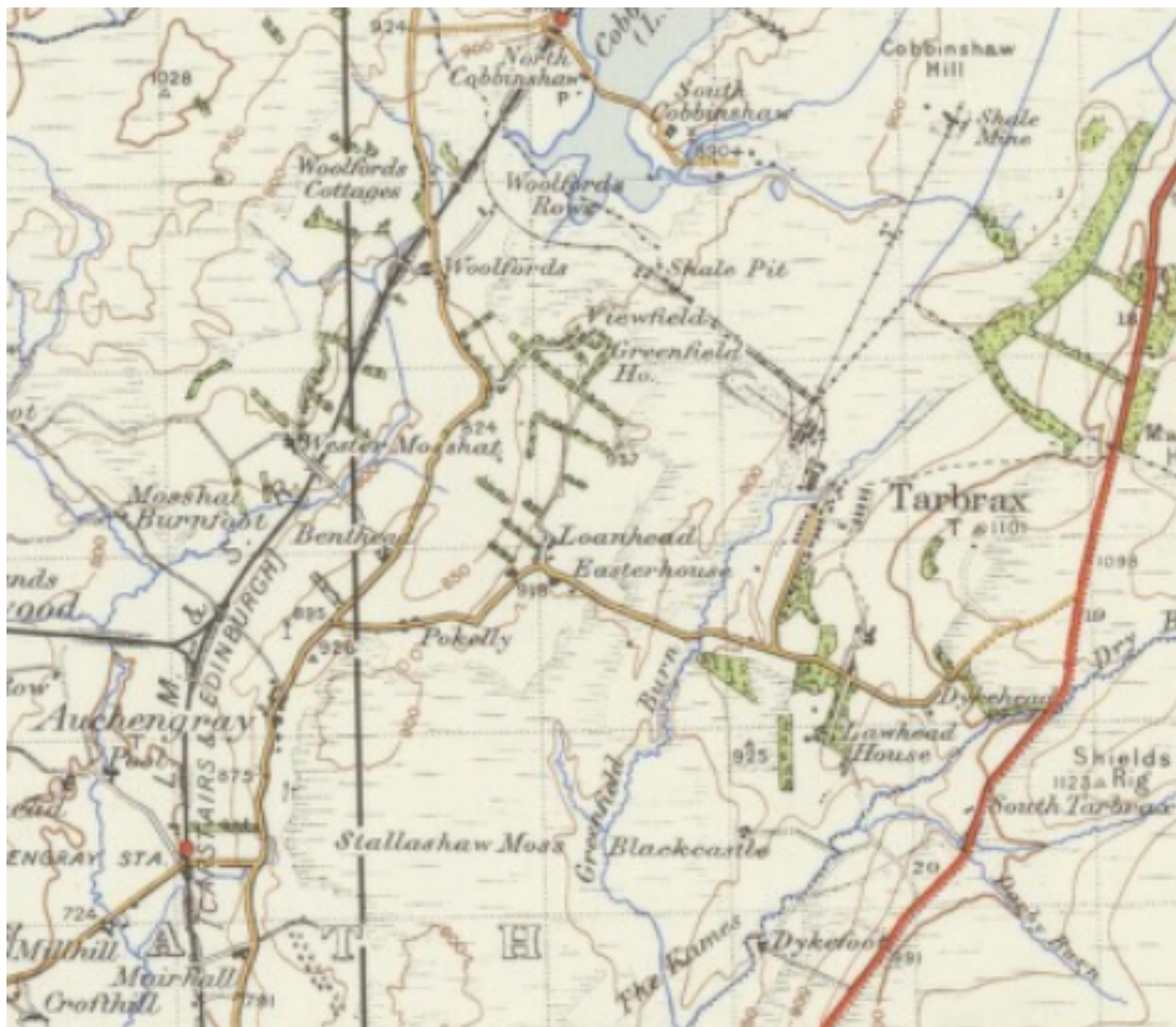


## Woolfords, Auchengray and Tarbrax Housing Needs Study - Draft



## **Key Findings**

### **Housing Need**

17 households reported that they had housing needs and required alternative housing - this is 32% of all respondents. These households comprised eight families with dependent children: six families with non dependent children, two single households: and one couple.

The main reason given why alternative housing is required is to enable a young adult to live independently - seven households gave this reason. For most this involves single non dependent children living in the family home who need their own housing - however one household is a young adult with their own child who is currently living c/o and need their own home.

For five households it is an older relative who requires alternative housing - most due to their current home being too expensive but for one because of health reasons. In the remainder of households alternative housing was required for the whole household for a number of reasons including overcrowding, need to be closer to work and family and insecurity of tenure.

