



September 2021

Dufftown Housing Needs & Demand Report



**Communities
Housing Trust**

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Communities Housing Trust is a Company Limited by Guarantee (SC182862) and a Scottish Charity (SC027544)

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Executive Summary

Communities Housing Trust (CHT) are working with Dufftown and District Community Association with the aim of providing affordable housing in Dufftown. To identify the housing need and demand in the area within the next 5 years, 2 surveys were carried out to gauge interest and actual demand – one survey was for current residents only, the second for non-residents considering moving to the area.

The resident’s survey identified clear local need, and this is considered with the demand demonstrated in the non-residents survey the following recommendations can be drawn:

Tenure options overview

A mixed tenure development of low cost rent and low cost homeownership for 2, 3, and 4 bed homes should be considered for any given site.

The development should also consider incorporating into its design accessible housing for families wishing to downsize and live/work units for those wishing to work from home.

Discounted self-build plots should also be considered with demand for self-build plots being evidenced in the non-residents survey

Residents Survey Key Findings:

41 current households said they would like to move within the next 5 years

33% of respondents were 2 parent families with at least 1 child aged 16 or under

73% of people moving would require either 2 or 3 new bedrooms

The survey identified 17 home leavers who wish to settle in Dufftown

10 selected a first choice tenure of low cost home ownership, 9 open market rent and 17 low cost rent.

17 stated they would like a form of workspace in their new home

87% of people would like to stay in the area if they were to move

65% of households would benefit from better energy efficiency measures

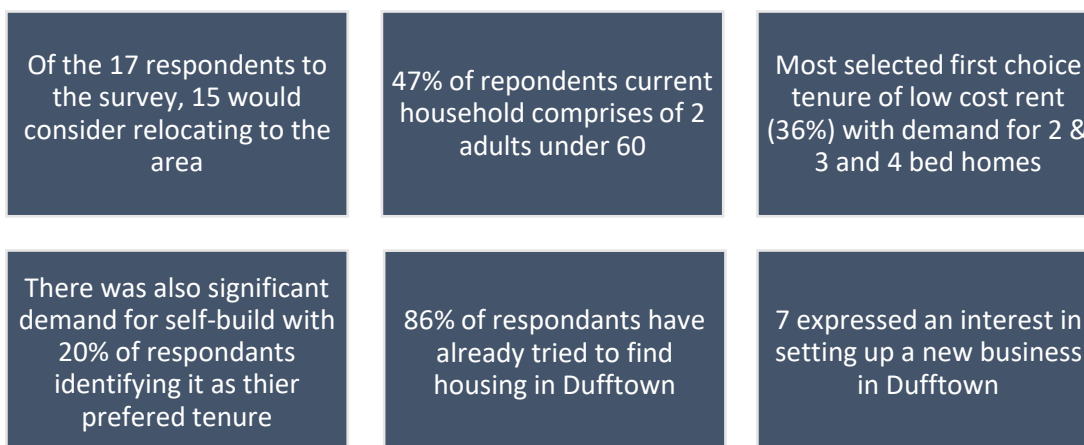
- The residents survey had 105 responses which is approximately 8% of the households in Dufftown. This is an excellent response. Responses to baseline questions mirrored census data indicating the accuracy of the results.
- The survey indicated that there is strong demand for additional low-cost rental properties and low-cost home ownership and that 2 and 3 bedroom houses are most in demand.
- The survey indicated a number of households wishing to downsize.
- The survey demonstrates that the local opinion is supportive of the need for additional affordable housing and is strongly in favour of priority being given to local people for any new affordable housing allocations.
- From the results of this survey there is a strong desire within households to stay in the area. This is important to sustain the local community and economy.

- The survey also highlighted high levels of fuel poverty and the need for additional energy efficiency measures in many homes. It would be beneficial to highlight in the community the help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.

Table 1: Resident Survey Tenure Choice Summary for Current Households and Potential Future Households

Bedrooms	1	2	3	4 or more	Total
Low-cost Home ownership		5	7	1	13
Low-cost rent	2	10	5	4	21
Private Rent	1	1			2
Renovation		1			1
Buy on open market		2	6	4	12
Self-Build			2	2	4
Total	3	19	20	11	53

Non-Residents Survey Key Findings:



- The non-resident survey showed strong demand from families living out with Dufftown to move to the town. Many had lived in Dufftown previously and previously tried to find housing in the area.
- Respondents indicated interest in low-cost rental properties, low-cost home ownership and self-build. 2, 3 and 4 bed houses were needed.

Table 2: Non-Resident Survey – Tenure Choice Summary

1 st Choice Home Tenure Choice	1 bed	2 bed	3 bed	4 or more	Total
Low-Cost Rent		3		1	4
Low-Cost Home Ownership		1	2		3
Self-build			1	2	3
Buy on Open Market			1	1	2
Renovation			1	1	2
Total		4	5	5	14

Conclusion

From the results of the 2 surveys, it appears that a mixed tenure development would be most appropriate, offering 2, 3 bedroom homes for low-cost rent and low-cost home ownership. Consideration should also be given to integrating into a scheme 4 bed houses, providing homes with a workspace, smaller accessible homes for down sizers and self-build plots.

One of the most important factors of this project is to ensure that the provision of housing that will contribute to the communities' overall goal of regenerating the local economy with the creation of business opportunities and improving infrastructure.

