

Moray Housing Market Partnership

Housing Need & Demand Assessment Final Report

December 2023



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HOUSING NEED AND DEMAND ASSESSMENT						
Key Findings Template: Estimate of Additional (New) Future Housing Units						
Number of years to clear existing need						
Total households with existing need (net)	2,160		5			
Household Projection Period						
	2022-2042					
Total number of new households over the projection period	2,258		2,815		4,569	
HNDA Projection Period						
	2022-2042					
ANNUAL NEED - YEARS 1 TO 5						
Total households over the projection period who may afford:	Scenario 1 - Principal		Scenario 2 - High Migration		Scenario 3 - Growth	
OWNER OCCUPATION	268		296		446	
PRIVATE RENT	243		268		404	
BELOW MARKET HOUSING	173		191		287	
SOCIAL RENT	2,327		2,345		2430	
Total additional future housing units	3011		3100		3568	
ANNUAL NEED - YEARS 5 TO 10						
Total households over the projection period who may afford:	Scenario 1 - Principal		Scenario 2 - High Migration		Scenario 3 - Growth	
OWNER OCCUPATION	167		213		356	
PRIVATE RENT	151		192		321	
BELOW MARKET HOUSING	100		127		212	
SOCIAL RENT	90		114		191	
Total additional future housing units	508		646		1080	

ANNUAL NEED - YEARS 10 TO 15						
Total households over the projection period who may afford:	Scenario 1 - Principal	Scenario 2 - High Migration	Scenario 3 - Growth			
OWNER OCCUPATION	171	224	371			
PRIVATE RENT	154	201	334			
BELOW MARKET HOUSING	95	124	206			
SOCIAL RENT	79	104	172			
Total additional future housing units	499	653	1084			
ANNUAL NEED - YEARS 15 TO 20						
Total households over the projection period who may afford:	Scenario 1 - Principal	Scenario 2 - High Migration	Scenario 3 - Growth			
OWNER OCCUPATION	143	205	356			
PRIVATE RENT	126	181	313			
BELOW MARKET HOUSING	73	105	181			
SOCIAL RENT	59	85	147			
Total additional future housing units	400	576	998			

CUMULATIVE TOTAL AT END OF PROJECTION						
Total households over the projection period who may afford:	Scenario 1 - Principal	Scenario 2 - High Migration	Scenario 3 - Growth			
OWNER OCCUPATION	749	938	1530			
PRIVATE RENT	673	842	1373			
BELOW MARKET HOUSING	440	547	887			
SOCIAL RENT	2,556	2,648	2940			
Total additional future housing units	4,418	4,975	6730			

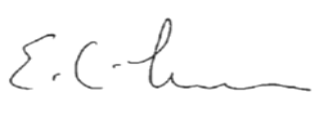

Moray 2023 HNDA Glossary: Commonly Used Abbreviations

ASHE	Annual Survey of Hours and Earnings
BTS	Below Tolerable Standard
CACI	CACI Paycheck – commercially developed income dataset
CHMA	Centre for Housing Market Analysis
CML	Council of Mortgage Lenders
CTR	Council Tax Register
DWP	Department for Work and Pensions
FTB	First Time Buyers
FTE	Full time equivalent
HLA	Housing Land Audit
HLR	Housing Land Requirement
HMA	Housing Market Area
HMO	Houses in Multiple Occupation
HMP	Housing Market Partnership
HNDA	Housing Need and Demand Assessment
HMA	Housing Market Area
HoTOC	Homeless & Temporary Accommodation Plus Overcrowding AND Concealed
HSCP	Health and Social Care Partnership
HST	Housing Supply Target
LCHO	Low Cost Home Ownership
LDP	Local Development Plan
LHA	Local Housing Allowance
LHS	Local Housing Strategy
LIFT	Low Cost Initiative for First Time Buyers
LLTI	Limiting Long Term Illness
LTV	Loan to value
MATLHR	Minimum All Tenure Housing Land Requirement
NRS	National Records of Scotland
NSSE	New Supply Shared Equity
PRS	Private rented sector
RoS	Registers of Scotland
RSL	Registered Social Landlord
SDS	Self-Directed Support
SFC	Scottish Funding Council
SHCS	Scottish House Condition Survey
SHIP	Strategic Housing Investment Plan
SHQS	Scottish Housing Quality Standard
SHS	Scottish Household Survey
SIMD	Scottish Index of Multiple Deprivation
SNS	Scottish Neighbourhood Statistics
SPP	Scottish Planning Policy

2023 Moray HNDA Housing Market Partnership Signatories

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

This statement is in fulfilment of the requirements of Core Process 6 as detailed in the HNDA Practitioners Guide (December 2020).

Authorised by	Signature
Name: Edward Thomas Designation: Head of Housing & Property Services Email address: edward.thomas@moray.gov.uk	
Name: Jim Grant Designation: Head of Economic Growth & Development Email address: jim.grant@moray.gov.uk	

1 Introduction

A Housing Need and Demand Assessment (HNDA) is an important evidence base required by the Scottish Government to inform the preparation of Local Housing Strategies (LHS), under the Housing (Scotland) Act 2001; and the preparation of Local Development Plans, under the Town and Country Planning (Scotland) Act 1997, as amended by the Planning Scotland Act 2019.