### **Housing Required**

Six households are interested in renting housing; 3 in buying; 8 in renting or buying. Four of the households interested in renting can afford the equivalent of council rents £300-£350. Two others state they could afford £400 and £550. Half of those households looking to rent are young adults wishing to leave the family home.

A further eight households are interested in renting or buying. For five of these the maximum rent they state they could afford is £300 and the maximum mortgage would be £70,000. Three further households state they can afford rents from £450-600 and mortgages from £70,000 to £100,000. These are all family households with dependent children - two currently in private rented housing and one owner occupier who is overcrowded in their current home.

Finally three households are only interested in buying their own home - two are young adults looking to leave the family home who state they could afford mortgages of £100,000. One is a household which currently owns their own home but is looking to move closer to their employment and who can afford to pay £80,000.

Household Type	Tenure	Who?	Reason	O/O £	Rent £
Family (Dep.Children)	o/o	Young Adult	Live independently	100,000	
Family (Dep.Children)	o/o	Young Adult	Live independently	100,000	
Family (Dep.Children)	o/o	All	Closer to Employment	80,000	
Family (Dep.Children)	o/o	Young Adult	Live independently / own child		<300
Family (Dep.Children)	o/o	Older Relative	Too expensive/ insecure		<300
Family (Dep.Children)	o/o	All	Overcrowded (2 child/2 bed)	100,000	550
Family (Dep. Children)	prs	All	Too expensive/ insecure	70,000	600
Family (Dep. Children)	prs	All	Want to buy	70,000	450
Family (NonDependent)	o/o	Older Relative	Health- 1 level		<300
Family (NonDependent)	o/o	Young Adult	Live independently	50,000	300
Family (NonDependent)	o/o	Young Adult	Live independently		400
Family (NonDependent)	tied	All	Closer to Family/mobility	80000	550
Family (NonDependent)	prs	Older Relative	Insecure tenancy		550
Family (NonDependent)	c/o	Young Adult	Live independently	60000	300
Single	c/o	Young Adult	Live independently		300
Single	o/o	Older Relative	Too expensive/ closer to family	70000	300
Couple	o/o	Older Relative	Too expensive	70000	300

## **Background**

Rural Housing Scotland carried out research into housing needs in the villages of Tarbrax, Woolfords and Auchengray in January/February 2017. The main survey method was a questionnaire completed and submitted to WAT IF offices and staff or completed online through SurveyMonkey.

The purpose of the research was to ascertain the need for affordable housing amongst households in the area to help shape any possible housing initiative by WAT IF. The research also gave households the opportunity to comment whether they believed there was housing need in the villages and how they would want any housing development to progress through new build or the renovation of existing property.

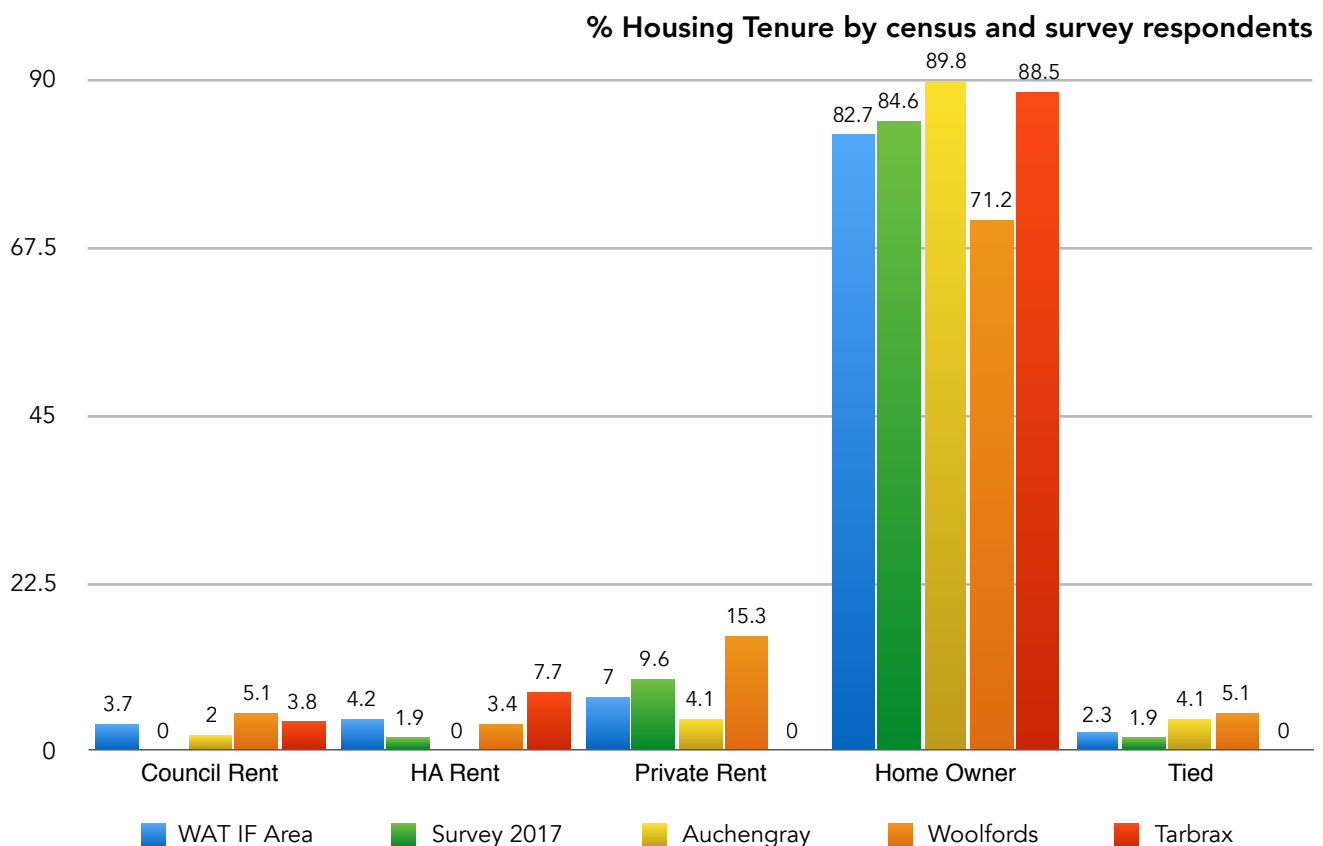
The questionnaire was distributed alongside the WAT IF newsletter to a total of 350 households in Tarbrax, Auchengray and Woolfords. Fifty three households responded to the survey - a response rate of 15.2%.