The findings suggest that the provision of more housing has the potential to attract new people to the area. The response rate of the non-resident survey shows that Dufftown is an attractive option for people. The existing community is supportive of increasing the local population to ensure the long-term viability of the town; However, residents are strongly in favour of ensuring that the needs of local people are met first and the survey findings suggest that residents believe that priority for allocation of any new affordable housing should be given to locals before being offered to those outside the community.

Introduction & Methodology

Situated on the banks of the rivers Fiddich and Dullan Dufftown is a town in the heart of Speyside with a population of 1,667 (Census 2011). The town is famous for its malt whisky having the biggest malt whisky exports of any town in Scotland. Like other towns of its period, Dufftown has spacious streets laid out in a regular plan. The four main streets converge at the Clock Tower, which was completed in 1839. The Clock Tower was originally the town jail, became the Tourist Information Centre and is now managed by the Dufftown District Community Association.

The community is supportive of trying to attract new people to the area, but as with many rural towns, there is a shortage of available homes.

Dufftown and District Community Association (DDCA) are keen to develop affordable housing for their community and have identified potential sites. They have also identified 3 areas of woodland within the community which they are keen to investigate the viability of bringing into community ownership. DDCA approached the Communities Housing Trust (CHT) to support them develop a project to develop affordable housing in the Dufftown area.

CHT have undertaken a Housing Needs Assessment which has quantified the demand for housing through online surveys of residents, non-residents, and local businesses. Survey responses are supplemented with other available evidence of housing demand. The surveys were promoted locally by DDCA through posters, word of mouth and social media, CHT promoted the surveys through their social media channels.

Data from the 2011 Census has been used for comparison in the report. We are aware that the data could be considered outdated, but this is the most accurate data available to us until the 2021 Census results are published. Other reports have also been used and are referenced throughout the report.

Report Objectives

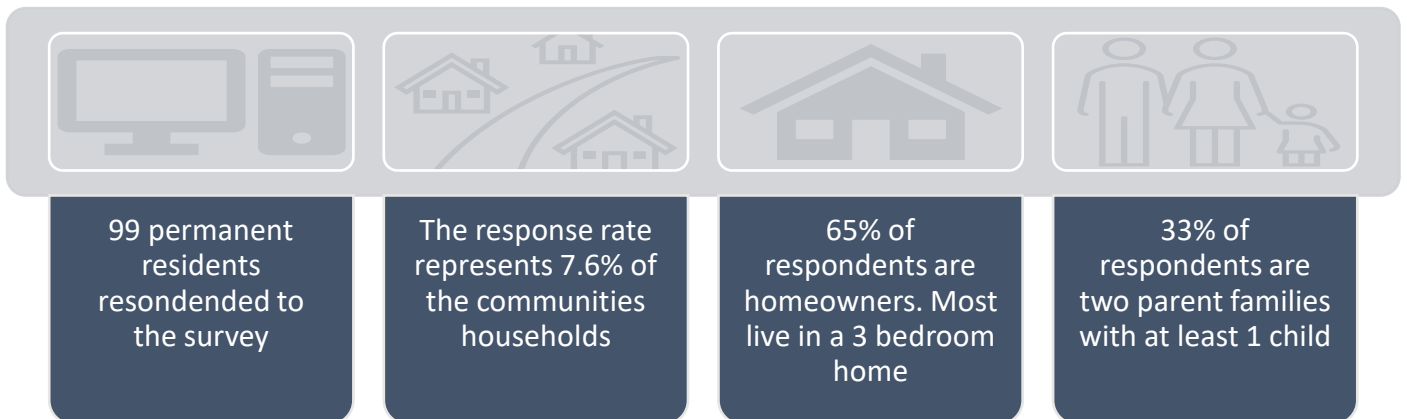
Gauge demand from both residents in Dufftown wishing to move and from non-residents wishing to move to the area.

Examine the the composition of these 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



Resident Survey - Respondent Profile & Response Rate



- The survey received 105 responses, of which 99 were from permanent residents of Dufftown representing approximately 8% of households. 6 respondents did not reside in the area on a permanent basis. *The views of the non-permanent residents are only reported in the community views section of this survey (Section 5)*

