

November 2022

Comrie area Community Housing and Business Needs Survey Report

Commissioned by



Contents

Executive Summary	2
1) Introduction & Methodology	4
2) Resident Survey - Respondent Profile & Response Rate	5
2.1) Energy Efficiency in Resident’s Homes	6
2.2) Existing Residents in Comrie Wishing to Move and Stay in the Area	7
Low-Cost Home Ownership Overview	9
Low-Cost Rent Overview	9
Open Market Purchase	11
Self-Build Overview	12
2.3) Workspace Provision in New Homes	12
2.4) Respondent’s that have already tried to find alternative housing	12
2.5) Future Potential Households from existing Comrie Area Residents	13
2.6) Community Attitudes & Priorities	14
2.7) General Comments from the Community:	16
2.8) Residents Survey Summary	16
3) Non-Residents Survey	17
3.1) Non-Residents Survey Respondent Profile	17
3.2) Non-Resident Survey Housing Need & Demand Summary	19
3.3) Views on Services and Provisions	21
3.4) Summary of Non-Residents Survey	22
4) Business Survey	23
4.1) Profile of Respondents Wishing to Set up a New Business	23
4.2) Profile of Respondents with an Existing Business	24
4.3) Businesses With Employees That Have Experienced Housing Issues	25
4.4) Work space Requirements	26
4.5) Business Views on Housing Provision and Possible Solutions	27
4.6) Business Growth and the Future	28
4.7) Summary of Business Survey	29
5) Final Conclusions	29
6) Final Recommendations	30
Appendix 1 - Tenure options summary.....	31
Appendix 2A: Full Summary of All Respondents Wishing to Move Home and Stay in the Area	33
Appendix 2B: Non-Residents Survey Summary	

Executive Summary

Comrie is a small rural community situated in Perthshire 7 miles West of Crieff. The name Comrie comes from the Gaelic *con-ruith* translating as “flowing together” which refers to the fact that the village sits on the confluence of 3 rivers. The village has a long and rich history stretching back to the Pict and Roman periods. The local area has a mixed economy including tourism, construction and agriculture with a high proportion of people in professional employment. The area has a high proportion of retired residents.

Following conversations in the community around the limited availability of affordable housing and its impact on the community and local businesses Communities Housing Trust (CHT) was commissioned to carry out a Housing Needs Assessment (HNA) of the Comrie Community Council area. This assessment would provide information on housing need and demand and feed into a housing strategy for the local area.

The HNA consisted of 3 independent surveys run in parallel: one survey for residents, one for non-residents and one for local businesses.

Resident survey

299 households responded to this survey with 75 indicating they were considering moving and would prefer to remain in the Comrie area. Most of these 75 households consisted of 2 adults and at least 1 child under 16. 40 of these households are presently living in rented accommodation. Additionally, the survey indicated that there are 36 potential home leavers who wish to set up new households in the area within the next 5 years.

27 of the households considering moving are looking for low-cost home ownership, 15 are looking for self-build opportunities and 12 are looking for low-cost rental with 2- and 3-bedroom homes being most popular with less interest in larger and smaller properties. It is notable that 36 respondents indicated they wished to downsize and as a consequence free up their existing property.

106 respondents indicated they were aware of family or friends who had left the area as they were unable to find affordable housing. This suggests there is pent up demand from outwith the area.

44% of respondents indicated that they are spending more than 10% of income on energy and 80% indicated their home would benefit from energy efficiency measures.

Non-resident Survey

There were 114 responses to this survey with 108 of the respondents indicated they would be keen to move to the area. 49% of respondents live in Perth and Kinross and 49% have previously lived in the Comrie area. 38 of these households indicated their housing tenure preference was low-cost ownership and 38 indicated their preference was to buy on the open market. There was lower interest in low cost rent, self-build, or renovation tenures with each attracting approximately 10% of respondents. Although there was significant interest in purchasing on the open market, the gap between respondents’ budgets and house prices in the area suggested few would be able to secure a house on the open market.

The most popular house type was 3 bedrooms followed by 2 bedrooms with limited demand for larger or smaller units.

Business Survey

28 established businesses and 4 planned businesses responded to the survey. It is clear from the information they provided that the shortage of affordable housing is having a negative impact on their businesses and limiting their ability to grow. 5 businesses indicated that they would be keen to support the development of affordable housing in the area.

21 businesses anticipate they will grow in the next 5 years with 15 of them indicating that additional housing will be required for staff. Given that local businesses depend on attracting good quality seasonal staff the provision of temporary accommodation should be considered as part of any planned development. 7 businesses indicated they would be interested in a joint venture to provide additional housing.

Summary

Comrie, in common with many rural areas in Scotland, has a significant shortage of affordable housing which is negatively impacting the community and local businesses. Residents are leaving the area to find housing and young socially active people are unable to move into the area. This is breaking up family units and undermining the viability of the local school, services, businesses and community organisations. The provision of affordable housing as part of a mixed development including community facilities, and seasonal worker accommodation could address some of these problems.

The evidence from the surveys supports the creation of a housing strategy to explore building new homes, provide self-build sites and identify opportunities to renovate existing buildings for re-use. This strategy should look to identify a range of sites, tenures and house types. The survey evidence suggests that a development of mainly 2 and 3 bedroom houses with a smaller number of smaller and larger homes, for rent and low-cost home ownership and self-build is required.

Given the present Scottish Government policies in relation to housing, environment and business opportunities exist for communities to develop tailored projects which meet their specific needs.

1) Introduction & Methodology

In common with many rural communities in Perthshire, Comrie is experiencing increasing pressure on available housing. It was recognised that the lack of available housing, increasing housing costs and the growth of holiday accommodation was having a major impact on the community and local businesses. After discussion with the community and local businesses, Comrie Development Trust and Communities Housing Trust agreed to carry out Housing Needs Assessment. The assessment would be used to develop a plan to address local housing needs and support local community led housing projects.

The Housing Needs Assessment would cover the area of Comrie Community Council and provide a snapshot of housing needs. The assessment consists of three surveys one for existing residents in the area, one for those looking to relocate to the area and one for local businesses. Results of the surveys would be analysed and reported in a Housing Needs Assessment Report

All three surveys were promoted locally through social media by Comrie Development Trust and by CHT. Posters with QR code links to the surveys were also shared with the community. In common with most surveys, this report provides a snapshot of the potential housing and business needs at the time of writing. The data represents only the proportion of those that took part in the survey.

Data from the 2011 Census has been used where appropriate for comparison in the report and to maintain consistency with other similar HNA reports. It is acknowledged that the data could be considered outdated, but this is the most accurate data available until the 2022 Census results are published. Other reports have also been used and are referenced throughout the report.

Report Objectives

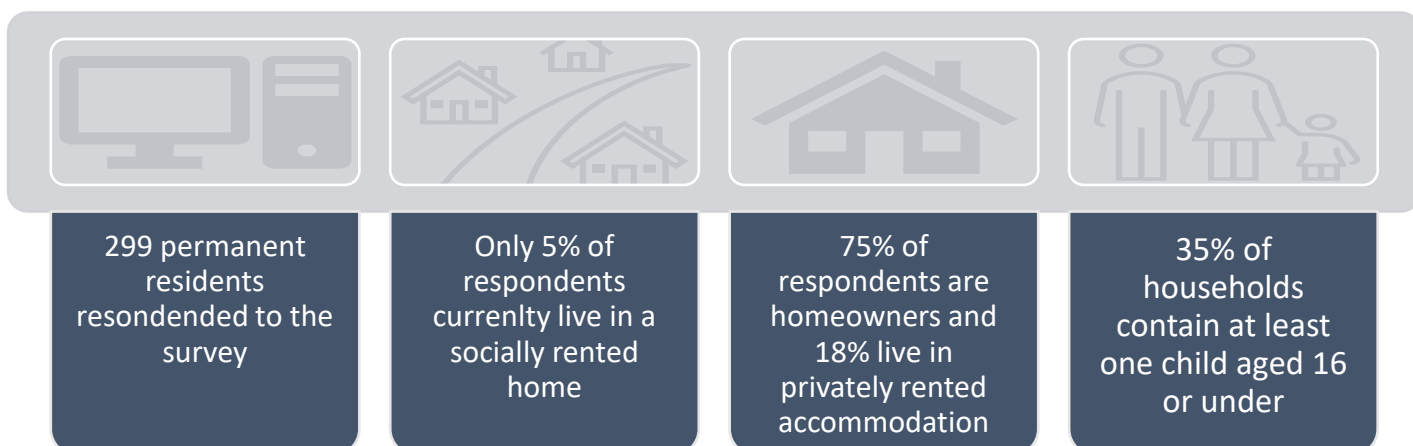
Gauge demand from both residents in the area wishing to move, from non-residents wishing to move to the area and local business housing needs

Examine the the composition of potential new households, which will inform decision-making for the provision of housing

Make recommendations on the most suitable types of homes and tenures required in the community



2) Resident Survey - Respondent Profile & Response Rate



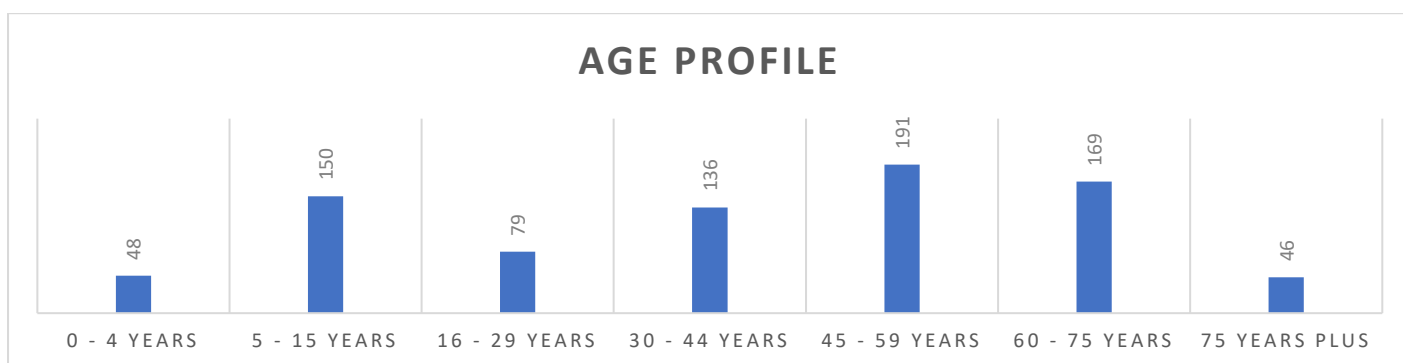
- The survey received 299 responses, all of whom are permanent residents in the Comrie Community Council area.
- Based on information from the 2011 census it is estimated that Comrie CC area has approximately 953 households. Based on 299 households responding to this survey, this represents 31% of the Community.
- Three quarters of survey respondents own their own homes (75%), this higher than the average reported for Scotland (62%).
- The survey shows a higher proportion of people in the area in privately rented accommodation (18%) compared to the Scotland wide average of 11.1%.
- The survey returns showed a significantly lower number of respondents living in both properties rented from the council (2%) and other social rented homes (3%) compared to Scottish averages.
- Below table shows a summary of survey responses compared to Scotland Census.