## **Literature Review & Data Analysis**

To provide the context for the housing needs information gleaned through the survey, a local housing market analysis is also undertaken. This incorporates an analysis of local house prices to assess availability, affordability and any pressures on the local market and an analysis of demand on social housing in the area.

## Tarbrax Area Housing

### Housing Tenure<sup>1</sup>



The overwhelming majority of people in the Tarbrax area own their homes – at 82.7% this proportion is significantly higher than for South Lanarkshire (68.3%) as a whole. There is some tenure variations across the three communities. In Tarbrax the proportion of households who own their own homes is 88.5% whilst in Woolfords this proportion is 71.2% and in Auchengray it is 89.8%. Woolfords has higher levels of private rented housing and tied housing. Across the survey area the level of private rented housing is lower than the South Lanarkshire average, the level of tied housing is slightly higher. The level of social housing is much lower - just 7.9% compared with 22.6% across South Lanarkshire

Responses to the survey showed some differences from overall tenure - tenants of private rented housing were slightly more likely to reply to the survey (9.6%) than their proportion in the census would suggest (7%) whilst council tenants and housing associations tenants responding were significantly lower than their proportion in the population (1.9% or responses compared with 7.9% proportion)

<sup>1</sup> Survey 2017 data excludes 6.9% who answered other and places 3.5% who answered live in caravan and 3.5% who live c/o in owner occupied amount

## **Social Renting**

Clydesdale Housing Association (CHA) is the sole social housing provider in the survey area with 5 properties in Tarbrax. Clydesdale HA state that most of the properties have a low turnover and that they do not find it difficult to allocate the houses should they become vacant. The last vacancy in the village was in 2016.

South Lanarkshire Council and Clydesdale Housing Association allocate their houses through HomeFinder which is a choice based letting system with people registered with it applying for houses as and when they become available. As such there is no definitive waiting list for the area.

## **Social Housing Demand**

Amongst respondents to the survey there was just one household in housing need who stated that they were registered with HomeFinder. Sixteen other households with housing need were not registered, and as such no demand for social housing in the area will be recognised by South Lanarkshire Council

- **Tenure**

2 households living c/o; three living in private rented housing and eleven owner occupiers

- **Household Type**

The one household registered is a single person household. The sixteen households not registered comprise include eight families with dependent children; two single households and six couples.

Half of the households looking for alternative housing are interested in renting at affordable rates from either a community landlord, or housing association. The level of rents respondents thought they could afford corresponds with the rates currently charged by Clydesdale Housing Association.

## **Private Renting**

The 2011 census data showed that just 7% of households in the survey area live in private rented housing - just slightly lower than the level living in social housing. Households in private rented housing comprised 9.6% of respondents to the survey but almost a quarter of households who have housing needs (4/17).

## **Owner Occupation**

The vast majority of households in the survey area are home owners; 82.7% in comparison to 68% of households in South Lanarkshire Council area. Households who owned their homes accounted for most of the households with housing need - mostly in respect of a young adult requiring a home of their own.