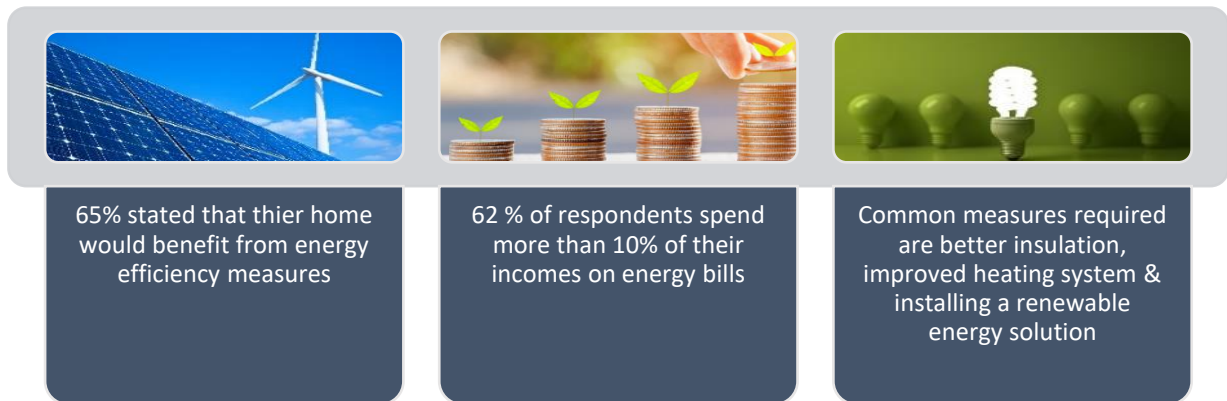
- Most of the survey respondents own their own homes (65%). This is in line with the Dufftown census findings (67.7%) and higher than the regional and national average from the 2011 census.
- 18% of respondents indicated that overcrowding was an issue for them and 7% indicated they would benefit from moving to a smaller home
- The percentage of those that rent from the Council, is higher than both the regional and national average. In addition to this the number of people living rent free is higher than national average which suggests a higher demand from people living in parental homes. Only 9 respondents indicated they are presently on the waiting list for local authority housing.
- The proportion of respondents to this survey living rent free is 3% which is in line with the Dufftown 2011 census.

Table 3 : Tenure Type Comparison

Tenure	Survey Respondents %	Dufftown 2011 Census %	Moray 2011 Census %	Scotland 2011 Census %
Owned	65%	67.7%	65.9%	62%
Rented from Council	20%	17.7%	14.1%	13.2%
Private Rent	10%	7.1%	12.6%	12.4%
Rented - other	2%	1.5%	1.7%	1.3%
Living Rent Free	3%	2.8%	2.1%	1.3%
Other Social Rented	0%	4.7%	5.2%	11.1%

- 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 99 respondent households are made up of a total of 197 individuals representing 12% of the population.
- The survey shows that the lack of affordable housing will cause existing young families to move away and prevent new families moving in. Furthermore, there is demand from older members of the community to move into smaller accessible homes which are not available.
- The school roll of Morlach Primary is currently at 132. This number has increased by up to 11 pupils in the last 6 years. Local information suggests that the role has recently fallen back.

Residents Survey - Energy Efficiency in Resident's Homes



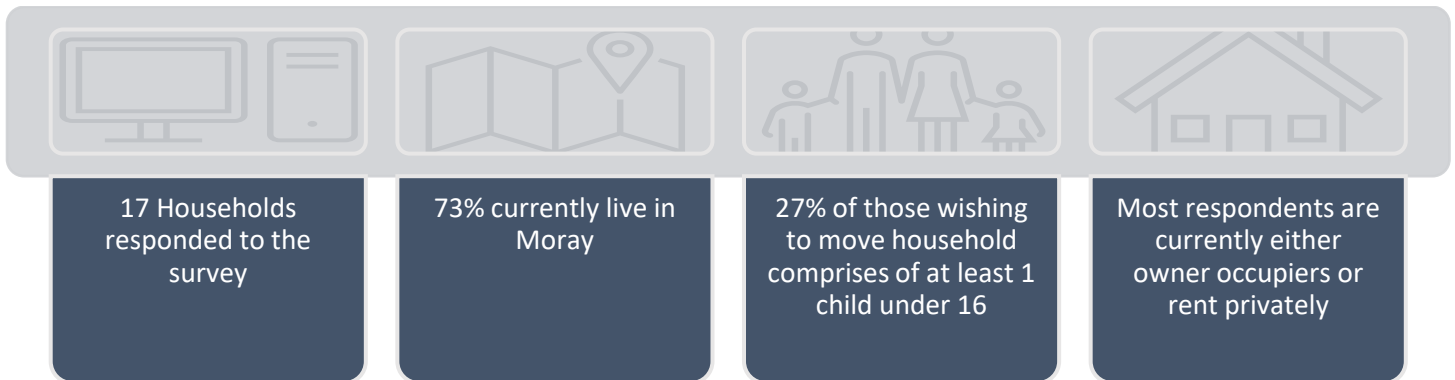
- The survey responses suggest that over half of respondents are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:

*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)

- 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 household's 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 (64%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight in the community organizations who can assist households to reduce energy costs and provide information on the range of measures and assistance available.
- Home Energy Scotland provides free impartial energy efficiency advice to householders, community groups and businesses and can advise you on current grant schemes and offers.
<https://www.homeenergyscotland.org/>
- Similarly, The Energy Savings Trust can provide information and support on all energy matters and the measures and assistance available. <https://energysavingstrust.org.uk>

Non-Residents Survey - Respondent Profile



- The non-residents survey received 17 responses from people living out with Dufftown, 15 of which indicated that they would like to relocate to Dufftown.
- Most respondents already live in Moray (73%) with 13% living elsewhere in Scotland and 13% living outside of Scotland.
- 47% of respondents indicated they had previously lived in Dufftown and wished to return.
- 48% of respondents wanted to move for family connections, set up in business or take up an offer of employment
- 64% of respondents own their own home and 29% in privately rented housing.
- 27% of respondent were families with at least 1 child under 16.
- 6 respondents said that they would be interested in starting a new business in the area if they were to re-locate. 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 including: Tourism & Hospitality (22%), Retail (22%), Trades & Construction (13%), Agriculture (11%) Health (11%)
- 67% of the proposed new businesses envisage that they would need to employ 1 or 2 local employees to operate.
- Respondents identified the following measures that would be help to start a new business funding and grants (36%), affordable housing (29%), good broadband (14%),business guidance (14%) and business partners (7%)

Housing Needs & Demand

This section will examine the housing need and demand from both the residents and non-residents survey. A summary of all tenure options is provided in Appendix 2.