The purpose of the HNDA is to provide an evidence base to inform the Local Housing Strategy and Development Plan. Specifically, it is expected that the HNDA should underpin the following key areas of housing policy and planning:

- **Housing Supply Target(s) (HSTs):** to inform the setting of an HST for use in the LHS and Local Development Plan. The HST sets out the extent and nature of housing to be delivered over the period of the plan(s)
- **Stock management:** to assist understanding of the current and future demand for housing by size, type, tenure and location in order to optimise the provision, management and use of housing stock. This in turn feeds into policy and planning decisions about future stock in the LHS
- **Housing investment:** to inform future housing investment decisions, for example through Strategic Housing Investment Plans (SHIPs)
- **Specialist Provision:** to inform the provision and use of specialist housing and housing related services to enable independent living for all, as expressed in policy in the LHS and to inform planning decisions e.g. land for Gypsy/Travellers
- **Geographic distribution of land:** to inform the spatial allocation of land through the Development Plan for new housing at both Housing Market Area level and local authority level.

1.1 Purpose of the HNDA

Housing need refers to households lacking their own housing or living in housing which is not adequate or suitable and who are unlikely to be able to meet their needs in the housing market without some assistance. Housing demand is the quantity and type of housing which households wish to buy or rent and can afford.

An important element of the HNDA involves assembling evidence to produce a range of 'housing estimates' – that is, estimates of the number of new homes that partners will need to plan for in the future. Estimates of housing need described in two categories:

- future need for households yet to form or migrating into an area
- existing (or backlog) need experienced by households currently living in unsuitable housing which cannot be adapted or improved to meet the needs of the household.

HNDA's are designed to give broad, long-run estimates of what future housing need might be, rather than precision estimates. They provide an evidence-base to inform housing policy decisions in Local Housing Strategy (LHS) and land allocation decisions in Local Development Plans.



Producing an HNDA is the first stage in the housing planning process

The HNDA methodology and process is detailed in Scottish Government Guidance, which offers a toolkit and sets out the approach to build the evidence needed to:

Assess the contextual factors that influence housing requirements and delivery

Housing market drivers

Housing pressures & solutions

Calculate the number of additional homes that are needed in the Tayside area over the next 20 years

HNDA Calculation Tool

Produce long term broad housing estimates to inform local decision making

Housing Supply Targets

Housing land allocations

HNDA estimates provide evidence to set Housing Supply Targets in Local Housing Strategies and Local Development Plans

Considers local factors but should provide basis for a generous supply of housing land

The previous Housing Need & Demand Assessment for Moray was developed in 2017. As the current Moray Local Housing Strategy (2019-24) is nearing completion, a new Housing Need and Demand Assessment was commissioned for completion in June 2023. The new Moray HNDA will also help inform preparations of the Moray Local Development Plan 2027.

1.2 Moray HNDA Methodology

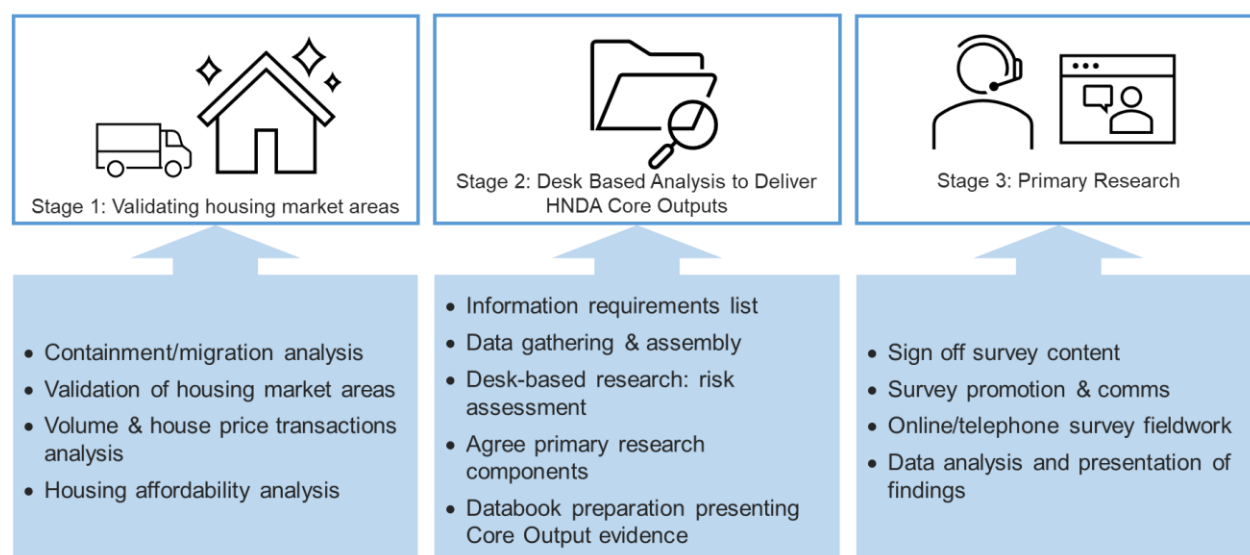
Arneil Johnston was commissioned to deliver a Housing Need & Demand Assessment for Moray Council in August 2022. To produce the evidence and calculations required, a seven stage methodology was developed and agreed with the Moray Housing Market Partnership. The methodology focuses on producing the prescribed requirements for a robust and credible HNDA, through extensive desk based analysis and research. As secondary data has major limitations in providing consistent, real time data on the circumstances, needs, aspirations and future expectations of households living in the Moray area; a primary research study was also commissioned to address gaps in insight and to allow credible analysis at a Housing Market Sub-area level. Working in partnership with Arneil Johnston, Research Resource carried out an extensive household survey across the Moray area, reporting in December 2022.

