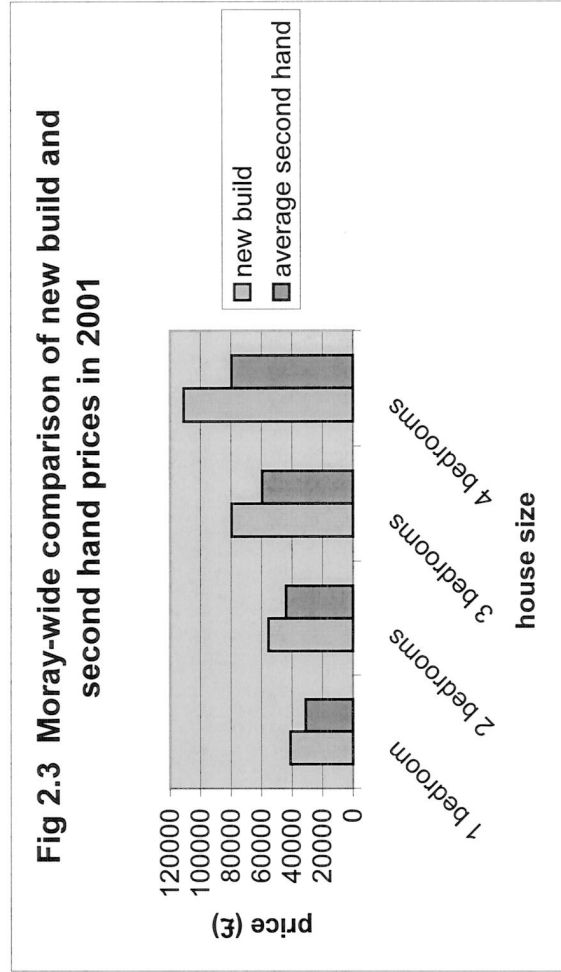
Sources: Housing Needs Study and Solicitors Property Centre returns

Table 2.4 Average house prices per house size in Moray

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

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

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



Source: Housing Needs Study (2001)

¹⁵ Mortgage Arrears and Repossessions in Scotland. McCallum and McCaig. Scottish Executive Social Research (2003).
¹⁶ HL1 return to Scottish Executive 2002-2003 and Council homelessness database.

2.3.2.1 RIGHT TO BUY (RTB)

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

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

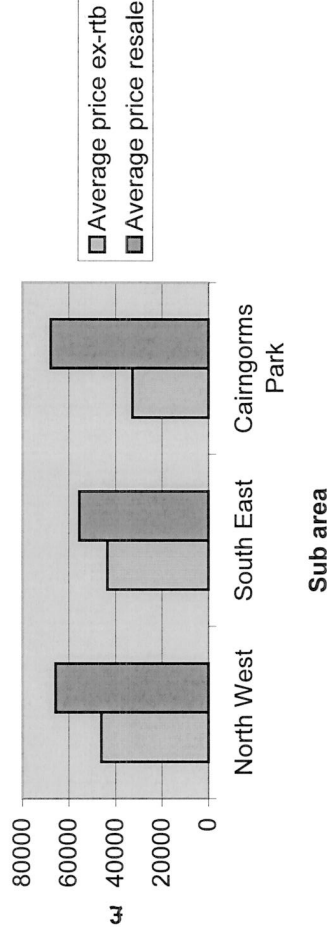
2.3.3 THE SOCIAL RENTED SECTOR

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

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

Further details about the social rented sector are in section 3.5.1

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



¹⁷ Council Records – House Sales

2.3.4 THE PRIVATE RENTED SECTOR

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

Further details about the private rented sector are in section 3.5.1

2.3.4.1 TIED ACCOMMODATION

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

2.3.5 FLOODING

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

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

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

KEY ISSUES FOR THE LHS

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

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

SECTION 3 – MORAY’S HOUSING NEED

3.1 THE GENERAL PICTURE OF HOUSING NEED IN MORAY

A generally accepted definition of housing need is:

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

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

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

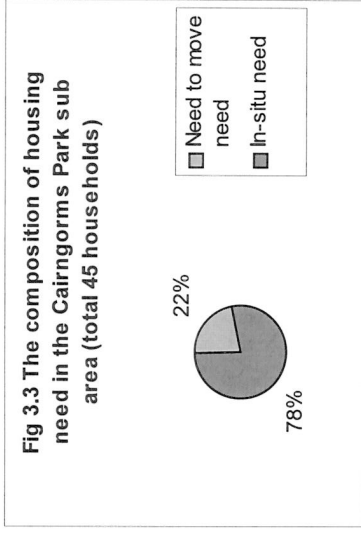
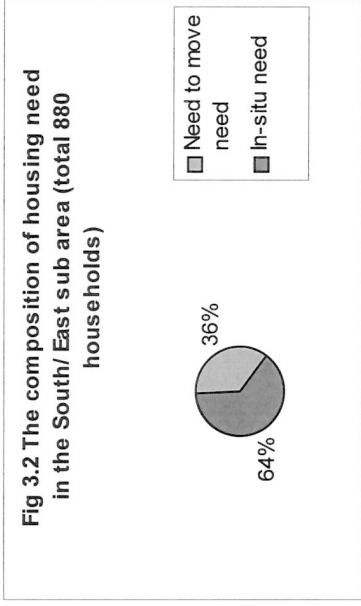
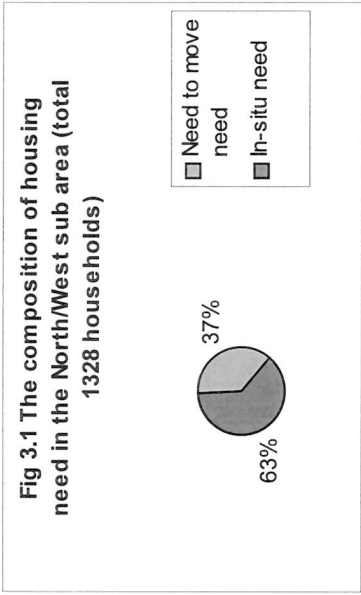
Area	Number of households in unsuitable housing	% of total households in the area
North/West	1424	7.8
South/East	2385	19.4
Cairngorms Park	72	12.5
Moray	3881	11.5

Table 3.1 Unsuitable Housing in Moray

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

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

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



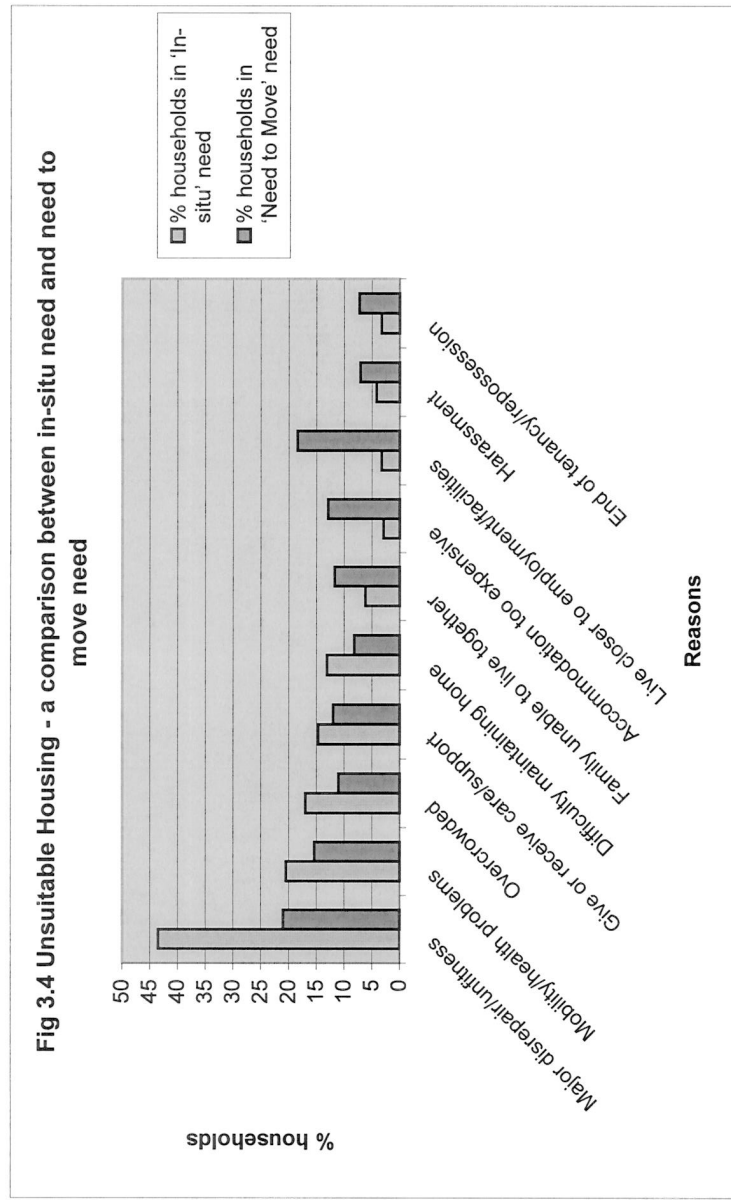
Over half of the 'in-situ' need (55.7%) is in Council stock. The next biggest proportion is in the owner-occupier sector (30.2%). It is concentrated amongst pensioner groups (37.7% of all in-situ need), childless couples (22.6%) and couples with two or more children (11.6%).