Table 1: Tenure Type Summary

Tenure	Survey Respondents %	Scotland 2011 Census %
Owned	75%	62%
Rented from Council	2%	13.2%
Private Rent	18%	11.1%
Rented - other	2%	1.3%
Living Rent Free	0%	1.3%
Other Social Rented	3%	11.1%

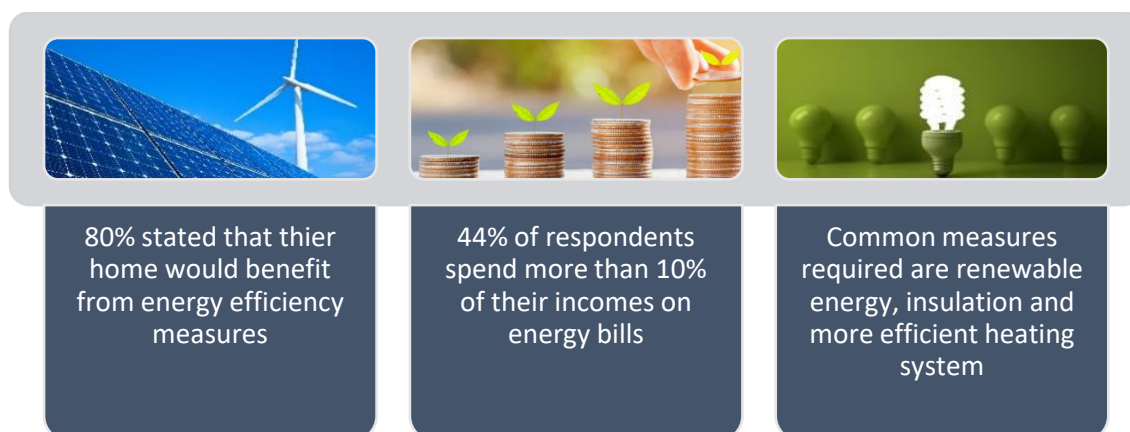
- 11% of respondents said that overcrowding is an issue in their current home, with most requiring 1 extra bedroom.
- 10% believe that their current home is too large and they would benefit from moving to a smaller home.
- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. The 299 respondent households are made up of a total of 819 individuals.

Graph 1: Age Comparison



- Nearly 27% of respondents are aged 60 or over and National Records for Scotland population projections for 2018 and 2028 estimate the 75 and over age group will see the largest percentage increase (+31.1%) in the coming years https://www.nrscotland.gov.uk/files//statistics/council-area-data-sheets/perth-and-kinross-council-profile.html#population_projections
- The majority (40%) of respondent households comprise of members in the 30 – 59 age group. This group are classed as being economically active.
- Given the population projections, there is a need to attract and retain economically active people, and those with children of school age, to sustain the local economy, services and the school roll. However, many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people while providing accommodation for the ageing population.

2.1) Energy Efficiency in Resident's Homes



- The survey responses show that 44% of respondents are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:
*A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and number of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income **and** after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living. (Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019)*

- On 1 April 2022, the energy price cap rose by 54% as the cost for wholesale gas and electricity soared. On the 1st of October 2022, the energy price cap rose to £2,500 per year per household. The impact of this being that more households will probably find themselves in fuel poverty and spending more than 10% of their income on energy bills.
- Perth & Kinross Council are in the process of producing a new Local Housing Strategy for 2022-27 and as part of this process, a public consultation which ended in January 2022 identified poor energy efficiency in homes as a key challenge. [Perth and Kinross Local Housing Strategy for 2022-27 - Perth & Kinross Council Citizen Space - Citizen Space \(pkc.gov.uk\)](#)
- Recent statistics indicate that 24.9% of Scottish households were living in fuel poverty in 2017 (Scottish Government 2018). 12.4% of these households are classed as being in extreme fuel poverty.
- Making homes more energy efficient can not only reduce a households energy bill but also help them to manage mortgage or rent payment and general living costs. In 2018, the Scottish Government published its Energy Efficient Scotland 'route map' (Scottish Government, 2018e) which stated the vision that 'By 2040 our homes and buildings are warmer, greener and more efficient' (p.19).
- As many respondents (80%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight the community help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- Scarf delivers the Home Energy Advice Team (HEAT) service across the Perth & Kinross local authority areas. This service is funded and supported by the local authority to help residents heat their homes for less. [Home Energy Advice Team \(SCARF\) - Perth & Kinross Council \(pkc.gov.uk\)](#)

2.2) Existing Residents in Comrie Wishing to Move and Stay in the Area



75 respondents expressed an interest in moving home



88 % of those wishing to move want to move within the next 1 - 3 years



Low cost home ownership was the most popular tenure choice (36%) but there was also strong interest in other tenures

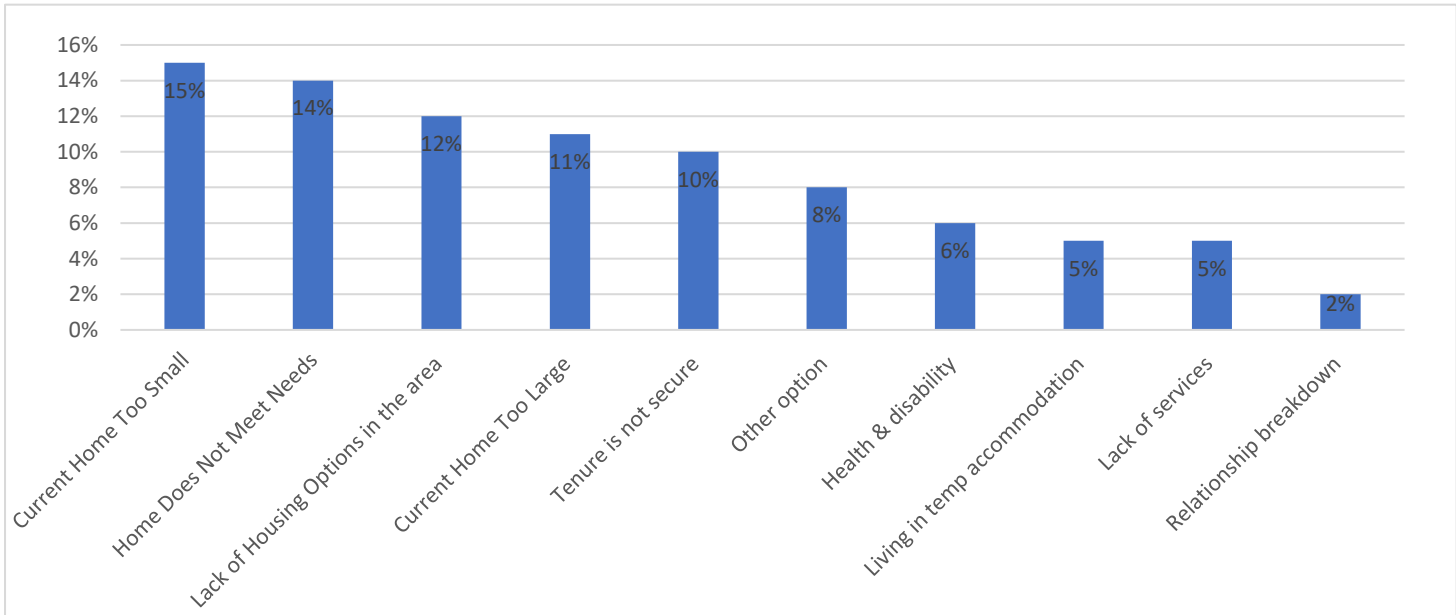


57% of respondents would like a form of workspace in their new home

- In total, 81 respondents said that they were considering moving home, 75 of whom wish to remain the Comrie Community Council area.
- Of these, 6 are looking to move outwith the area, all 5 are currently home owners and the top reasons selected by most looking to leave the area were lack of services / facilities in the area and current home too large.

- 75 respondents answered “yes” to planning to move home and stay in Comrie area. This represents 25% of the overall survey respondents and the rest of this section will focus only on the housing needs of those wishing to move and stay in the local area.
- The current tenure of those wishing to move is: Other Social Rented (3), Owned (35), Private Rented (29) Rented (other) (4), Rented from Council (1), Tied (3)
- The household composition of most respondents looking to move is that of two adults with at least one child aged 16 or under (52%). A further 15% are households that contain at least one adult over 60 and the remaining 33% are adult only households aged 60 or under.
- The main reasons selected for wishing to move home were: current homes too small, current home does not meet the needs of all household members and lack of housing options in the area. Please see below a detailed graph detailing all reason(s) for moving home.

Graph 2: Reasons for moving home



- 36 people specifically answered “yes” to planning to downsize and freeing up a home in the local area. It is recognised that in many areas, there is a problem regarding the absence of downsizing options for older people. Of the 36 respondents that selected this option, 13 were households that contain at least one adult aged 60 or over (36%). 9 out of the 13 currently own their own homes.
- Most people wanting to move home wish to do so within the next year (57%). The remaining respondents wish to move either within the next 3 years (31%) or within 5 years (12%).
- The survey is showing that 52% of respondents wishing to move would be looking for low-cost option of either low cost homeownership (36%) or low cost rent (16%). The survey is also evidencing demand for open market purchase (28%) and to a lesser degree, self-build (20%).
- The below table shows a summary of the **first-choice preferences** only. **A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A**

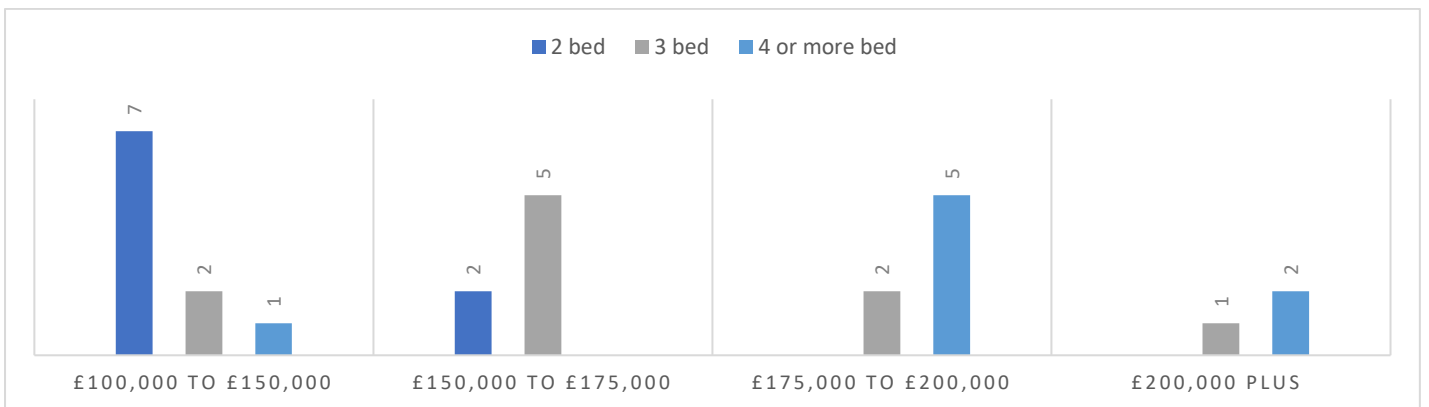
Table 2: First Tenure Choice Preferences

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Home Ownership	0	9	11	7	27
Open Market	0	3	13	5	21
Self-Build	0	5	7	3	15
Low-Cost Rent	1	6	4	1	12
TOTAL	1	23	35	16	75

Low-Cost Home Ownership Overview

- Low-cost home ownership (LCHO) was the most popular first choice tenure option. There are various options on how low-cost homeownership can be delivered and these are outlined fully in Appendix 1. LCHO houses can be delivered as through community led housing with CHT, and other rural housing bodies, securing a discount on the selling prices of homes through the Rural Housing Burden.
- Budgets ranged from £100,000 to £200,000 plus. However most opted for a budget of £175,000 or under.