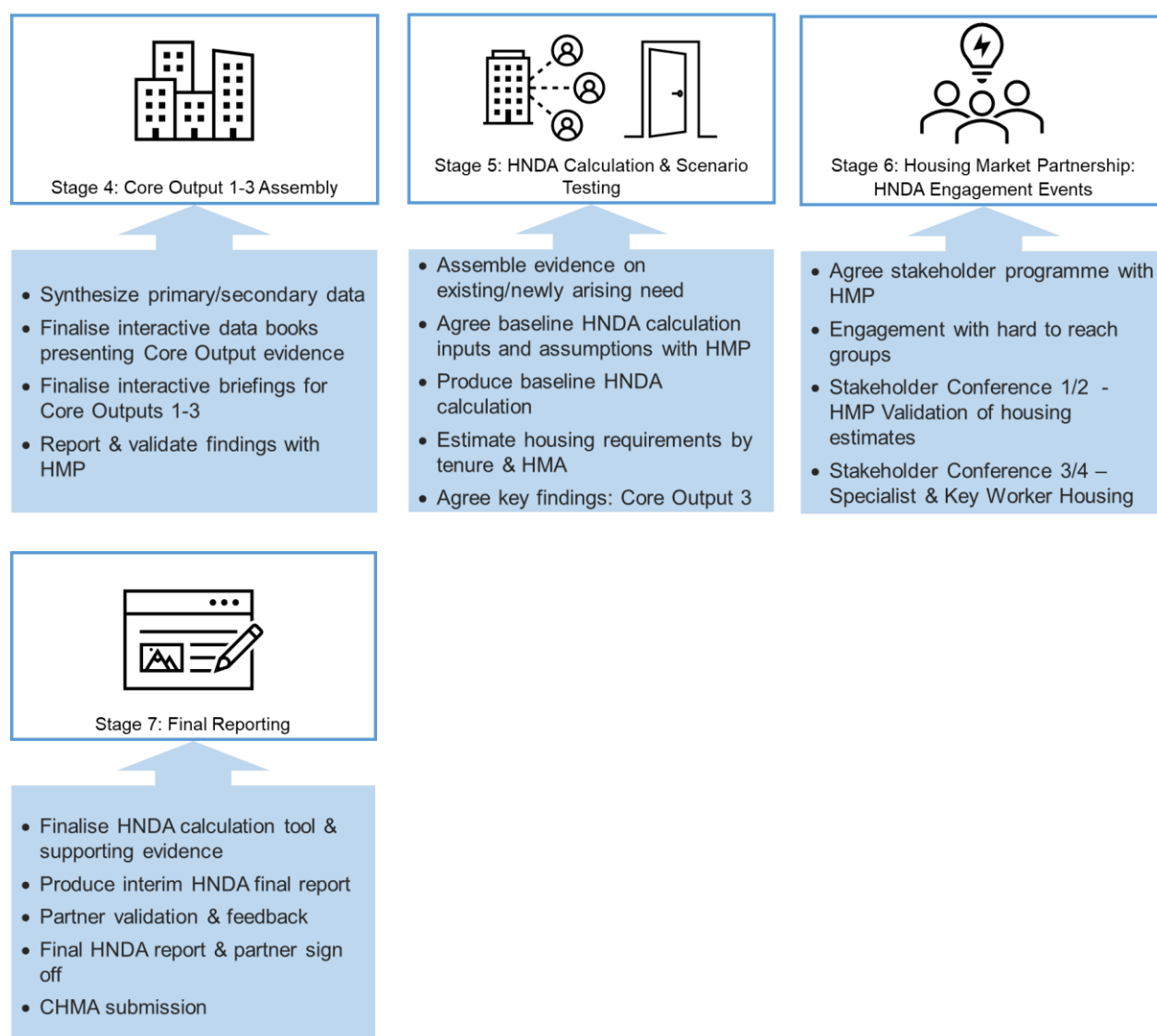
As well as producing analysis to deliver the contextual insight on what's driving housing need and demand, and how housing need could be met by the existing housing stock or through specialist forms of provision (HNDA Core Outputs 1, 3 and 4); the HNDA evidence base was used to produce housing estimates detailing the number of new homes required to meet future housing need across the Moray area.