Existing Dufftown's Resident's Wishing to Move



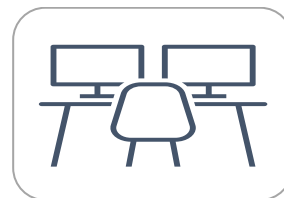
52 respondents expressed an interest in moving home



50% of respondents wished to move within 1 year and 90% within 3 years

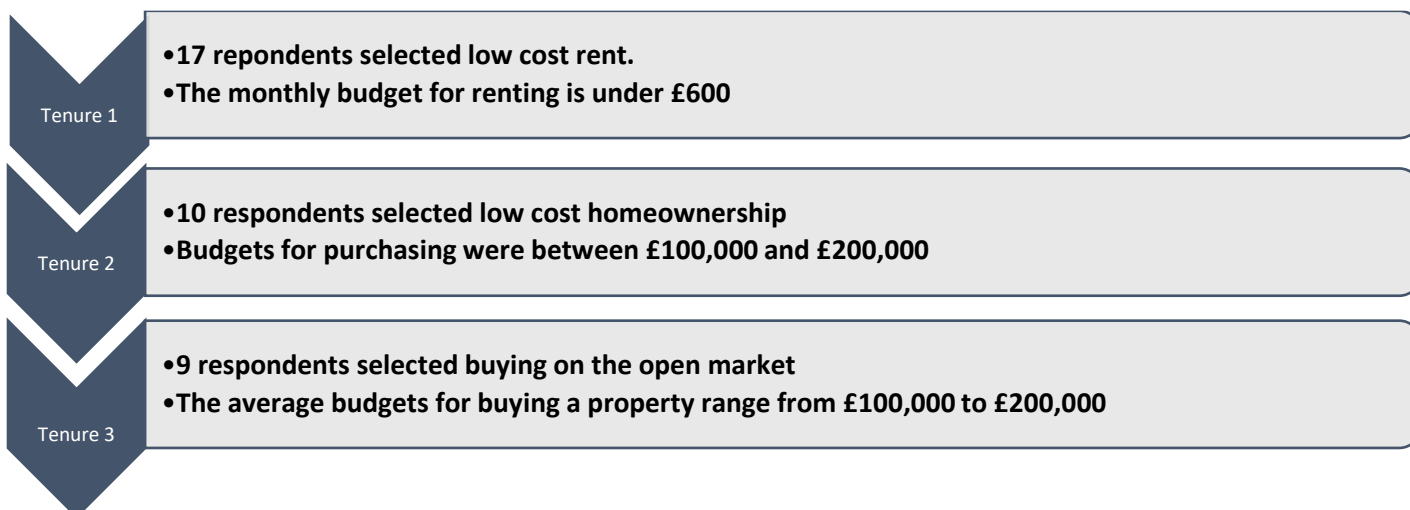


41% selected preference for low cost rent as their preferred tenure



24 would like a form of workspace in their new home

- 41 respondents that answered “yes” to planning to move home and stay in the Dufftown area. This represents 87% of people wanting to move. This shows that there is a real desire for current residents to stay in the area.
- The current tenure of those wish to move is: Owner (9), Living Rent Free (1), Renting from Council (12) and Other Rented (20).
- 40% of respondents indicated their existing home was too small or overcrowded, 23% indicated that it did not meet the needs of all household members.
- Respondents were presented with 6 tenure choices and asked to select a first-choice preference if they were to move home.
- The diagram below shows the top 3 preferred tenures based on first-choice preferences only. A full breakdown of these households and their preferred tenure choices is contained in Appendix 1



- The survey demonstrates demand for a mix of tenures, with strong interest in low-cost rent and low cost home ownership.

- The majority of respondents indicated they would need a 3 bedroom house although there was significant demand for both 2 and 4 bedroom houses as well.
- Only 9 respondents have registered for Local Authority Council rented housing. Anecdotal evidence from CHT’s work in other communities suggests that many people looking for housing do not register on the local Authority housing list or with Housing Associations as they do not think that they will be successful in finding a house through this route.
- Information provided by Moray Council suggest that there is very little availability of social housing in Dufftown.
“With such a small supply of housing, you will have to wait a very long time to be allocated a property in most areas. To increase your chance of housing, you should consider choosing as many letting areas as possible.” Moray Council.