Graph 3: Breakdown of Budget & Bedrooms for LCHO



Low-Cost Rent Overview

- Of the 12 respondents that selected a first-choice option of Low-cost rent, 8 are currently registered on Perth & Kinross Common Housing Register.
- The below table shows a current housing stock of 82 in the Comrie Community Council area. However, with 159 registered potential applicants, demand is outstripping supply. *Please note that some applicants have also registered interest in other locations as well as Comrie.*

Table 3: Perth & Kinross Council Common Housing Register

			PKC Current Stock	Hillcrest HA current Stock	Est. new tenancy this year	Current voids	Potential applications*
Housing Type					18		
2 apt	Cottage/Bungalow	mainstream	19	3		1	86
2 apt	Flat	retire					
2 apt	Flat	mainstream	7				
2 apt	House	mainstream		5			
3 apt	Flat	mainstream	2	4			17
3 apt	Flat	retire		0			
3 apt	Bungalow	mainstream		6			
3 apt	house	mainstream	11	7			
4 apt	Bungalow	mainstream		1			48
4 apt	house	mainstream		17			
5 apt	flat	amenity		0			
	none						8
		total	39	43			159

➤ Caledonia Housing Association also provide 48 sheltered homes in the area:

Table 4: Sheltered Housing in Comrie Area

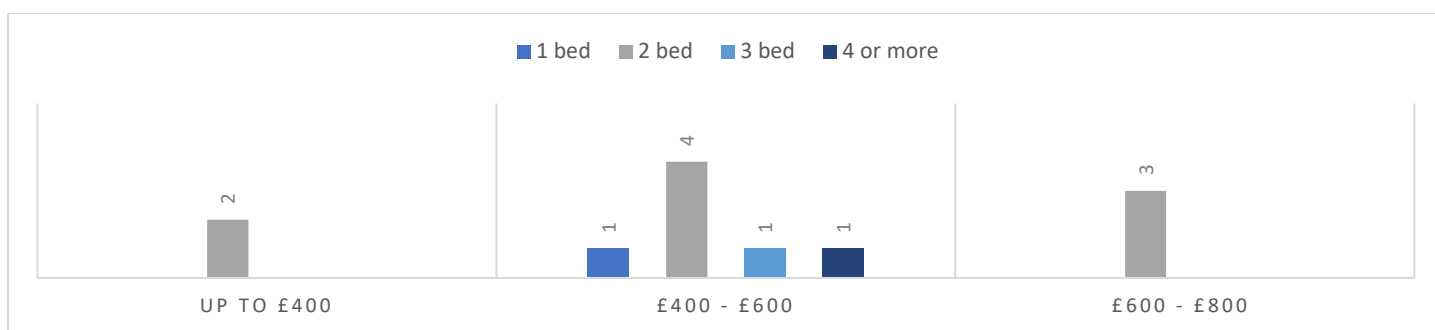
Sheltered							Potential Applications
ORGANISATION	NUMBER OF UNITS	Level of provision	1APT	2APT	3APT	4apt	16
Caledonia HA	10	Very Sheltered (flat)	10				
Caledonia HA	38	Sheltered (cottage)	0	24	13	1	
	48						

- Anecdotal evidence from CHT’s work in other communities, suggest that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route and find other temporary housing solutions, move somewhere else or privately rent instead.
- Of the 12 respondents that selected low-cost rent as their first-choice tenure preference, 2 have selected a rental budget of up to £400 per month and a further 7 selected a budget less than £600 per month. Dependent on bedrooms required, budgets may not be enough if rents are set at the Local Housing Allowance Rates for Perth & Kinross:

Table 5: Local Housing Allowance Rates [Local Housing Allowance Rates: 2022-2023 – gov.scot \(www.gov.scot\)](http://www.gov.scot)

	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent	65.01	92.05	115.07	149.59	205.97

Graph 4: Breakdown of Budget & Bedrooms for Low Cost Rent Levels



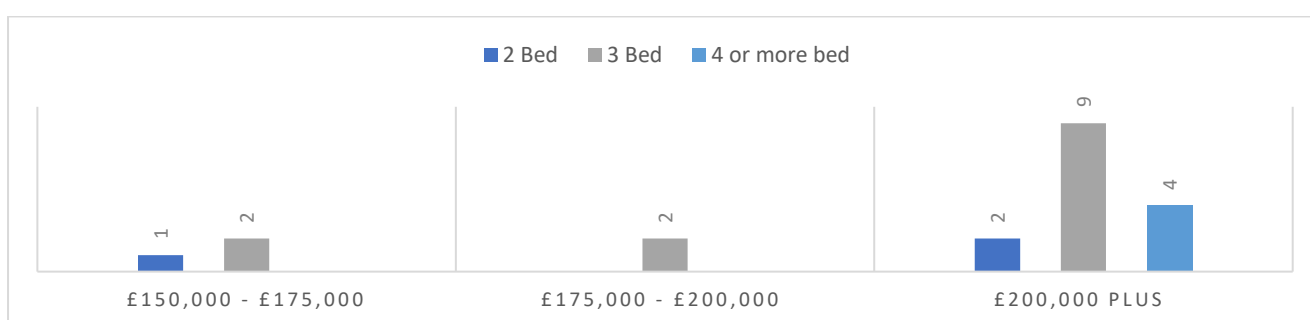
- Community groups, that own community housing, have flexibility and discretion at the rent levels set and they can devise their own allocations policies is an option that is worth consideration.

Open Market Purchase

- 20 respondents selected open market purchase as their first choice tenure for their new home.
- At the time of writing this report, the average house price in Comrie over the last 12 months was £380,015. [House prices in Comrie, Perth And Kinross - sold prices and estimates - Zoopla](#)
- 15 out of the 20 respondents that selected open market purchase have a budget of over £200,000. For the remaining 5 with a budget under £200,000, based on current house prices, they may not be able to compete on the open market.



Graph 5: Breakdown of Budget & Bedrooms for Buying on Open Market

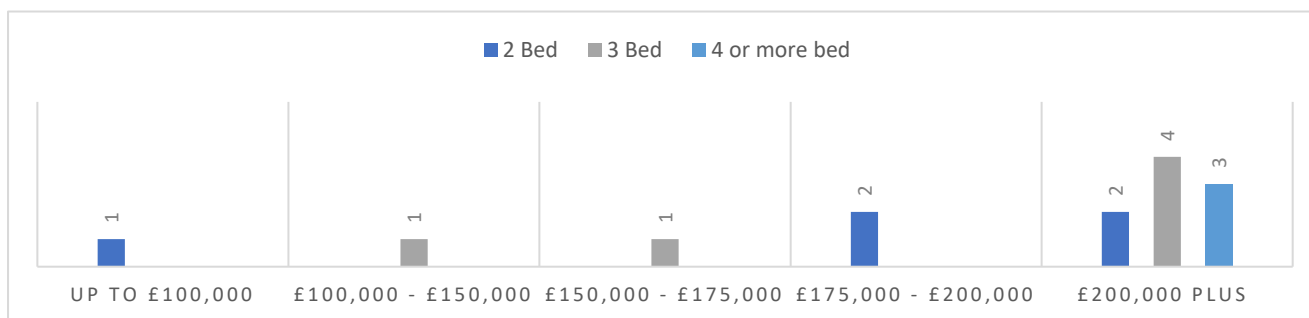


- According to the latest data available, the average salary in Perth & Kinross is £26,000 [Perth, Scotland: Perth and Kinross Salary | PayScale](#). Given that banks typically lend around 3 to 4.5 times the borrowers income as a mortgage, makes the homes in the area outwith the reach of most average local households to purchase. [UK Mortgage Affordability Calculator: How Much Can I Borrow? \(mortgagecalculator.uk\)](#)
- There is a clear demand for open market purchase and housing developed as part of a mixed tenure development and sold on the open market may provide cross-subsidy to help finance low-cost tenures.

Self-Build Overview

- The survey evidenced demand for self-build in the area, with 15 respondent selecting this option as their preferred first tenure choice.
- However, at the time of writing this report, an initial search shows that there were no plots for sale in the Comrie area.
- Whilst most respondents (9) selected a project budget of over £200,000, 5 selected a budget of less than £200,000. Based on current high construction costs, the 5 with budgets below £200,000 may not be able to complete their project within this budget.

Graph 6: Breakdown of Budget & Bedrooms for Self-Build



- For those interested in a self-build project, affordable plots may be an attractive option.
- ‘Housing to 2040’ is the Scottish Government’s most recent Housing Strategy, and as self-build has been identified as a popular aspiration amongst young people in rural areas, there are plans to make self-build a more mainstream option and ‘provide an important way to help young people to stay in the rural areas they grew up in if they want to’ (Housing to 2040, SG, 2021).

2.3) Workspace Provision in New Homes

57% would like a form of workspace in their new home

58% would require this space for part time working

Office space was the top type of space identified for 59% of respondents

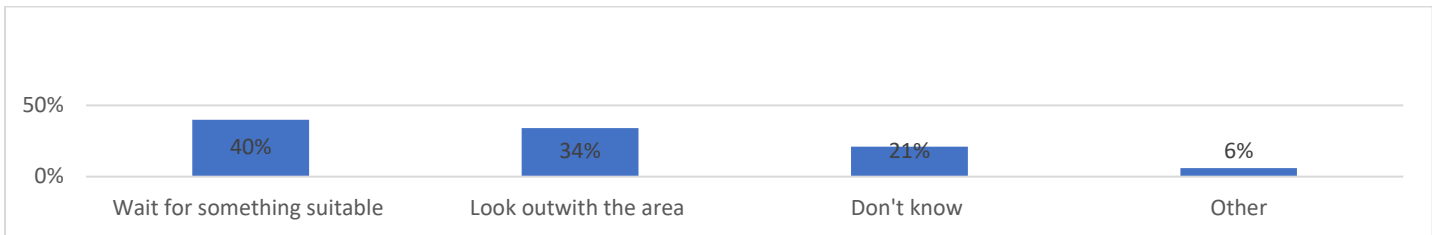
- 57% of respondents would like a form of workspace in their new home, for either part-time working (58%) or full time working (42%).
- The preferred tenure of those wishing workspace in their new home is: LCHO (16), open market purchase (11), self-build (11) and low cost rent (5). For those wishing to do a self-build project, this space can be accommodated in their plans and for other future developments, where possible, the provision of workspace should be considered.
- 59% selected a home office as the type of workspace required but there was also interest expressed in other forms including: workshops and garages.

2.4) Respondent’s that have already tried to find alternative housing

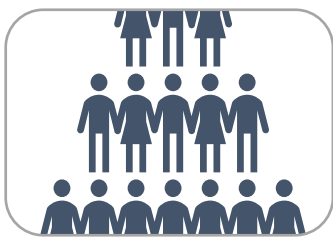
- Most respondents have already tried to find alternative housing in the area (64%).

- Whilst the majority said they would wait until something suitable comes along, 34% said that they would look for housing outwith the area if they cannot find suitable housing in the area. It is concerning that people may leave the area due to the lack of suitable housing options.
- The majority of those considering leaving the area are mainly classed as economically active and have at least one child aged 16 or under and providing more affordable housing may be key to keeping them in the area.

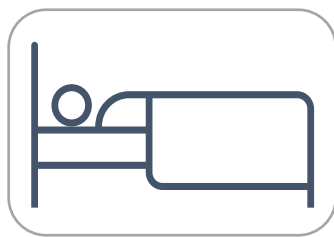
Graph 7: What respondents will do if they cannot find alternative housing



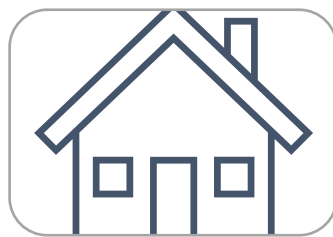
2.5) Future Potential Households from existing Comrie Area Residents



The survey identified 36 new potential households



There was most demand for smaller 1 and 2 bed homes



92% would be looking for a low cost option of either renting or buying a home



6 out of the 15 that expressed an interest in low cost rent are registered on the housing register

- In trying to assess potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in the next 5 years. 64 respondents answered “yes” to this question but when then asked if they intended to stay in the area or not, only 28 answered “yes” to staying in the area.
- From the 28 respondents that said they have current members of their household looking for independent accommodation in the area, this equated to 36 potential new households (due to some households having more than one leaver).
- Respondents were presented again with 6 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:

Table 6: Tenure Choices and Bedrooms

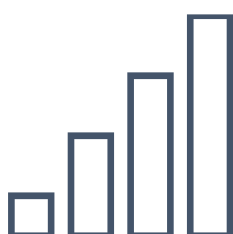
	1 Bed	2 Bed	3 Bed	Not Specified	Total
Low-Cost Rent	6	9	0	0	15
Low-Cost Home Ownership	5	11	2	0	18
Private Rent	1	0	0	1	2
Purchase on the Open Market	0	1	0	0	1
TOTAL	12	21	2	1	36

- The survey identified that the majority of potential future households would prefer an affordable housing option: 15 opting for low-cost rent and 18 opting for low-cost home ownership.
- 6 out of the 15 that will be looking for a first-choice tenure of low-cost rent for their new independent home are currently registered on the common housing register.
- It is encouraging from the results of this survey that people wish to remain in the area and providing a range of affordable housing options may be key to ensuring that people do not have to leave the area.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing or employment. The Scottish Government have recognised this in their plans to reinvigorate Scotland’s rural communities. The Scottish Government’s ‘Housing to 2040’ policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

2.6) Community Attitudes & Priorities



The majority of respondents support the need for more affordable housing with priority given to local people



Most agreed that there are many second homes in the community and that the community needs a pub in town



Any new homes built should be built with high energy efficiency standards



The 3 best things about living in the area are: location and landscape, community spirit and access to the countryside

- All survey respondents were asked for their views on 13 statements relating to housing in the area, and the extent to what they agreed / disagreed with the statements.
- The results showed that overall, respondents were supportive of the need for additional affordable housing for rent in the area, most people who live in the area want to stay permanently and that priority for any new housing should be given to local people.
- There was also strong support for the statement that people have had to leave the area because they have not been able to find suitable housing. This is further evidenced by 35% of respondents having

direct experience of friends / family members having to leave the area because they could not find suitable housing.