The HNDA methodology assembles a detailed evidence base of contextual information to inform decision making on developing the HNDA calculation including:



These housing estimates were then subject to scrutiny and analysis by housing system partners and stakeholders in four interactive HNDA conference events held between March and May 2023. The seven stage Moray HNDA methodology is set out below:





1.3 HND A Final Report Structure

The Scottish Government's Centre for Housing Market Analysis (CHMA) will consider whether the HND A is 'robust and credible' by assessing the study against the HND A Practitioner's Guide, which states that the HND A must deliver four 'Core Outputs' and follow six 'Core Processes'. Each stage of the HND A is detailed in the chapters of this final report, with the insight delivered by each Core Output detailed within the template prescribed by the CHMA, which summarises the key issues to be considered within Local Housing Strategies and Local Development Plans.

This final report reflects the structure and approach set out in the HND A Practitioner's Guide. Table 1.1 outlines where the Core Processes have been evidenced within the document and within supporting appendices. The details of each Core Output are also summarised in Table 1.2.

Core Process	Final Report References/Materials
A Housing Market Partnership has overseen production of the HNDA, and other stakeholders have been engaged with separately.	Chapter 1, Section 1.4: Governance and consultation Chapter 8: Stakeholder consultation and engagement
Housing Market Areas have been agreed with the Housing Market Partnership and are considered in the production of all core outputs.	Chapter 2: Validating Housing Market Areas
The methodology, limitations and quality control mechanisms are given full technical explanation.	Chapter 1, Section 1.2: HNDA methodology Chapter 1, Section 1.5: Quality Control Chapter 3: HNDA Primary Research, plus HNDA Survey Technical Report
Assumptions, judgements and scenarios are well reasoned and transparent.	Chapter 5: Core Output 2: Estimating Future Housing Need and Demand Core Output 2: HNDA Calculation Databook Core Output 2: Briefing
Key findings have been summarised, at the start of the HNDA, using the template provided and in no more than 2 pages.	Preface: HNDA Calculation Summary Table
HNDA's have been officially signed-off by the Head(s) of Housing and the Head(s) of Planning or the designated senior official.	Preface: Signatory statement jointly agreeing HNDA Core Outputs and housing estimates

Table 1.1: Final Reporting Evidence of Moray HNDA Core Processes

Core Outputs	Final Report References/Materials
Core Output 1: Housing Market Drivers	Chapter 4: Key findings/HNDA key issues table Appendix C: Core Output 1 Briefing Appendix D: Core Output 1 Databook
Core Output 2: Estimating Future Need & Demand	Chapter 5: Key findings/HNDA key issues table Appendix E: Core Output 2 Briefing Appendix F: Core Output 2 Databook
Core Output 3: Specialist Provision	Chapter 6: Key findings/HNDA key issues table Appendix G: Core Output 3 Briefing Appendix H: Core Output 3 Databook

Core Output 4: Housing Stock Profiles and Pressures	Chapter 7: Key findings/HNDA key issues table Appendix K: Core Output 4 Briefing Appendix L: Core Output 4 Databook
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Table 1.2: Final Reporting Evidence of Moray HNDA Core Outputs

This final report focuses on Moray HNDA evidence, outcomes and key issues, providing a high level overview of each Core Output as well as outcomes from the primary research and stakeholder engagement processes



HNDA final reporting in a digitally accessible format

Within the Moray final report, a suite of technical reports and appendices provide HNDA insights in accessible, easy to digest digital formats.

Each Core Output Chapter is accompanied by an interactive briefing presenting key findings through infographics. These briefings come with recorded voiceovers and have been made available by the Moray HMP on YouTube.

Furthermore, HNDA analysis is presented in user friendly Core Output databooks presenting insights in tables and graphs which are fully referenced to HNDA key issues and findings.

Moray HMP HNDA Interactive Briefing 1: <https://youtu.be/rBkKe7d5KnA>

Moray HMP HNDA Interactive Briefing 2: <https://youtu.be/jHO0cvyCyDg>

Moray HMP HNDA Interactive Briefing 3: <https://youtu.be/JgtHw6xiFX4>

Moray HMP HNDA Interactive Briefing 4: <https://youtu.be/VTBlgn87H0w>

1.4 Governance and Consultation

The 2023 HNDA process has been overseen by the Moray HMP Steering Group which comprises key housing, development planning, economic development, health and social care partners. The agreed role and remit of the Moray HMP is as follows:

- to develop a clear shared understanding of the operation of the housing market across the Moray area
- to develop a long term strategic view of the operation of functional housing market areas and dynamics of the Moray housing system
- to encourage and support dialogue between partners including the development of local planning policies and strategies to meet future housing need and demand
- to share information and intelligence, and to jointly oversee the primary research process to address data and insight risks across Moray partners
- to agree a consistent methodology for data assembly, analysis and interpretation of housing market intelligence in producing HNDA Core Outputs

- to oversee the development of the HNDA process providing direction and final sign off on all methodological, research, analytical and consultation processes.