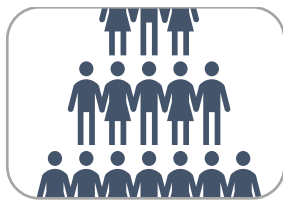
Table 4 : Moray Council and Housing association housing list Sept 2021

House type	Assumed annual relet rate (%)	Moray Council current stock	Hanover HA current stock	Osprey HA current stock	Est new tenancies per year
1 bed bungalow	8.4	23		0	2
1 bed flats (4 in a block)	8.5	26		6	3
2 bed bungalows	4.2	10		1	0
2 bed mainstreams	5	74		2	4
2 bed WC	3.2	0		2	0
3 bed bungalows	4	2			0
3 bed mainstreams	3	24		4	1
3 bed WC	1.7	0		1	0
4 bed mainstreams	3.3	2		2	0
Sheltered	4	0	23		1
Total		161	23	18	11

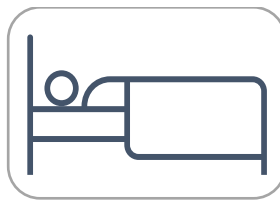
- Based on average house price on the open market of £162,516 in Dufftown in September 2021, respondents that selected open market purchase may not be able to compete on the open market. Statistics from Zoopla for open market sales in Dufftown
- 4 respondents picked self-build as a first-choice preference (Appendix 1). We have not discussed in-depth the second-choice preferences, but it is worth noting the interest in self-build.
- ‘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, 2018).
- At the time of writing this report, there are no plots for sale on the open market in Dufftown.

- 24 respondents would like a workspace in their new home with 14 selecting a home office as the type of workspace required. A workshop / garage/ shed was the other type of workspace selected.
- 20 respondents have already tried to find alternative housing in Dufftown. Reasons that prevented them from moving were no suitable properties available, unable to secure a mortgage and lack of affordable housing options.
- When asked what they would do if they cannot find suitable housing to move to, 9 said they would wait until something becomes available, 8 respondents said that they would leave the area, 5 respondents don't know/Not sure, and 1 respondent would try and modify current home.

Future Potential Households from existing Dufftown Residents



The survey identified 17 new potential households



There was strong demand for 2 bed homes

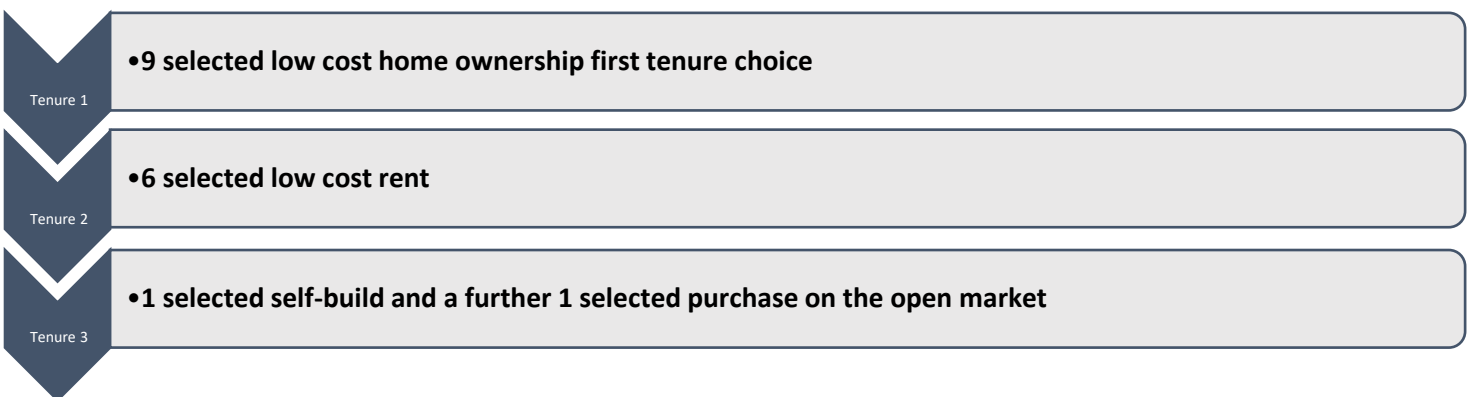


Low cost home ownership was the dominant tenure choice



13 out of 17 are not on the waiting list for Council or HA housing.

- In trying to ascertain 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 Dufftown in the next 5 years. The survey identified 17 potential new future households which plan on settling in Dufftown.
- Respondents were presented with 5 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:



- The survey identified that most potential future households would prefer an affordable housing option: 9 opting for low-cost rent and 6 opting for low-cost home ownership.
- The option of self-build was selected for 1 future household.
- The most common house size required was 2 bedroom with a significant number looking for a 3 bedroom house
- Only 4 household leavers were on waiting list for Council or Housing Association rented housing
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas 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.
- In the recent survey of young people conducted by Highlands and Islands Enterprise²⁵, when asked how important different things were in making the Highlands and Islands a more attractive place for young people to live, 62% said that housing was very important.
- It is encouraging from the results of this survey that it appears that several household leavers are looking to stay in the area. The provision of low-cost rental and low cost ownership homes will assist these young people remain in Dufftown.