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

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

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

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



Source: Housing Needs Study

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

Table 3.2 Shortage of affordable housing in Moray

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

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

3.2 ACCESS TO HOUSING

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

3.2.1 HOMELESSNESS

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

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

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

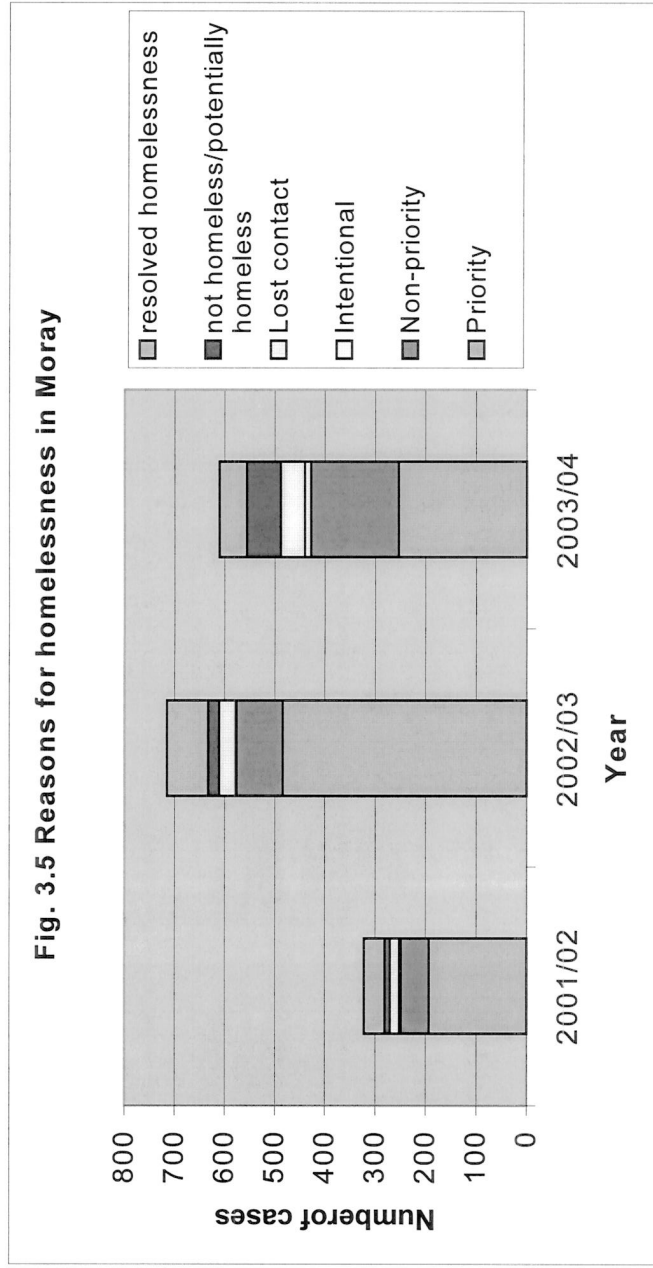
²⁰ Development of a Homelessness Strategy in Moray. Identifying the extent and causes of homelessness, existing provision and gaps in provision. Williams, Edgar and Naumann (2002)

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

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

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

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



Source: Council H1 returns and homelessness database

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

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

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

3.2.2 YOUNG PEOPLE

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

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

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

²² Health and Homelessness Guidance. Scottish Executive (2001)