## **Tarbrax Housing Market**

### **House Sales 2016/17**

From April 2016- April 2017 there were 7 house sales completed within the survey area - four in Woolfords and three in Tarbrax.

Sale prices in Woolfords ranged from £87,000 to £112,500 with an average sale price of £94,750. In Tarbrax prices were significantly lower ranging from £39,999 to £66,000 with an average sale price of £54,666.

### **Housing for Sale - April 2017**

Currently 4 properties for sale in the WAT IF area - one detached house with stables for sale at £250,000; a ruined house next to the A70 for sale at £25,000 and land and a ruined steading at Auchengray priced at £75,000.

### **Demand for Home Ownership**

There are a total of twelve households looking to buy a house in the area

- **Affordability**

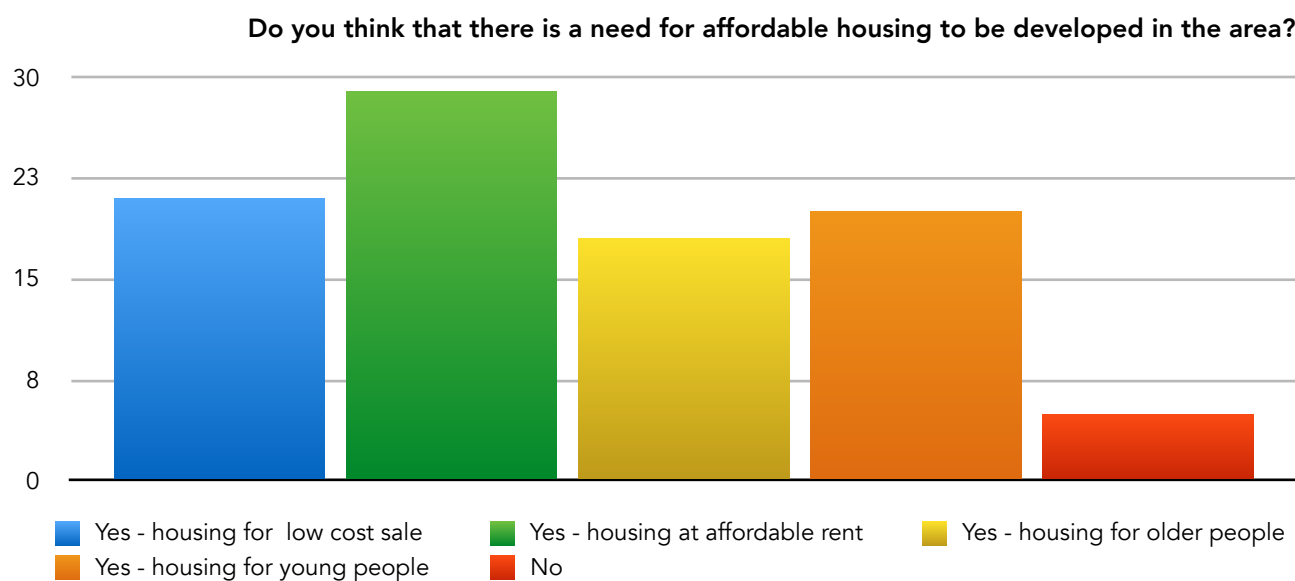
Three households interested in home ownership state that they can afford a mortgage of less than £50,000, one can afford £60,000, three households £70,000+, two households £80,000+ and three £100,000+.

Recent sale prices suggest that in Tarbrax at least there are some limited options for households looking to buy at low cost; options in Woolfords are more limited



## Community Views

Forty eight of the 53 responses to the questionnaire (90%) thought that there should be affordable housing developed in the area. Just five households answered no. Of those saying yes most (29/48) thought there should be housing for rent built; about half (21/48) thought there should be housing for low cost sale. Most of those who expressed a preference thought the housing should be built for young people (20/48) whilst eighteen thought the housing was needed for older people.



The questionnaire asked whether any new housing should be by building new housing or renovating existing housing. Most people (40) thought any new housing should be provided by renovating existing property whilst 15 thought new build should be considered - ten of who also supported renovation.

## Next Steps

The housing needs survey has shown that there is demand for affordable housing to rent and buy in the area. Seventeen households identified a housing need including significant need from seven young adults looking to leave the family home and establish new households. Alongside the need to provide housing for older relatives requiring separate housing this would indicate the requirement locally is for smaller 1/2 bedroom homes.

WAT IF can be confident that the development of affordable housing will find tenants and help tackle the housing needs of local people, provide opportunities for new households whilst also tackling empty homes and disrepair in the villages. The feasibility of delivering this by community action through the Rural Housing Fund and Scottish Land Fund should be further investigated.