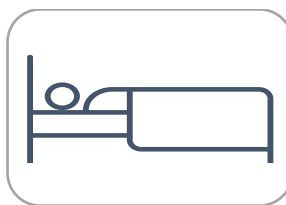
Non-Residents wishing to move to Dufftown



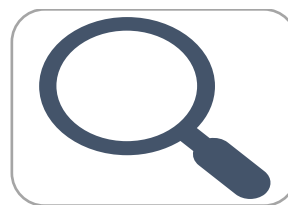
15 respondents expressed an interest in moving to Dufftown



The majority selected low cost rent as first tenure choice

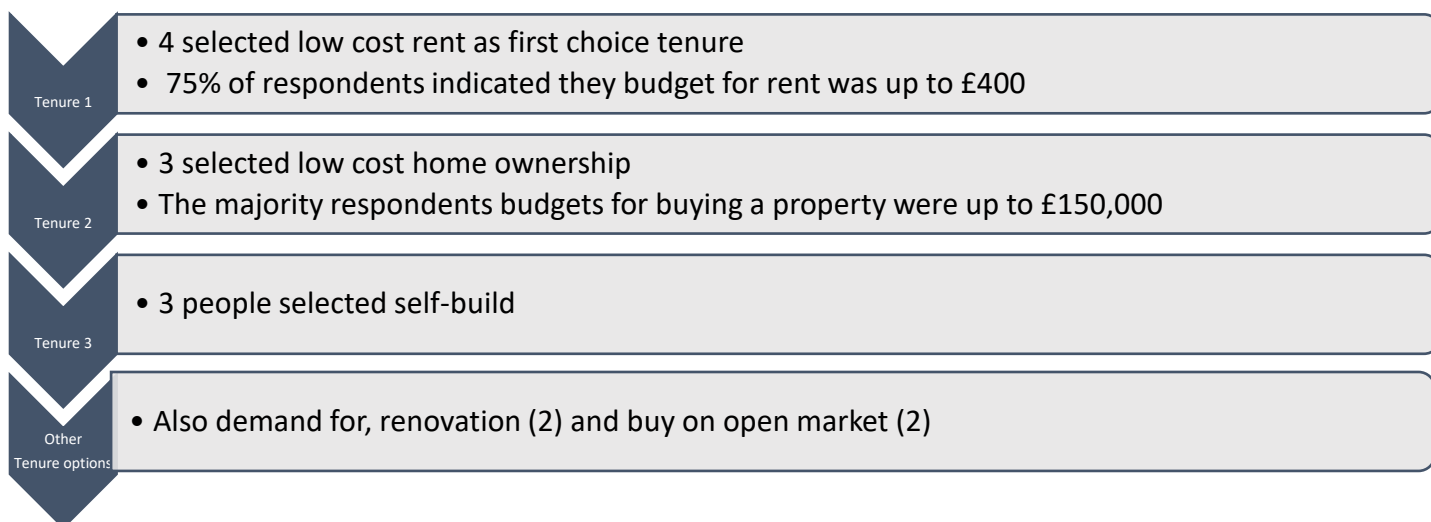


Survey showed demand for two and three and four bed homes



12 have already tried to find a new home in Dufftown already

- The survey demonstrated interest from people not living in Dufftown wishing to move to the area. The survey received 17 responses, 15 of which wish to move to the Dufftown area. 7 had previously lived in Dufftown and wished to return and 12 had tried to find a home in Dufftown without success.
- Respondents were presented with 6 tenure choices for these potential future households and were asked to select our first-choice tenure preference and the results were as follows:



- The survey indicated that people moving into Dufftown would require 2, 3 and 4 bedroom properties
- When asked what prevented them from moving to Dufftown, most selected 'no suitable properties'. (57%)

Combined Summary of All Those Wishing to Move Home / Re-locate to Dufftown

- The surveys have demonstrated demand for affordable housing from those already living in the community and non-residents looking to move to Dufftown.
- Table 5 below summaries the housing need from the resident's survey for both current residents looking to move home and for any members of their household that may require independent accommodation in the near future.

Table 5: Residents Survey: Combined Housing Need Demand for current and potential future households

Bedrooms	1	2	3	4 or more	Total
Low-cost Home ownership		5	7	1	13
Low-cost rent	2	10	5	4	21
Private Rent	1	1			2
Renovation		1			1
Buy on open market		2	6	4	12
Self-Build			2	2	4
Total	3	19	20	11	53

Table 6: Combined housing need from Resident and non-resident Surveys

Bedrooms	1	2	3	4 or more	Total
Low-cost Home ownership		6	9	1	16
Low-cost rent	2	13	5	5	25
Private Rent	1	1			2
Renovation		1	1	1	3
Buy on open market		2	7	5	14
Self-Build			3	4	7
Total	3	23	25	16	67

Community Attitudes & Priorities

- Respondents were asked to express their views on a series of statements related to the provision of affordable housing in the community. In broad terms the survey demonstrates that the local opinion is supportive of the need for additional affordable housing and is strongly in favour of priority being given to local people for any new affordable housing allocations.

Table 7: Resident’s Views on Needs Housing in Dufftown

	Strongly Agree	Generally Agree	Don’t know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable homes	47	16	17	3	14
Local people have had to leave the area because they could not find suitable housing	28	19	32	11	8
Most people who live in our area want to stay permanently	28	42	28	1	0
People who live and work in the immediate surrounding area should get priority for new affordable homes	42	37	11	7	1
People who have a family connection should get priority for new affordable homes	19	34	25	13	7
Local people should get priority for any new affordable housing in our community	46	34	8	7	3
People from outside our community area should get priority for any new affordable housing	0	7	25	40	27
The people of our community welcome newcomers from other communities to live here permanently	20	51	17	8	3
Our community needs more smaller accessible homes to meet changing needs	24	30	28	11	5

- The survey also tried to establish respondents’ views on service / provisions in the area and asked them to rate a list of services in the area.