Working practices have been established, with reports, presentations and verbal feedback on key HNDA processes through a cycle of HMP meetings, with outputs and draft materials circulated to HMP partners for validation and approval. Membership of the Moray HMP includes the following representatives:

HMP Member	Partner Organisation
Susan Wilson	Cairn HA
Dan Harris	Cairngorms National Park
David Lappin	Castlehill HA
Craig Stirrat	Grampian HA
Gail Matheson	Highland Housing Alliance
Andrew Stanley	Highlands & Islands Enterprise
Liz Hamilton	Homes for Scotland
Richard Lewington	Homes for Scotland
Helen Gauld	Langstane HA
Kirsteen Pyett	Moray Council
Aimee Borzoni	Moray Council
Carol Chambers	Moray Council
Charles McKerron	Moray Council
Hilda Puskas	Moray Council Economic Development
Edward Thomas	Moray Council Housing Services
Fiona Geddes	Moray Council Housing Services
Daska Murray	Moray Council Housing Services
Darren Westmacott	Moray Council Planning
Gary Templeton	Moray Council Planning
Jim Grant	Moray Council Planning
Carmen Gillies	Moray HSCP
Angie McColl	NHS Grampian
Linda Craig	NHS Grampian
Dawn Duncan	NHS Grampian
Stacy Angus	Osprey Housing
Colin Souter	Robertson Homes
Stuart Morrison	Springfield Homes

Table 1.3: Membership of Moray HMP Partnership

The production of the 2023 HNDA was project managed, directed and quality assured by the Moray HMP in the following meetings:

HMP HNDA Meetings	Meeting Date
Project Initiation Meeting	15/06/2022
Moray HNDA Household Survey Planning Meeting	13/07/2022
Full Moray Housing Partnership HNDA Launch	15/08/2022
Moray HMP Partner: HNDA Calculation Meetings	16/12/2022
Moray HMP Partner: HNDA Calculation Meetings	26/01/2023
Stakeholder Engagement HNDA Validation Conference	20/03/2023
Specialist Housing Conference	23/04/2023
Key Worker Housing Conference	26/05/2023
Wheelchair Housing Calculation Meeting	22/06/2023

Table 1.4: Moray HMP: HNDA Project Management and Engagement Meetings

The detailed overview of the methodological approach agreed by the HMP and the insight and assumptions underpinning each HNDA Core Output is set out in this final report. A technical report detailing the methodology and approach agreed by the HMP to deliver the primary research element of the study is detailed in [Appendix A](#).

1.5 Quality Control

HNDA processes and outcomes have been scrutinised rigorously throughout the study period and are subject to detailed quality assurance procedures. This includes triangulating a range of data sources to ensure variations or anomalies are accounted for, and that HNDA calculations are based on, or derived from, evidence that is high quality, fit-for-purpose and aligns with local, professional validation.

The Moray HMP governance arrangements outlined in Section 1.4, have provided project management and quality control oversight in relation to key HNDA processes and activities including:

- project managing the overall programme for HNDA production
- coordinating and validating the production of Core Output materials including proofing interactive briefings, data-books and stakeholder engagement materials
- coordinating and validating primary research materials including the production of survey tools, final reporting materials, crosstabulations
- validating the accuracy and credibility of HNDA calculation inputs and assumptions and providing final sign off on HNDA calculation scenarios and housing estimates. This includes triangulating calculation inputs to assess their robustness and representativeness using housing waiting list, HNDA survey and HL1 homelessness statistics, plus using HMP scrutiny and assessment of HNDA calculation inputs as further validation controls
- proofing and validating all final HNDA reporting outputs and digital materials.

Consultants commissioned to produce HNDA outcomes were selected on their commitment to complying with professional standards and Codes of Conduct, as well as the quality systems in place to ensure data accuracy and integrity e.g.

- Arneil Johnston: Quality system based on requirement of BS EN ISO 9000, plus CIH and CIPFA professional practice standards
- Research Resource: MRS Code of Conduct and ISO20252:2012 – Market, Opinion and Social Research.

Final drafts of the individual chapters of the HNDA have been subject to thorough proof-reading to ensure both narrative and tabulated figures are accurate, consistent and fully evidenced.

1.6 Limitation of Data Sources and Methodologies

In compiling the 2023 Moray HNDA, extensive desk based analysis and research of nationally available secondary datasets was performed. A review of this evidence base by the Moray Housing Market Partnership, concluded that secondary data insights could be strengthened given the limitations in local data collection and availability.

The following data limitations were addressed by the partnership by commissioning a Moray wide HNDA household survey:

HNDA Core Output	Secondary data risk/evidence limitation
Core Output 1: Housing Market Drivers	<ul style="list-style-type: none"> • No nationally available data insights on extent and nature of demand for market housing or latent demand within functional HMAs • No nationally available insights on housing market operation at partner of HMA level including push and pull factors which underpin migration or movement • No nationally available data insights on the impact of the Covid-19 pandemic on household incomes, access to finance or levels of housing induced poverty • No nationally available data insights or credible information on housing affordability by housing tenure including % income devoted to housing costs and financial capability
Core Output 2: Estimating Future Need & Demand	<ul style="list-style-type: none"> • No ability to disaggregate some secondary datasets to functional HMAs (which often report by local authority administrative boundaries only). This is particularly problematic in estimating elements of existing need including: <ul style="list-style-type: none"> ○ concealed households ○ requirements for specialist housing that cannot be met in existing provision ○ households in housing below tolerable standard or serious disrepair • No ability to eliminate double counting between secondary datasets estimating each element of existing need