- The top reasons for people leaving the area were: nothing available within budget (35%) and lack of affordable housing options (35%)
- 98% believe that their friends / family would be interested in returning to the area if more housing options were available.
- The below table provides a full outline of respondents’ opinions relating to all nine statements on housing in the area:

Table 7: Resident’s Views on Needs Housing in Comrie Area:

	Strongly Agree	Generally Agree	Don’t know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	204	60	21	11	3
Local people have had to leave the area because they could not find suitable housing	144	69	73	11	2
Most people who live in our area want to stay permanently	136	128	35	0	0
People who live and work in the immediate surrounding area should get priority for new affordable homes	174	99	17	7	2
People who have a family connection should get priority for new affordable homes	67	129	65	25	13
People from outside our community area should get priority for any new affordable housing	4	19	103	112	60
The people of our community welcome newcomers from other communities to live here permanently	71	161	42	18	5
Our community needs more smaller accessible homes to meet changing needs	103	104	61	22	7
There are too many second homes in our community	162	59	66	10	2
It is important that new housing is built with high energy efficiency standards	258	33	4	0	3
There are too many holiday lets in our community	156	60	62	17	4
It is important to have a pub in town	171	93	21	9	3
There is sufficient practical support for residents with special needs in our community	19	57	178	35	9

- In trying to establish respondents’ views on services / provisions in the area, respondents were asked to rate a list of services in the area.
- Overall, 5 services were rated as good / excellent and only 2 as adequate or poor.
- Over 50% of respondents did not know or were unsure about the provision of both locally available childcare services and practical support at home for older residents.



Good Provision

- Primary School
- Post Office
- Medical Facilities
- Shop
- Access to Countryside



Poor Provision

- Locally based employment opportunities
- Good Public transport

2.7) General Comments from the Community:

- Many of the general comments left raised the same concerns, which were:
 - the lack of affordable housing options in the area
 - the number of homes in the area that are holiday lets or second homes
 - young people being unable to afford to stay within the community

Below is a short selection of comments:

“Too many second homes and highly priced houses preventing local young and old being unable to purchase their own home. Also due to the age of the population of Comrie lack of work force.”

“Need to attract young working families into the area by enhancing working opportunities, affordable housing and adequate education provision.”

“Holiday lets and second homes is the major cause of lack of housing in our area. CDT should work with other Dev trusts etc to create pressure group aiming at changing the law re second/hol lets. Licensing doesn’t go far enough.”

“Fantastic place to live in every way but housing costs are far too high and we need affordable and well built / insulated homes for families of all sizes to rent or to buy.”

“Comrie is a great place to stay but we must keep our community young and vibrant. So affordable housing for young families is an important first step.”

“Something needs to be done to enable young people to stay in the area, we need affordable housing and priority over cash buyers who can and will pay well in excess of asking prices and are pricing young people out of the property market.”

2.8) Residents Survey Summary

This survey shows strong demand from existing residents for alternative housing. This finding is supported by evidence from PKC’s Common Housing Register which shows high demand and limited supply. Most of those wishing to move are families with at least one child. In addition to the needs of existing households the survey identifies 36 potential new households coming from existing Comrie households. Low-cost housing options were the preferred tenure required with 2- and 3-bedroom

houses being most popular. The survey also indicated significant demand for self-build. 36 households wishing to move indicated they wish to down size.

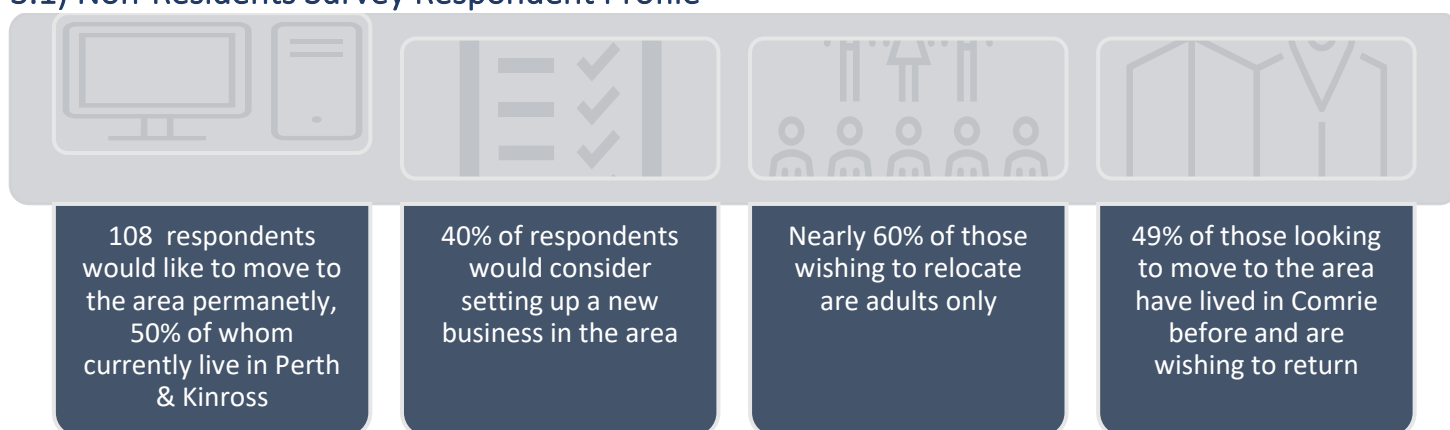
Table 8: Combined Existing Household and Potential future household tenure preference

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Home Ownership	5	20	13	7	45
Low-Cost Rent	7	15	4	1	27
Open Market	0	4	13	5	22
Self-Build	0	5	7	3	15
Private Rent	1	0	0	1	2
TOTAL	13	44	37	17	111

It should be noted that the survey indicated that over half of respondents are potentially in fuel poverty and 4 out of 5 respondents felt they could benefit from energy efficiency measures.

3) Non-Residents Survey

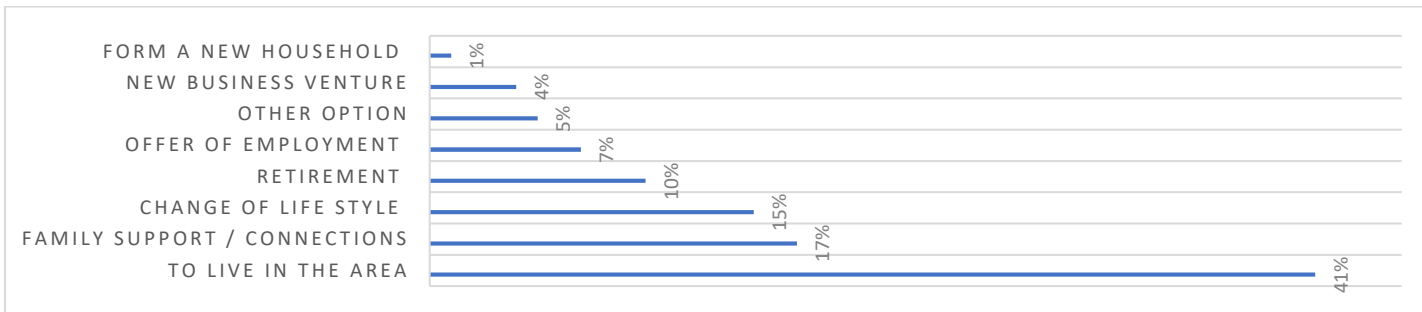
3.1) Non-Residents Survey Respondent Profile



- A survey for non-residents was running at the same time as the resident’s survey. The main aim of this survey was to identify the demand of those interested in re-locating to the Comrie area.
- The non-residents survey received 114 responses, with 108 people looking to move the area permanently, 2 looking for a second home and 4 to set up a business in the area. The rest of this section will concentrate on the responses of the 108 respondents looking to move to the area only.
- The current tenures of those looking to re-locate is mainly either owner (58%) or private rent (30%).
- Nearly 50% of respondents already live in the Perth & Kinross area, 10% in Stirlingshire and 25% elsewhere in Scotland. The remaining respondents lived elsewhere in the UK (4%) or outwith the UK (13%).
- 49% of respondents have lived in the area before and wish to return to the area. These respondents were asked what were the main reasons for them leaving the area and lack of affordable housing (24%) and nothing available within budget (20%) were the top reasons selected.

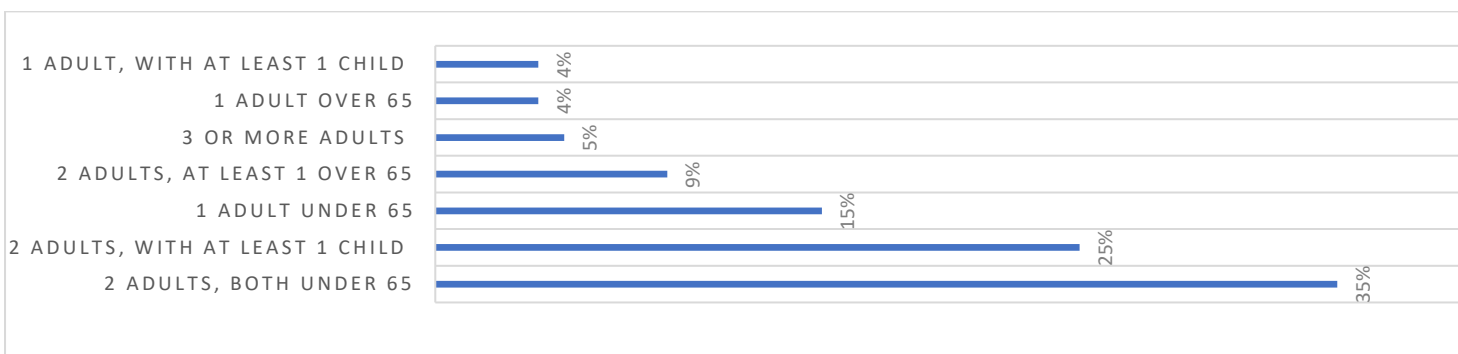
- Out of the 108 respondents wishing to relocate to the area, most stated the main reason for moving was to stay in the area (41%) or family connections / support (17%). Other top reasons selected are detailed in the chart below:

Graph 8: Reasons for Wishing to Move to Cormie



- Nearly 60% of respondents are households looking to relocate are adult only households.

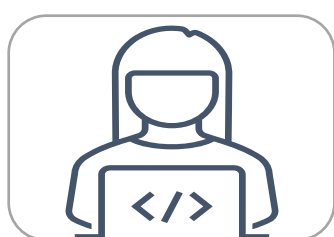
Graph 9: Household Composition of Non-Residents



- All respondents that completed the survey were asked if they would consider setting up a new business in the area and 40% of respondents said that they would consider setting up a new business in the area if they were to re-locate. This is quite a high percentage of respondents, and it is important to note that many of these business opportunities may be purely aspirational and not feasible.
- A range of sectors were identified for potential future new businesses with the top sectors being health, tourism and hospitality.
- 64% of the proposed new businesses envisage that they would need to employ local employees to operate. Most anticipate that they would employ between 1 to 2 staff members.
- A range of measures were identified to help start up these new businesses, with the top two measures identified being affordable housing (24%) and funding and grants (19%). Other measures identified included community support, good broadband and business premises.