Good Provision

- School
- Community council
- Medical facilities
- A local shop



Poor Provision

- Post Office
- Child care services
- Employment Opportunities
- Public Transport

- 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 to Dufftown. The following were rated as important: post office, medical facilities, employment opportunities, transport links and a shop. As most residents have rated most of these services /provisions as being “poor” it may affect people’s decision to relocate to the area.

General Comments from the Community

"I think we would benefit from some fully accessible properties that are low-cost housing"

"There is a severe lack of childcare services in Dufftown for preschool children. And what is available is really only suitable for part time workers due to the hours available"

"We feel Dufftown is lacking in some ammentities (shops, cafes and restaurants) that we feel would bring more tourists arms more young residents."

"I've been on my local council waiting list for 4 years to transfer to a 2 bed bungalow but there hard to come by and each year my illness worse .
DUFFTOWN lacks housing".

"My family will be moving out of the Dufftown area in the next week or two, into council accommodation in the Keith area, as there is no houses available for social renting in Dufftown, and we are disappointed that we can't stay here any longer as my partner has lived in Dufftown since he was born here and wanted to stay, I feel myself that there isn't enough available for local people."

Conclusion & Recommendations

The research findings show that the proposal for additional affordable housing in Dufftown is well supported by the community and evidence of demand is clear.

The combined surveys clearly demonstrate a need within the Dufftown community, and that the provision of more housing has the potential to retain existing residents and attract new people to the area. The existing community is supportive of increasing the local population to ensure the long-term viability of the town; however, residents are strongly in favour of ensuring that the needs of local people are met first and must be given priority for allocation of any new affordable housing before being offered to those out with the community.

Information provided by Moray Council on the availability of social rented accommodation and the long waiting lists show the need for additional low-cost rental properties and supports our survey results.

Survey results showed strong demand for 2 and 3 bedroom low cost rental and low cost ownership properties. The survey also indicated that there is demand for 4 bedroom properties, smaller properties for families wishing to downsize, self-build properties and houses with integrated workspace.

It appears that a mixed tenure development would be most appropriate, offering a mix of 2 and 3 bedroom homes for low-cost rent and low-cost home ownership. Consideration should also be given to integrating in to the scheme a small number of 4 bedroom homes, accessible homes, affordable self-build plots and providing within some of the houses workspace.

Recommendations

- Develop an outline project proposal taking the survey findings into consideration for discussion with Moray Council and other key stakeholders.
- Identify an appropriate site
- Create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Consult with the local community regularly
- Review Scottish Government funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be gleaned 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 the local authority, local landowners, or housing associations. This can broaden the scope of the project and has the potential to provide further project viability, expertise, funding streams and support.

➤ **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. html <https://www.chtrust.co.uk/scotland-self-build-loan-fund.html>
- *Crofter's 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>