	<ul style="list-style-type: none"> • No nationally available, credible or recent data insights on household circumstances, housing intentions or aspirations which can be disaggregated to functional HMAs • No ability to disaggregate housing estimates to property size, type or amenity as the basis for LHS development or setting Housing Supply Targets using secondary data alone
Core Output 3: Specialist Provision	<ul style="list-style-type: none"> • Poor data reliability from partner agencies across several key elements of specialist housing requirements with no universal systems for defining or assessing unmet need for specialist housing • General lack of cross-sector data between housing partners and HSCP. Most data sources on current and future need for specialist housing is held by the HSCP and fails to capture insight on housing tenure, property type, etc. • Lack of universal formal definitions for accessible and adapted housing across housing providers and data systems data systems • Secondary data on specialist housing requirements is limited to measuring provision in the social housing sector (e.g. the number of wheelchair, accessible or adapted homes) or expressed need for specialist housing in the social housing sector (waiting list information) • Limited sample sizes in national secondary data sources offer poor statistical confidence in estimating the incidence of households with a long term health condition or suitability • No credible secondary data sources which measure the suitability of the existing homes of households with a long term health condition or disability, with households in private housing a major data gap • Quantifying the need for specialist provision such as core and cluster accommodation for key client groups is inconsistent with data across third sector providers fragmented • Limited data on student accommodation by provision or unmet requirements, with national research awaiting publication • No updated national mechanism for meaningfully collecting the experiences and demographics of Gypsy/Travellers or Travelling Showpeople in Scotland.
Core Output 4: Housing Stock Profiles and Pressures	<ul style="list-style-type: none"> • National data sources on housing stock profile, condition and amenity are limited as a result of small sample sizes for some Moray partners, with the private rented sector being particularly problematic e.g. Scottish House Condition Survey • No credible data on ineffective housing stock including short term and holiday lettings

	<ul style="list-style-type: none"> • No nationally available data insights or credible information on the number of households who would LIKE or NEED to move home in the short medium or longer term by functional HMA • No ability to disaggregate data on property condition or disrepair to functional HMAs • No nationally available data insights or credible information on housing pressures in private sector housing • No known data-sources/records of private sector properties that have been specifically designed or adapted
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Table 1.5: Secondary data risk analysis outcomes

To mitigate these risks, the Moray HMP opted to commission primary research to address limitations in insight and to enable stronger analysis of housing need and demand at a Housing Market Area level. This approach was successful in delivering a fully representative evidence base of the current circumstances, needs and future requirements of households living in the Moray area, achieving a high degree of statistical confidence ($\pm 3.2\%$ based upon a 50% estimate at the 95% level of confidence).

Data confidence levels represents a sampling error which gauge the extent to which a survey sample may differ from the true population. For example, a sampling error of $\pm 3.2\%$ indicates that the true range is likely to fall within the margins of 46.8% and 53.2%. This level of data accuracy is considered by market research standards to be statistically robust particularly at the overall Moray area level.

Despite strong data confidence levels, validation checks were carried out to test if the data was representative of the Moray population by age and also household tenure. Whilst good representation was achieved across Moray, under representation of owner occupiers and social tenants was evident, with a slight over representation by age within the 65-84 age bandings. To correct this, the survey data has been weighted by age and tenure to address any imbalances and ensure that the results reported are representative of the overall Moray population. Higher sampling errors may occur when smaller sample sizes by HMA are considered. On this basis, careful triangulation of survey outcomes against secondary data-sources has taken place to identify sampling risks and to select the most credible sources of data at disaggregated level.

This approach has enabled the delivery of a blended evidence base which maximises use of credible, high quality national datasets with current and reliable primary research intelligence on the extent and nature of housing need and demand across the Moray area.



2 Validating Housing Market Areas

At an early stage in the development of 2023 Moray HNDA, analysis was performed to validate functional Housing Market Areas (HMAs); testing whether this spatial structure continued to provide a credible basis to assess housing system operation and to produce housing estimates.

The purpose of the validation exercise was to:

- determine whether any statistical evidence exists to justify a change to current housing market area boundaries
- evidence the extent and nature of any cross-boundary housing market areas with Moray and including market areas crossing the Moray boundary
- validate the functional market area boundaries operating across the Moray area to provide a spatial basis for HNDA primary research and calculation purposes.

The approach began with the functional market area boundaries validated in the 2017 HNDA and undertook origin-based containment analysis using Registers of Scotland data for private house sales for the last 3 years of available transactions, namely: 2017/18, 2018-2019 and 2019/20. In total, the destination patterns of 4,646 house price purchasers were tracked to validate the extent to which Housing Market Areas were contained.

This analysis identifies the origins of households purchasing residential properties within each existing housing market area. A series of more detailed analyses took place at boundaries and in locations where cross-boundary links were possible. This exercise was reinforced by local knowledge and triangulation using the socio-economic, housing stock and demographic datasets produced in parallel to HMA analysis, to build each HNDA Core Output.

The validation of HMA boundaries reveals that the functional housing market areas used as the basis of the 2017 HNDA study remain robust.

The following HMA boundaries have therefore been used as the spatial basis for preparing HNDA evidence, insight and planning and housing evidence. They will also be used as a spatial basis for future housing and development planning policy decisions including the setting of Housing Supply Targets using HNDA housing estimates.