Measures to help set up new business:	Top sectors for new businesses:	Employment opportunities:	Workspace requirements
<ul style="list-style-type: none"> •Affordable Housing •Funding & Grants •Community Support •Broadband •Business Premises 	<ul style="list-style-type: none"> •Health •Tourism •Hospitality 	<ul style="list-style-type: none"> •64% plan to recruit additional staff •Most estimated they would employ between 1 - 2 staff 	<ul style="list-style-type: none"> •91% said a workspace would be beneficial •Most selected Office Space as the type of workspace required

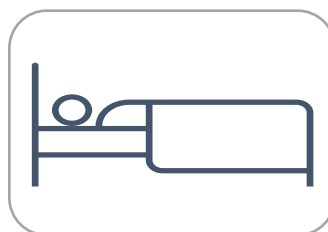
3.2) Non-Resident Survey Housing Need & Demand Summary



108 expressed an interest in permanently moving to the Comrie area



There was interest in mixed tenures including LCHO and buying on the open market



Survey showed demand for two and three bed homes



74% have already tried to find a new home in the area already

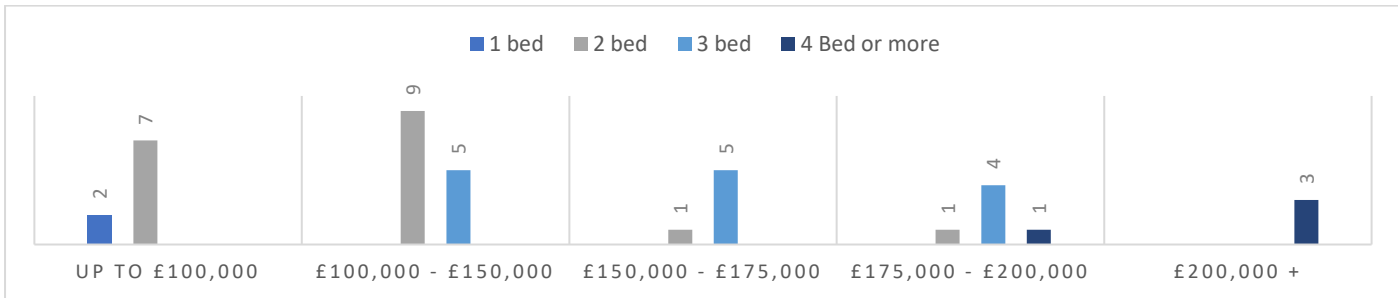
- The survey demonstrated a good degree of interest from people not currently living in the Comrie area with 108 respondents wishing to permanently move to the area.
- Overall, most respondents selected a first-choice tenure preference of low-cost homeownership (35%) or buying on the open market (35%) though there was also a degree of interest in a range of other tenures . The below diagram gives a summary of all tenure choices selected – *a full breakdown is provided in Appendix 2B:*

Table 9: Tenure Choice & Bedrooms

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Home Ownership	2	18	14	4	38
Buying on the Open Market	0	14	18	6	38
Low-Cost Rent	3	6	3	1	13
Self-Build	0	1	4	4	9
Renovation	0	0	8	1	9
Private Rent	0	0	1	0	1
TOTAL	5	39	48	16	108

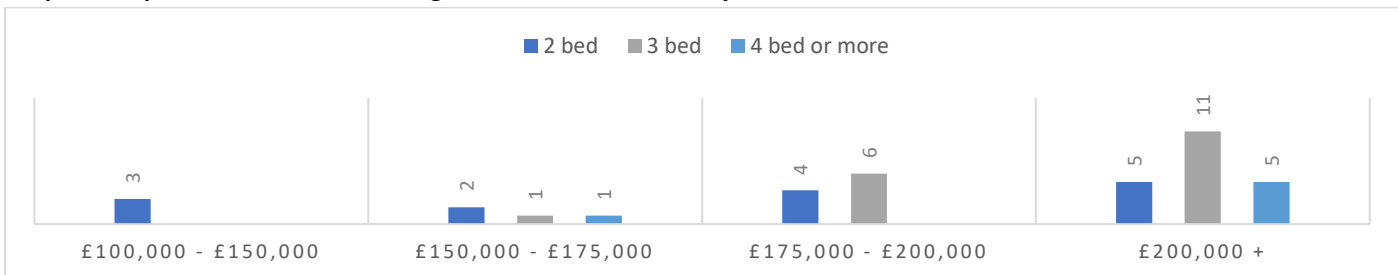
➤ LCHO was the joint first tenure choice selected by most in the survey (38), with demand for 2 and 3 bed properties. Respondent’s budgets varied from up to £100,000 to £200,000 plus and the below graph shows a breakdown of budgets and bedrooms:

Graph 10: Low-Cost Home Ownership Budget and Bedroom Summary:



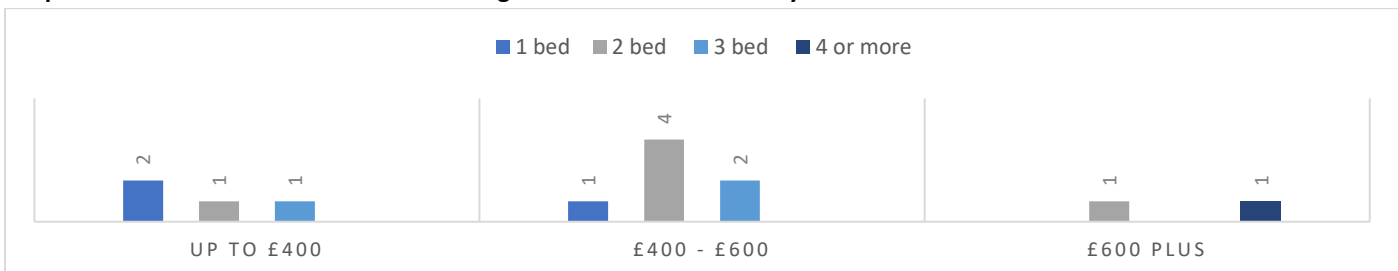
➤ Open market purchase was the other joint first tenure preference selected by 38 respondents, with most demand for 2 and 3 bed homes and to a lesser degree, 4 or more. Budgets ranged from £100,000 to £200,000 plus and given the high average purchases prices in the area already discussed in section 2.2, it may be that some respondents will not be able to compete on the open market.

Graph 11: Open Market Purchase Budget and Bedroom Summary:



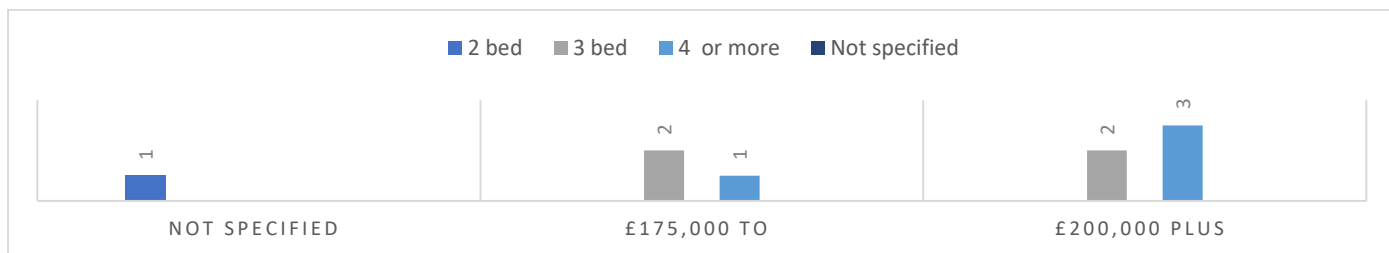
➤ 13 people looking to relocate to the area selected a first-choice tenure of low-cost rent. Most expressed interest in a 2-bed home and had rental budgets of under £600 per month.

Graph 12: Non-Residents Low-Cost Rent Budget and Bedroom Summary



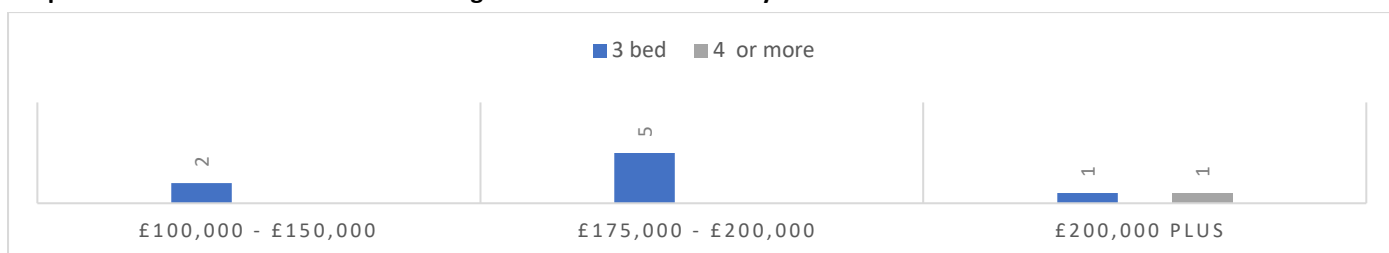
➤ Self-Build was the preferred tenure for 9 respondents, with most selecting 3 or 4 or more bed homes. Budgets ranged from £175,000 to over £200,000. Please note that 1 respondent did not provide budget information.

Graph 13: Non-Residents Self-Build Budget and Bedroom Summary



- Renovation was the preferred tenure for 9 respondents, with most selecting 3 bed homes to renovate. Budgets ranged from £175,000 to over £200,000. Please note that 1 respondent did not provide budget information.

Graph 14: Non-Residents Renovation Budget and Bedroom Summary



- Only 1 respondent selected private rent as their first tenure choice and they selected a monthly budget of £600 to £800 per month for a 3 bed home.
- At the time of writing this report, there were no properties listed for private rent in Comrie and private renting options in the area may therefore be limited.
- 74% of respondents have already tried to find a new house in the area. This suggests that these respondents would have a strong interest re-locating to the area should more housing be made available.
- When asked what prevented them from actually moving to the area already, most selected no suitable properties (39%), outbid by other purchasers (21%) or nothing available to rent within budget (14%).
- Based on this, the lack of affordable housing options in the area appears to be a significant barrier to people relocating to the area.

3.3) Views on Services and Provisions

- The non-residents survey asked respondents to rate the same list of services and asked what services would encourage them, or must be in place, before they re-located.
- Access to green space was rated overall as being essential to relocating. Other important services identified as important / essential to relocating were a local shop and good medical services. The below table shows how all services were rated:

Table 10: Importance of services / provisions in area and impact on decision to relocate

	Essential to relocating	Important to relocating	Not important to relocating	Don't know / Not sure
A local school	32	16	55	4
A local shop	71	41	1	0
Local post office / banking facilities	26	57	27	2
Local medical facilities	54	51	8	1
Practical support at home for older residents	7	25	69	10
Good transport links	34	59	17	3
Locally based employment opportunities	22	38	41	11
Local clubs and activities	22	69	17	2
Attractive tourist accommodation / facilities	8	29	72	2
Local places of worship	5	11	88	7
Access to countryside/greenspace	84	25	3	0
Local Pub	24	53	32	3
Practical support for residents with special needs	4	18	72	12

3.4) Summary of Non-Residents Survey

The survey demonstrated very strong demand from people looking to move to the Comrie area, with 108 respondents looking to move to the area on a permanent basis. 49% of respondents have already lived in the area before and are wishing to return the area. This would be regarded as a key group for the community to seek to enable to return to the area as they are predominantly younger, economically productive and may have acquired skills and experience which may significantly contribute to the social and economic infrastructure of the Comrie area.

The non-residents survey is showing demand for a mix of tenures from those wishing to move to the area. 34% of respondent's selected Low Cost Home Ownership and 13% selected Low Cost Rent. There was also interest in self build and renovation. 38 respondents preferred to buy on the open market, however this option may not be viable for most given current house prices in the Comrie area and the respondents budgets.

A significant number of those looking to relocate would consider setting up a new business in the area (40%), with most anticipating that they would require employees to help run their business. Workspace, in the form of office space, would be required also be required for these new businesses.