Current Tenure	Housing Composition	Reason for wanting to move	Timescale for moving	First Choice Preference	2 nd Choice Preference	Bedrooms	Income	Rental Budget	Purchase Budget
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 3 years	Buy on Open Market	Low-Cost Home Ownership	3	£40,000 Plus		£150,000 to £175,000
Owned	Three or more adults	Neighbours pain in the arse	Within 1 year	Buy on Open Market	Renovation	4 or more	£40,000 Plus	£600 plus	£200,000 plus
Owned	Three or more adults	Current home too small, Current home does not meet the needs of all household members	Within 3 years	Buy on Open Market	Renovation	4 or more	£40,000 Plus		£175,000 to £200,000
Owned	Two adults under 60	Current home too small, Current home does not meet the needs of all household members	Within 1 year	Buy on Open Market	Renovation	3	£40,000 Plus		£10,000 to £10,000
Owned	One adult under 60	Current home does not meet the needs of all household members	Within 5 years	Buy on Open Market	Self-Build	3	£20,000 - £30,000		£50,000 to £175,000
Owned	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	Within 1 year	Buy on Open Market	Self-Build	3	£40,000 Plus		£175,000 to £200,000
Owned	Two adults under 60	Current home too small	Within 1 year	Buy on Open Market	Renovation	3	£40,000 Plus	£400 - £600	£175,000 to £200,000
Owned	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	Within 1 year	Buy on Open Market	Buy on Open Market	4 or more	£40,000 Plus		£200,000 plus
Owned	Two adults with at least one child 16 or under	Current home too small	Within 3 years	Buy on Open Market	Buy on Open Market	4 or more	£20,000 - £30,000		£100,000 to £150,000
Private Rented	Three or more adults	Current home does not meet the needs of all household members	Within 1 year	Low-Cost Home Ownership	Low-Cost Rent	3	£40,000 Plus	£600 plus	£150,000 to £175,000
Owned	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	Within 1 year	Low-Cost Home Ownership	Renovation	3	£20,000 - £30,000	Up to £400	Up to £100,000
Owned	Two adults under 60	House renovation	Within 1 year	Low-Cost Home Ownership	Buy on Open Market	2		Up to £400	Up to £100,000
Rented from Council	Two adults with at least one child 16 or under	Would like to but my own home	Within 3 years	Low-Cost Home Ownership	Buy on Open Market	3	£20,000 - £30,000	£400 - £600	£100,000 to £150,000
Owned	Two adults with at least one child 16 or under	Current home too large	Within 5 years	Low-Cost Home Ownership	Buy on Open Market	3	£40,000 Plus		Up to £100,000
Private Rented	One adult with at least one child 16 or under	Too expensive to run	Within 1 year	Low-Cost Home Ownership	Renovation	2	£20,000 - £30,000	£400 - £600	£100,000 to £150,000
Rented - other	Two adults with at least one child 16 or under	Overcrowding, Current home too small	Within 3 years	Low-Cost Home Ownership	Low-Cost Rent	4 or more	£40,000 Plus	Up to £400	£175,000 to £200,000
Rented from Council	One adult under 60	To give or receive informal family care /support	Within 3 years	Low-Cost Home Ownership	Low-Cost Rent	2	£10,000 - £20,000	Up to £400	Up to £100,000
Owned	One adult over 60	Current home too large	Within 5 years	Low-Cost Home Ownership	Self-Build	3	£40,000 Plus		£200,000 plus
Private Rented	Three or more adults	Tenure is not secure	Within 3 years	Low-Cost Home Ownership	Low-Cost Rent	3	£30,000 - £40,000	£400 - £600	£100,000 to £150,000
Rented from Council		Overcrowding, Health & Disability, Current home too small, Current home does not meet the needs of all household members	Within 1 year	Low-Cost Rent	Low-Cost Home Ownership	4 or more	Up to £10,000	Up to £400	
Rented from Council	Three or more adults	Would like spare room	Within 5 years	Low-Cost Rent	Low-Cost Home Ownership	3	£20,000 - £30,000	Up to £400	Up to £100,000
Rented from Council	One adult with at least one child 16 or under	Overcrowding	Within 1 year	Low-Cost Rent	Renovation	4 or more	£10,000 - £20,000	Up to £400	
Rented from Council	Two adults with at least one child 16 or under	Overcrowding, Current home too small	Within 1 year	Low-Cost Rent	Low-Cost Rent	4 or more	£30,000 - £40,000	Up to £400	Up to £100,000
Owned	Two adults, at least one over 60	Health & Disability, Current home does not meet the needs of all household members	Within 1 year	Low-Cost Rent	Private Rent	2	£10,000 - £20,000	£400 - £600	
Rented from Council	Two adults under 60	Health & Disability	Within 1 year	Low-Cost Rent	Low-Cost Home Ownership	2	£20,000 - £30,000	Up to £400	Up to £100,000
Private Rented	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	Within 3 years	Low-Cost Rent	Low-Cost Rent	2	£10,000 - £20,000	£400 - £600	Up to £100,000
Rented from Council	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	Low-Cost Rent	Low-Cost Home Ownership	2	£20,000 - £30,000	Up to £400	Up to £100,000
Rented from Council	Two adults with at least one child 16 or under	Overcrowding, Current home too small, To give or receive informal family care / support	Within 3 years	Low-Cost Rent	Low-Cost Home Ownership	4 or more			
Owned	Two adults with at least one child 16 or under	Relationship breakdown	Within 1 year	Low-Cost Rent	Buy on Open Market	3	£20,000 - £30,000	£400 - £600	£100,000 to £150,000
Private Rented	Two adults, at least one over 60	Home in poor physical condition	Within 1 year	Low-Cost Rent	Private Rent	2	£10,000 - £20,000	£400 - £600	
Rented from Council	Three or more adults	Current home too small	Within 3 years	Low-Cost Rent	Low-Cost Home Ownership	3	£10,000 - £20,000	Up to £400	Up to £100,000
Private Rented	Two adults, at least one over 60	Current home does not meet the needs of all household members	Within 3 years	Low-Cost Rent	Private Rent	2	Up to £10,000	£400 - £600	
Tied Housing	Two adults with at least one child 16 or under	Tied accommodation and there is no longer a job so having to find alternative accommodation	Within 1 year	Low-Cost Rent	Low-Cost Home Ownership	3		£400 - £600	

Rented from Council	Two adults under 60	Health & Disability	Within 1 year	Low-Cost Rent	Low-Cost Home Ownership	2	£20,000 - £30,000	£400 - £600	£150,000 to £175,000
Private Rented	Two adults, at least one over 60	Current home too small	Within 1 year	Low-Cost Rent	Private Rent	2	£20,000 - £30,000	£400 - £600	
Rented from Council	One adult with at least one child 16 or under	Overcrowding	Within 3 years	Low-Cost Rent	Low-Cost Home Ownership	3	£10,000 - £20,000	Up to £400	
Owned	Two adults under 60		Within 3 years	Renovation	Self-Build	2	£30,000 - £40,000		£200,000 plus
Living Rent Free	Three or more adults	Current home does not meet the needs of all household members	Within 3 years	Self-Build	Low-Cost Home Ownership	3	£10,000 - £20,000	Up to £400	Up to £100,000
Rented from council	Two adults with at least one child 16 or under	Current home too small	Within 3 years	Self-Build	Buy on Open Market	4 or more	£40,000 Plus		£200,000 plus
Owed	Two adults under 60		Within 1 year	Self-Build	Self-Build	3			£175,000 to £200,000
Private Rented	Two adults with at least one child 16 or under	Living in temporary accommodation	Within 1 year	Self-Build	Buy on Open Market	4 or more	£40,000 Plus	£400 - £600	£200,000 plus