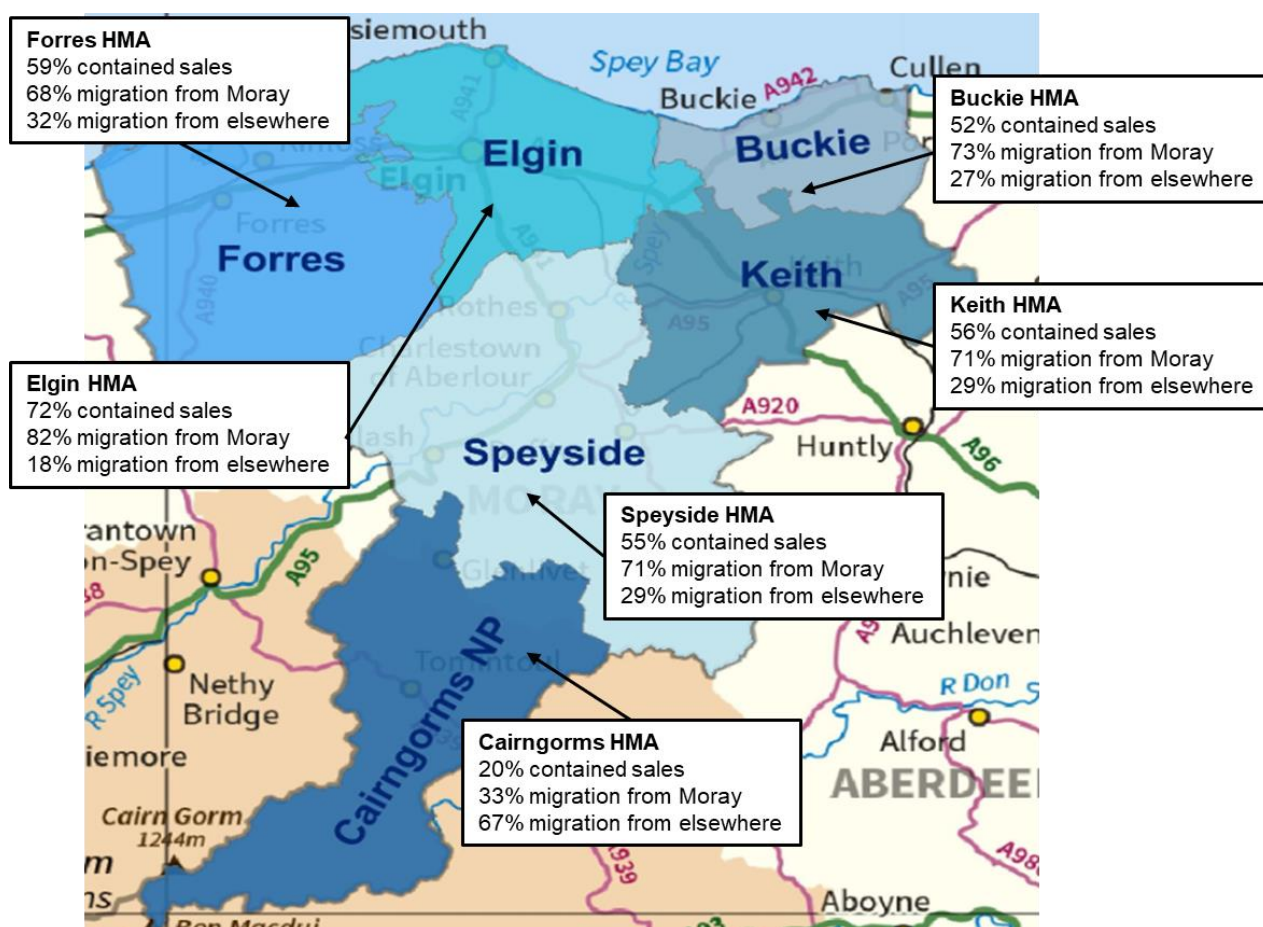


Figure 2.1: Map of functional Housing Market Area in the Moray area

Overall, Moray is a very self-contained area with 76% of all house sale transactions made by households already living in or around the Moray area. Beyond that, all Moray Housing Market Sub-Areas are self-contained with the exception of the Cairngorms HMA which is dominated by in-ward migration, with 67% sales from elsewhere in Scotland, the UK or beyond. Details of the extent and nature of containment and migration patterns are set out in Table 2.1:

	Buckie	Cairngorms	Elgin	Forres	Keith	Speyside	Moray
Buckie	56%	3%	2%	0%	4%	1%	11%
Cairngorms NP	0%	20%	0%	0%	0%	1%	0%
Elgin	12%	0%	72%	8%	7%	8%	41%
Forres	1%	3%	5%	59%	1%	0%	13%
Keith	2%	3%	1%	0%	56%	5%	5%
Speyside	2%	5%	2%	0%	2%	55%	5%
Highland	2%	11%	3%	10%	1%	5%	4%
Aberdeenshire	8%	0%	3%	3%	11%	5%	4%
Rest of Scotland	9%	13%	5%	7%	8%	7%	6%
Rest of UK	8%	35%	7%	10%	8%	11%	8%
Beyond UK	1%	8%	1%	2%	0%	1%	1%

Table 2.1: HMA Self-Containment/Migration Outcomes in Moray 2017/18 – 2019/20

The evidence underpinning the validation of HMAs is set for each partner area below:

2.1 Buckie Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Buckie HMA reveals that:

- 56% of property purchasers in Buckie originate from the Buckie area therefore the sub-area area can be regarded as a relatively self-contained Housing Market
- Of the remaining HMAs in Moray, the Elgin HMA exerts the greatest influence on Buckie, with 12% of all transactions arising from purchasers in this area
- Elsewhere, the Aberdeenshire area has some influence on the operation of the Buckie HMA, with 8% of purchasers originating from this area
- In-ward migration from across Scotland, the UK and beyond is notable in Buckie at 18%.