4) Business Survey

4.1) Profile of Respondents Wishing to Set up a New Business



4 respondents said "yes" to wishing to set up a new business



A range of measures, including community support, funding and local workers would be required to help all businesses get established



The new businesses are in a mix of sectors and would all offer potential additional job opportunities



If more affordable housing is not provided, this may impact on the decision of 3 of the respondents to start up their business

- Only 4 respondents would be looking to set up a new business in the area. The table below shows a summary of all 4 proposed businesses.

Table 11: Summary of potential new businesses

Sector	Already live in the area?	Additional employees required?	Estimated number of employees	Seasonal posts	Additional workspace required
Not specified	Yes	Yes	2-5	Yes	Yes – Kitchen
Tourism	No	Yes	1-2	No	Yes – Retail
Tourism	No	Yes	1-2	No	No
Health	Yes	Yes	2-5	No	Yes – Office





- 2 respondents that would require work space to get their business up and running they have both already identified affordable suitable work space in the area (kitchen and retail space).
- 3 out of the 4 respondents said that if new affordable housing is not provided, this will impact on their decision to start up their business. The provision of more affordable housing in the area may therefore be key to the establishment of future new businesses.
- The proposed new businesses could provide essential employment opportunities. With an ageing population, the creation of new employment opportunities may help retain young people and families in the area.
- Respondents were asked to identify measures to help start up their new business and the measures were as follows:

Support required for business start-ups

- Community support
- Funding and grant assistance
- Locally based workers
- Broadband connectivity

- Coastal and rural areas in Scotland have seen a significant decline in trading companies over the first 12 months of the pandemic, when compared to the previous 12 months. (Source: [Rural Scotland sees significant decline in new businesses during 2020 - Business Insider](#)). It is therefore encouraging to see that despite the challenging environment, people are still thinking about setting up new businesses in the area.

4.2) Profile of Respondents with an Existing Business

			
28 respondents already have an established business in the area.	Most businesses operate in the construction sector (21%) or Hospitality / Tourism (21%)	18 businesses employ additional employees. Nearly 70% of these are micro-businesses, employing less than 10 people	11 businesses have faced difficulty in recruiting staff due to a lack of suitable / skilled workers locally.

- The survey attracted 28 responses from those already with an established business in the area.
- Out of the 28 established businesses, 10 are employers, 10 self-employed (with no employees) and 8 self-employed with employees.
- Most respondent businesses operate in the construction sector (21%) or tourism and hospitality (21%). The chart below gives the full sector breakdown of respondent businesses.

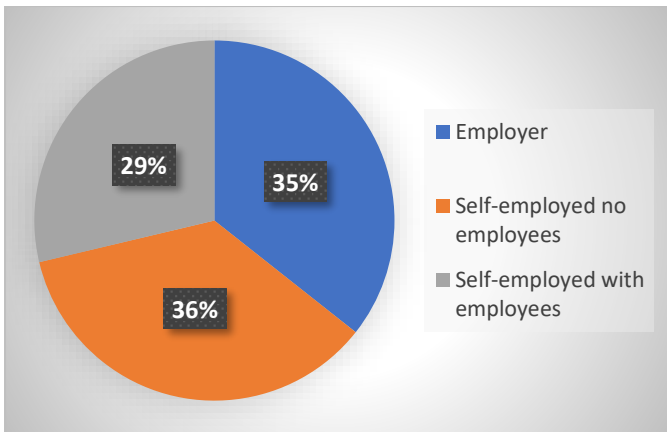


Chart 1: Respondent Business Type Summary

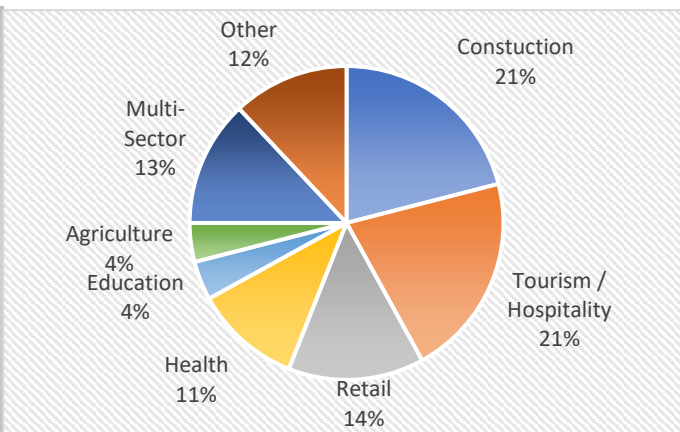


Chart 2: Respondent Sector Summary

- 18 respondent businesses employ additional employees, and the profile of these businesses is as follows:

12 out of the 18 are micro-businesses, employing less than 10 people

6 businesses employ 10 or more people

Off the 6 business that employ more than 10 people, 3 operate in the tourism sector, 1 construction, 1 architecture and 1 in retail / hospitality.

11 of businesses recruit their staff from the Perthshire area, 1 elsewhere in Scotland, 3 UK wide and 3 from elsewhere

4 employ staff on a seasonal basis, in both full and part time positions

- Only 4 businesses employ staff on a seasonal basis and these businesses operate in a range of sectors. Seasonal employment is common in the tourism and related industries where staff are engaged for peak times and the level of pay associated with these positions is often quite low. Low incomes are a proven barrier to accessing housing options.
- 11 businesses have faced difficulties in recruiting staff due to a scarcity of workers locally.
- In some rural areas, the COVID 19 pandemic has also seen an increase in more people choosing to live in rural areas and work remotely and this had led to increased housing pressures and prices making it more difficult for local people to secure housing.
- The lack of job opportunities for young people and the lack of access to affordable housing has resulted in young people leaving rural areas and difficulty in attracting key workers into the communities.

4.3) Businesses With Employees That Have Experienced Housing Issues



11 businesses have experienced difficulty in recruiting / retaining staff due to lack of housing options



6 of businesses believe that staff turnover is affected by the lack of affordable housing in the area.



9 have employees with an immediate housing need in the area

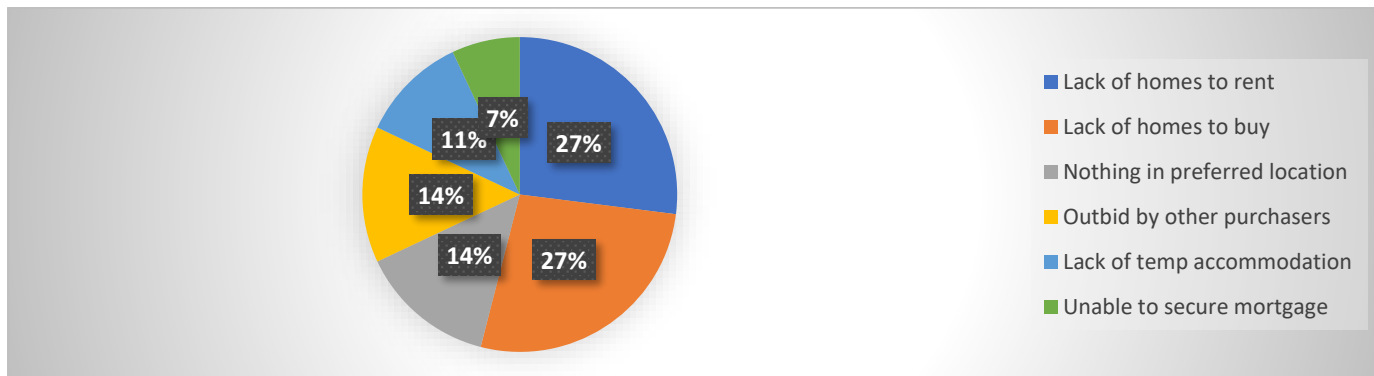


36 houses are required in the area to accommodate these employees in housing need, with most opting for a low cost option.

- The majority of businesses with employees (11), said “yes” to having difficulty recruiting and / or retaining staff due to a lack of suitable housing locally. For 7 of the businesses this is a frequent / re-occurring problem.
- All 11 businesses that have had difficulty recruiting / retaining staff were asked to estimate how many staff have left their employment due to not being able to find a suitable home locally and:
 - 6 estimated that they have lost 1 to 2 employees.
 - 2 estimated between 3 to 6
 - 1 estimated between 7 to 10 employees.
 - 1 respondent said that they could not quantify the number

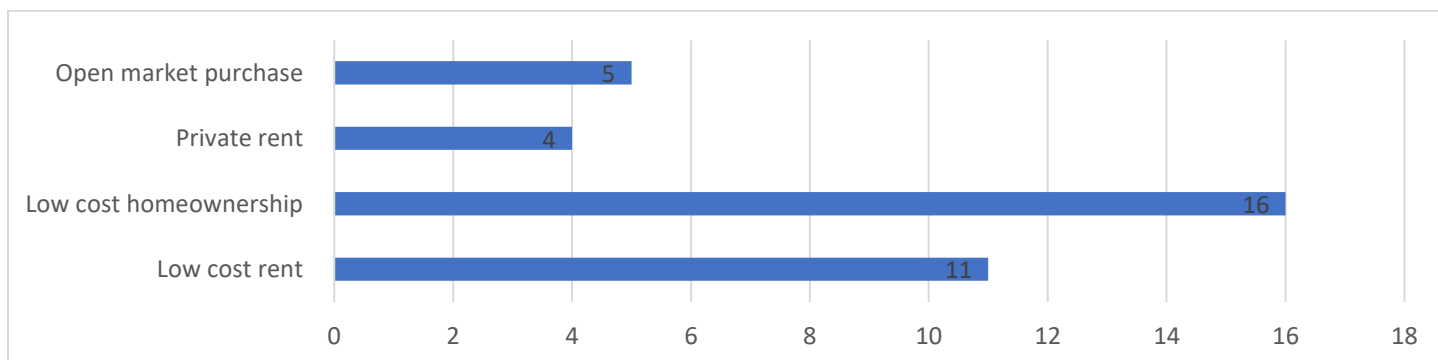
- When asked what were the main reasons that their staff were unable to find suitable housing locally, the top two answers were lack of affordable homes to rent (27%) and lack of affordable homes to buy (27%). The chart below shows a breakdown of all other reasons provided:

Chart 3: Reasons Employee's Cannot find Suitable Housing



- 6 businesses believe that their staff turnover has been affected by a lack of affordable housing locally.
- When asked if any of their current employees require housing in the area, 9 businesses answered “yes” to having employees that have an immediate need for housing in the Comrie area.
- In total between the 9 business, 36 staff members require housing in the local area at present. When asked to indicate the type of housing that they anticipate would be meet the needs of their employees, most opted for a low cost option of either low cost homeownership (16) or low cost rent (11).

Graph 15: Anticipated tenure of employees currently looking for housing in the area



- 4 respondents believe that if their employees that require housing in the area cannot find housing, they may leave their jobs.

4.4) Work space Requirements

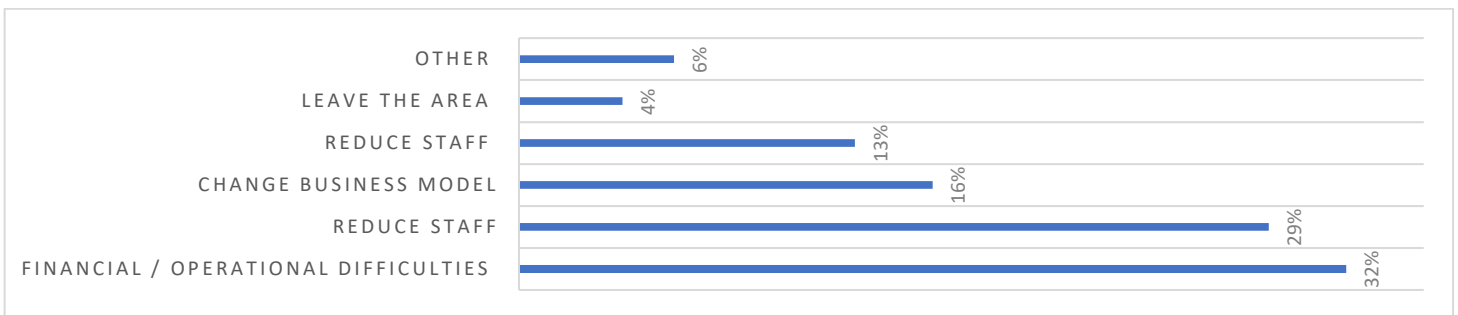
- 14 respondents said that their business would benefit from additional work space.
- A mix of workspace was identified including: office space, workshop / shed and retail units.
- 9 respondents have already tried to find additional workspace, with 4 identifying suitable space and 5 not finding any suitable options.
- The 5 that have not been able to find any suitable workspace are looking for: office space, retail space, food production, small clinic and workshop.

- 11 agreed that the options for new space are not affordable. The availability of affordable work spaces in the area therefore appears to be an issue and may prevent businesses from expanding / relocating.

4.5) Business Views on Housing Provision and Possible Solutions

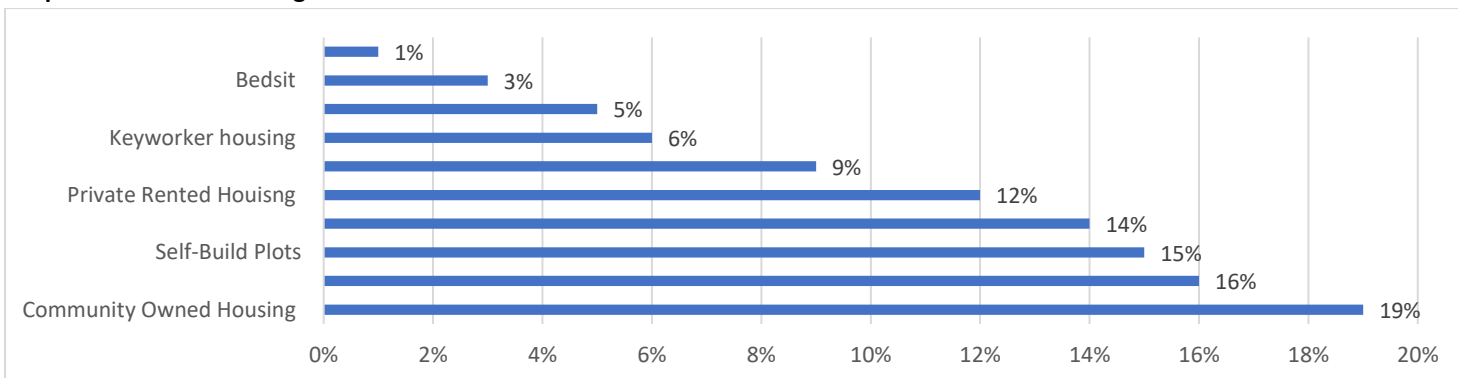
- All 28 respondents, including those without employees, were asked on their views about current housing provision and possible solutions and this section will focus on these issues.
- 27 agreed that there was inadequate housing provision locally and within commuting distance of their business.
- Furthermore, 10 believe that the shortage of housing in the area has previously impacted on the operation of their business.
- Looking to the future and when asked if more affordable housing is not provided do they anticipate that this will impact on the operation of their business, 19 answered “yes”.
- When asked what the anticipated outcomes on the business could be, most anticipate several outcomes and the information below shows a summary of all anticipated outcomes:

Graph 16: Impact of Businesses if More Housing is Not Provided



- It is evident from the above graph that if more housing is not provided in the area, it will have a detrimental impact on businesses in the area, with 29% potentially reducing staff and 32% anticipating financial / operational difficulties.
- In trying to identify what the solution is to the housing shortage in the area, respondents were presented with several options and asked to select what solution(s) they thought would be most effective.
- There was support for a wide range of tenures, with community owned rented housing being the top solution identified. The below diagram outlines the degree of support for all solutions:

Graph 17: Possible Housing Solutions

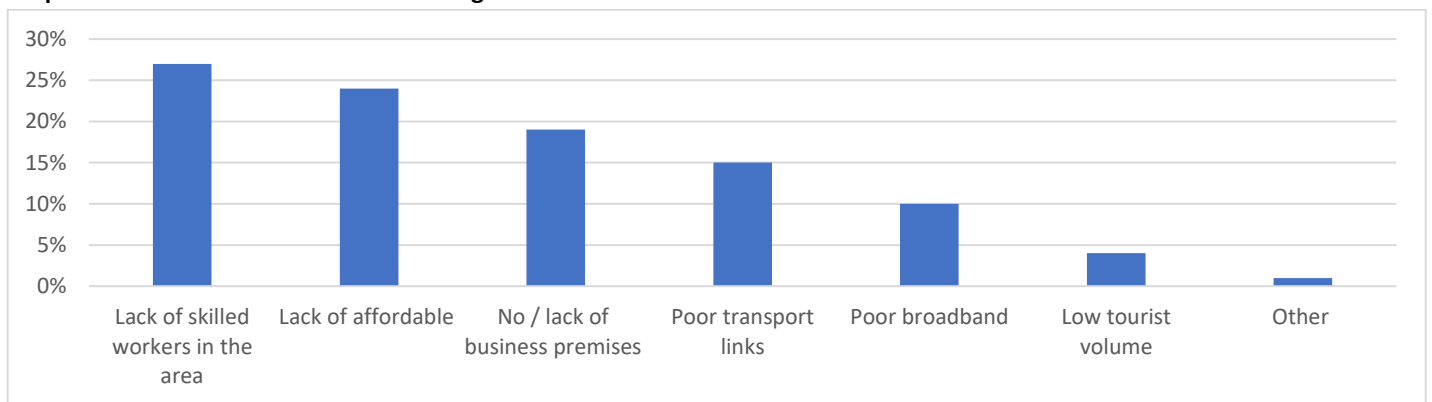


4.6) Business Growth and the Future

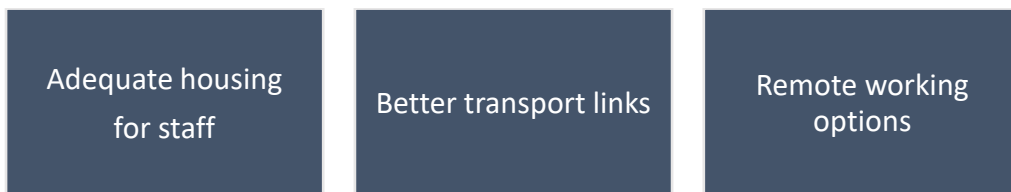


- 7 business said “yes” to considering a joint venture to provide additional housing in Comrie. All 7 have already experienced problems recruiting and retaining staff due to lack of affordable housing. The business operate in a variety of sectors and 5 out of 7 currently employ 10 or more employees.
- When looking to the future, there were a number of factors identified that could limit business growth, with a lack of affordable housing was the top factor identified. The graph below shows all the factors identified.

Graph 18: Factor that could limit business growth



- When asked about what the most significant opportunities were to grow their business, the main suggestions were:



- 21 of businesses anticipated that they will grow within the next 5 years with 15 of these businesses also anticipating that housing will also be required for additional employees.
- Most business (10) anticipated that between 1 to 3 houses would be required in the future for new additional employees. 4 estimated that between 7 – 10 houses would be required and 1 did not specify.

- When asked to indicate what type of housing tenure they anticipate would be required for future employees, 11 selected a mix of homes to rent and buy, 3 low cost rent and 1 open market purchase.

4.7) Summary of Business Survey

The business survey is clearly showing that businesses in the area have issues in recruiting and / or retaining staff because of the lack of suitable housing locally. This is also having an impact on staff turnover with over 60% of businesses with employees directly linking staff turnover to the lack of housing opportunities. Moreover, the lack of housing options in the area is already affecting the operation of many businesses on a re-occurring basis and will continue to do so if more housing is not provided, with businesses anticipating that they will have to reduce products / services, experience financial difficulties and reduce staff if more affordable housing is not provided.

The issue of finding suitable housing for employees is a major issue, with 9 businesses having employees in current need of housing in the area. This is a major concern to these businesses and their ability to retain staff if they cannot find suitable housing locally. The survey indicates that local businesses have 36 staff members who currently require housing in the Comrie area.

A range of solutions were supported by respondents to help alleviate housing pressures in the area, with the most popular option being community owned Low cost rent, low-cost home ownership and affordable self-build plots. 7 businesses all of whom had experienced problems recruiting or retaining staff were willing to consider a joint venture to supply more housing and this option should be fully explored.

21 of the businesses responding to the survey indicated they anticipate growing in the next 5 years, 15 anticipate that housing will be needed for the additional staff they will require. Businesses hoping to expand in the future identified a lack of workers locally, a lack of transport links, remote working options and housing as the most limiting factors to business growth.

The findings from the business survey clearly show both the need and support for the provision of additional housing in the area and evidences the fact that the area is at risk of losing crucial business and local employment opportunities if suitable housing is not provided. Providing a mix of affordable tenures of rent, low-cost home ownership and affordable plots, could help to retain employees for businesses and sustain the community into the long term. More housing, for both permanent and seasonal workers, also has the potential to attract people with families to the area, as well as skilled workers which could alleviate the persistent recruitment issues that some of the businesses currently face.

5) Final Conclusions

The survey results offer a snapshot of housing need. They have shown that there is a clear need for affordable housing driven from the existing residents of Comrie, potential home leavers, returners, newcomers and the business sector. We are confident that the findings evidence the need for new affordable housing locally.

6) Final Recommendations

- Based on the survey findings, create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Open dialogue with the community and local businesses in relation to the future housing strategy and to identify suitable locations for development.
- Explore the option of Comrie Development Trust acting as a vehicle for delivering community owned homes for the area. If CDT are unwilling, consider alternative options.
- Review Scottish Government and Perth and Kinross Council funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be drawn from the results of this research. For example, determining the most appropriate initiatives, tenure, and size to fit the specification of the community.
- Explore the options for partnership working with key stakeholders such as local businesses, the local authority, local landowners, or housing associations. This can broaden the scope of any future project and has the potential to provide further project viability, expertise, funding streams and support.
- Secure support from Perth and Kinross Council to ensure that any development aligns with and compliments their Affordable Housing Supply Programme.
- Identify potential sites and or properties for future development, mainly of 2 and 3 bedrooms homes. Consider the most appropriate mix of housing tenures for the homes, including rent, low-cost homeownership and affordable self-build plots.
- Explore ways to help reduce the reliance on cars for short trips by incorporating additional space for home working (extra room/garden building space), cycle paths, car clubs in new projects.
- Future proof new developments much as possible by exploring the use of renewable energies on or off site to help provide power supplies / energy storage to new homes. Explore funding routes at an early stage.
- Consider installing a community electric car charging central point or charging points on homes if appropriate.
- Explore complementary uses for sites which would sit alongside new housing such as seasonal accommodation, office accommodation, NHS outreach, community shop or private housing. These can reduce risk, open up additional funding options and provide benefits to the community.
- Promote the services that The HEAT project <https://www.theheatproject.org> deliver in the Comrie area to help householders that would benefit from energy efficiency measures.

Appendix 1 - Tenure options summary

There are a wide range of housing models available which can ultimately offer secure homes for those in housing need. Below is a brief summary of some of tenure options available and suitable for small scale rural development:

Low-Cost Rent

Social Rented Housing – Is provided by the local authority or by housing associations. This is the most affordable rented housing option, offering secure tenancies. Households wishing to make an application need to register with local authorities or Registered Social Landlords (RSL's)

Mid-Market Rented Housing – is provided by several organisations to provide rented housing at a lower cost than market rent.

Community Owned Rented Housing – where the community owns the home and it is rented out, usually at social rented housing levels.

Market / Private Rent - provided by Private Landlords. Rents are set at the discretion of landlords and are dependent on market forces in the area.

Low-Cost Home Ownership

There are various options under this model, but popular options include:

Discounted Homes for Sale – This is where the selling price of the home is discounted by at least 20% and the discount is secured by a mechanism called the Rural Housing Burden. An affordability assessment is carried out to ensure that purchasers cannot afford to purchase a similar home at full open market prices.

LIFT – New Supply/ Open Market Shared Equity – are schemes usually provided by Housing Associations, which usually form part of mixed developments including social housing and other tenures. Purchasers can buy a share in the property of between 60% and 80%, depending on affordability.

Rent to Buy Scheme –It offers a home to rent for typically 5 years, cash-back on select projects and the option to purchase the home with a discount of at least 20%. Communities can adapt this scheme.

Self-Build

Discounted Self-build Plots – are offered for sale at less than market prices. CHT offers a range of self-build plots with discounts protected with a Rural Housing Burden. <http://www.chtrust.co.uk/rural-housing-burden>

Market Plots – are for sale at the open market valuation through a range of sellers.

Self-Build Loan Fund – The Self-build Loan Fund offers bridging finance to those finding it difficult to secure through high street lenders. <https://www.chtrust.co.uk/scotland-self-build-loan-fund.html>

Crofters' Housing Grant Scheme – is available to registered crofters to build a new home or to renovate an existing property. It is means tested and can be used with the Self-build Loan Fund, so long as the plot for

the house has been de-crofted. <https://www.ruralpayments.org/publicsite/futures/topics/all-schemes/croft-house-grant-/>

Community self-build plots – many community landowners can provide discounted self-build plots for sale. Get in touch with CHT to discuss the options.

Woodland Crofts – can offer a valuable supplementary income resource and look after the environment. For information on getting a croft or developing crofts on your land, refer to: <http://woodlandcrofts.org.cp-27.webhostbox.net>

Appendix 2A: Full Summary of All Respondents Wishing to Move Home and Stay in the Area

Current Tenure	Household Composition	Main reason(s) for moving home	Timescale for moving	Preferred Tenure	Bedrooms	Rental Budget	Purchase Budget
Owned	Two adults with at least one child 16 or under		Within 1 year	Buy on Open Market	3		£175,000 to £200,000
Owned	Two adults under 60		Within 3 years	Buy on Open Market	3		£200,000 plus
Owned	Two adults with at least one child 16 or under	Overcrowding, Current home too small	Within 1 year	Buy on Open Market	3		£200,000 plus
Owned	Two adults, at least one over 60	Current home too large	Within 5 years	Buy on Open Market	3		£175,000 to £200,000
Owned	Two adults with at least one child 16 or under		Within 3 years	Buy on Open Market	3		£150,000 to £175,000
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Living in temporary accommodation, Current home does not meet the needs of all household members	Within 1 year	Buy on Open Market	3		£200,000 plus
Owned	Two adults, at least one over 60	Current home too large	Within 3 years	Buy on Open Market	3		£200,000 plus
Owned	Two adults with at least one child 16 or under	Current home does not meet the needs of all household members	Within 3 years	Buy on Open Market	4 or more		
Private Rented	Two adults with at least one child 16 or under	Lack of housing options within the area	Within 3 years	Buy on Open Market	3		£150,000 to £175,000
Rented from Council	Two adults with at least one child 16 or under	Health & Disability, Current home too small, Home in poor physical condition, Current home does not meet the needs of all household members	Within 1 year	Buy on Open Market	4 or more		£200,000 plus
Private Rented	Two adults under 60	Living in temporary accommodation	Within 1 year	Buy on Open Market	2		£200,000 plus
Owned	Three or more adults	Current home too large	Within 5 years	Buy on Open Market	3		£200,000 plus
Owned	Three or more adults	Current home too large	Within 3 years	Buy on Open Market	4 or more		£200,000 plus
Owned	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Current home does not meet the needs of all household members, Lack of services / facilities within the area	Within 1 year	Buy on Open Market	3		£200,000 plus
Owned	Two adults under 60		Within 1 year	Buy on Open Market	3		£200,000 plus
Private Rented	Two adults with at least one child 16 or under		Within 1 year	Buy on Open Market	4 or more		£200,000 plus
Owned	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Current home does not meet the needs of all household members	Within 1 year	Buy on Open Market	4 or more		£200,000 plus
Owned	One adult over 60	Current home too large, Lack of services / facilities within the area	Within 1 year	Buy on Open Market	2		£200,000 plus
Private Rented	Two adults with at least one child 16 or under	Living in temporary accommodation	Within 1 year	Buy on Open Market	2		£150,000 to £175,000
Owned	Two adults, at least one over 60	Current home too large	Within 3 years	Buy on Open Market	3		£200,000 plus
Owned	Three or more adults	Current home too large	Within 3 years	Buy on Open Market	3		£200,000 plus
Private Rented	Two adults under 60	Overcrowding, Current home too small, Tenure is not secure, Current home does not meet the needs of all household members	Within 1 year	Low Cost Home Ownership	2		£150,000 to £175,000

Private Rented	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Home in poor physical condition, Tenure is not secure, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	3	£150,000 to £175,000
Owned	One adult under 60	Current home too large, Tenure is not secure, Living in temporary accommodation, Relationship breakdown	Within 1 year	Low Cost Home Ownership	2	£100,000 to £150,000
Private Rented	Two adults, at least one over 60	Tenure is not secure, Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	3	£150,000 to £175,000
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Home in poor physical condition, Current home does not meet the needs of all household members	Within 1 year	Low Cost Home Ownership	3	£150,000 to £175,000
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Health & Disability, Current home too small, Tenure is not secure, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	4 or more	£100,000 to £150,000
Other Social Rented	Two adults with at least one child 16 or under	Current home too small	Within 3 years	Low Cost Home Ownership	4 or more	£200,000 plus
Owned	Two adults with at least one child 16 or under	Current home too small	Within 1 year	Low Cost Home Ownership	3	£175,000 to £200,000
Tied Housing	Two adults with at least one child 16 or under	Tenure is not secure, Living in temporary accommodation, Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	4 or more	£175,000 to £200,000
Private Rented	Three or more adults	Home in poor physical condition, Tenure is not secure, Lack of housing options within the area, Lack of services / facilities within the area	Within 3 years	Low Cost Home Ownership	2	£100,000 to £150,000
Private Rented	One adult with at least one child 16 or under	Health & Disability, Tenure is not secure, Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	4 or more	£175,000 to £200,000
Private Rented	Two adults with at least one child 16 or under	Current home does not meet the needs of all household members, Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	3	£150,000 to £175,000
Private Rented	Two adults with at least one child 16 or under	Current home too small, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	3	£100,000 to £150,000
Owned	Two adults with at least one child 16 or under		Within 1 year	Low Cost Home Ownership	3	£150,000 to £175,000
Owned	Two adults with at least one child 16 or under	Current home does not meet the needs of all household members	Within 3 years	Low Cost Home Ownership	3	
Owned	Two adults with at least one child 16 or under	Current home too small	Within 5 years	Low Cost Home Ownership	3	£175,000 to £200,000
Private Rented	Two adults with at least one child 16 or under	Current home too small, Tenure is not secure, Current home does not meet the needs of all household members	Within 1 year	Low Cost Home Ownership	2	£100,000 to £150,000
Owned	Two adults with at least one child 16 or under	Overcrowding, Current home too small, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	4 or more	£175,000 to £200,000

Owned	One adult over 60	Home in poor physical condition, Current home does not meet the needs of all household members	Within 3 years	Low Cost Home Ownership	2		£100,000 to £150,000
Rented - other	Two adults, at least one over 60	Lack of housing options within the area	Within 1 year	Low Cost Home Ownership	2		£100,000 to £150,000
Private Rented	Two adults with at least one child 16 or under	Current home too small	Within 1 year	Low Cost Home Ownership	3		£200,000 plus
Tied Housing	Two adults with at least one child 16 or under	Tenure is not secure	Within 5 years	Low Cost Home Ownership	3		£100,000 to £150,000
Private Rented	Two adults with at least one child 16 or under		Within 1 year	Low Cost Home Ownership	4 or more		£175,000 to £200,000
Private Rented	Two adults under 60	Current home too small, Tenure is not secure, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 5 years	Low Cost Home Ownership	2		£150,000 to £175,000
Rented - other	Three or more adults	Tenure is not secure, Relationship breakdown	Within 1 year	Low Cost Home Ownership	2		£100,000 to £150,000
Owned	One adult over 60	Health & Disability	Within 5 years	Low Cost Home Ownership	2		£100,000 to £150,000
Private Rented	Two adults with at least one child 16 or under	Lack of housing options within the area	Within 3 years	Low Cost Home Ownership	4 or more		£175,000 to £200,000
Rented - other	Two adults under 60	Current home does not meet the needs of all household members	Within 5 years	Low Cost Rent	2	£400 - £600	
Owned	Two adults with at least one child 16 or under	Relationship breakdown	Within 3 years	Low Cost Rent	2	Up to £400	
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Health & Disability, Current home too small, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 1 year	Low Cost Rent	3	£400 -£600	
Private Rented	Two adults under 60	Overcrowding, Current home too small, Tenure is not secure, Living in temporary accommodation	Within 1 year	Low Cost Rent	2	£400 - £600	
Private Rented	Two adults under 60	Tenure is not secure, Lack of housing options within the area, Lack of services / facilities within the area	Within 1 year	Low Cost Rent	3	£600 - £800	
Other Social Rented	Three or more adults	Overcrowding, Health & Disability, Current home too small	Within 1 year	Low Cost Rent	2	£400 - £600	
Private Rented	Two adults with at least one child 16 or under	Overcrowding, Health & Disability, Current home too small, Current home does not meet the needs of all household members, Lack of housing options within the area	Within 1 year	Low Cost Rent	4 or more	£400 - £600	
Private Rented	One adult under 60	Current home too large, Home in poor physical condition, Tenure is not secure, Lack of housing options within the area	Within 1 year	Low Cost Rent	1	£400 - £600	
Owned	Three or more adults	Health & Disability, Current home too large, Home in poor physical condition	Within 1 year	Low Cost Rent	3		
Private Rented	One adult over 60	Current home too large	Within 1 year	Low Cost Rent	2	£400 - £600	
Tied Housing	Two adults with at least one child 16 or under	Current home too large, Tenure is not secure	Within 3 years	Low Cost Rent	3	£600 - £800	
Rented - other	Three or more adults	Tenure is not secure	Within 1 year	Low Cost Rent	2	Up to £400	

Private Rented	Two adults under 60	Current home too small, Tenure is not secure, Current home does not meet the needs of all household members, Lack of housing options within the area, Lack of services / facilities within the area	Within 1 year	Self Build	2	£175,000 to £200,000
Private Rented	Two adults with at least one child 16 or under	Lack of housing options within the area	Within 1 year	Self Build	3	£100,000 to £150,000
Owned	Two adults under 60	Current home too small	Within 1 year	Self Build	3	£200,000 plus
Owned	Two adults with at least one child 16 or under	Current home does not meet the needs of all household members	Within 5 years	Self Build	4 or more	£200,000 plus
Owned	Two adults with at least one child 16 or under	Current home does not meet the needs of all household members	Within 3 years	Self Build	4 or more	£200,000 plus
Owned	Two adults, at least one over 60	Current home too large, Lack of housing options within the area	Within 3 years	Self Build	2	£200,000 plus
Owned	Three or more adults	Current home too large	Within 1 year	Self Build	2	£200,000 plus
Owned	Three or more adults	Current home too large	Within 1 year	Self Build	3	£200,000 plus
Other Social Rented	One adult under 60	Living in temporary accommodation	Within 3 years	Self Build	2	£175,000 to £200,000
Owned	Two adults with at least one child 16 or under	Current home too small	Within 1 year	Self Build	3	
Owned	Two adults with at least one child 16 or under	Current home too small	Within 1 year	Self Build	4 or more	£200,000 plus
Private Rented	Two adults with at least one child 16 or under		Within 1 year	Self Build	3	£200,000 plus
Owned	Two adults, at least one over 60	Current home too large	Within 5 years	Self Build	3	£200,000 plus
Private Rented	One adult under 60	Current home too small, Living in temporary accommodation, Lack of housing options within the area	Within 1 year	Self Build	2	Up to £100,000
Owned	Two adults with at least one child 16 or under	Health & Disability, Home in poor physical condition, Current home does not meet the needs of all household members, To give or receive informal family care / support	Within 3 years	Self Build	3	£150,000 to £175,000