2.2 Cairngorms Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Cairngorms HMA reveals that:

- Just 20% of property purchasers in the Cairngorms HMA originate from the Cairngorms area therefore the sub-area area cannot be regarded in any way as a self-contained Housing Market
- The remaining HMAs in Moray, exert limited influence on the Cairngorms HMA with just, with 14% of all transactions arising from purchasers in the wider Moray area
- Elsewhere, the Highland area has some influence on the operation of the Cairngorms HMA, with 11% of purchasers originating from this area
- The Cairngorms is most influenced by a wider national and internal market with in-ward migration from across Scotland, the UK and beyond substantial at 56%.

2.3 Elgin Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Elgin HMA reveals that:

- It is the most self-contained HMA in the Moray area with 72% of purchasers in the Elgin HMA originate from the within the area. The sub-area area can therefore be regarded as an extremely self-contained Housing Market
- Of the remaining HMAs in Moray, the Speyside HMA exerts the greatest influence on Elgin, with 5% of all transactions arising from purchasers in this area. In total, adjoining HMAs account for 10% of all property transactions
- Cross boundary in-ward migration from adjoining local authority areas in Elgin is not notable with 3% of purchasers originating from Highland and Aberdeenshire respectively
- In-ward migration from across Scotland, the UK and beyond accounts for 13% of all housing transactions in Elgin.

2.4 Forres Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Forres HMA reveals that:



- It is a self-contained HMA with 59% of purchasers in the Forres HMA originating from the within the area
- Of the remaining HMAs in Moray, the Elgin HMA exerts the greatest influent on Forres, with 8% of all transactions arising from purchasers in this area. Beyond that, wider HMA areas exert no influence on the Forres area
- Elsewhere, the Highland area has some influence on the operation of the Forres HMA, with 10% of purchasers originating from this area
- In-ward migration from across Scotland, the UK and beyond accounts for 19% of all housing transactions in Forres.

2.5 Keith Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Keith HMA reveals that:

- 56% of property purchasers in Keith originate from the Keith area therefore the sub-area area can be regarded as a relatively self-contained Housing Market
- Of the remaining HMAs in Moray, the Elgin HMA exerts the greatest influent on Keith, with 7% of all transactions arising from purchasers in this area
- Elsewhere, the Aberdeenshire area has some influence on the operation of the Buckie HMA, with 11% of purchasers originating from this area
- In-ward migration from across Scotland, the UK and beyond is notable in Keith at 16%.

2.6 Speyside Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in the Speyside HMA reveals that:

- It is a self-contained HMA with 55% of purchasers in the Speyside HMA originating from the within the area
- Of the remaining HMAs in Moray, the Elgin HMA exerts the greatest influent on Speyside, with 8% of all transactions arising from purchasers in this area. Beyond that, the Keith HMA exerts some influence on the Speyside housing market at 5% of all transactions
- Cross boundary in-ward migration from adjoining local authority areas in Elgin is not very notable with 5% of purchasers originating from Highland and Aberdeenshire respectively
- In-ward migration from across Scotland, the UK and beyond accounts for 19% of all housing transactions in Speyside.

3 Housing Need & Demand Assessment Primary Research

A priority for the Moray Housing Market Partners in producing an HNDA considered to be robust and credible by the CHMA, was to commission primary research to provide consistent, current and reliable intelligence on the extent and nature of housing need and demand across the Moray area. Furthermore, partners identified major limitations in relying solely on secondary data to produce HNDA Core Outputs and housing estimates, namely:

- no credible information on the housing suitability or housing affordability drivers of Moray households (including limited intelligence on household income and financial circumstances)
- no credible, recent information on household circumstances, housing intentions or aspirations
- no insights on the impact of the Covid-19 pandemic or cost of living crisis on the extent and nature of housing need across Moray
- limited sample sizes in national secondary data sources offering poor statistical confidence in key measures of housing need
- inconsistencies in data collection, assembly and reporting by Moray Housing Market Partners, leading to poor data reliability across several key measures of housing need (and particularly in relation to specialist housing requirements)
- very limited ability to disaggregate data to functional HMAs (or sub-areas) using many secondary datasets (which often report by local authority administrative boundaries only).

A key aspect of the 2023 Moray HNDA study was therefore to commission a large-scale HNDA survey of households living in the Moray area. The purpose of the HNDA survey was to provide a credible assessment of housing need by property size, type and tenure across each Housing Market Area. Arneil Johnston commissioned Research Resource (a professional market research consultancy) to deliver the HNDA household survey, with fieldwork taking place between September and November 2022.

A full technical report detailing the survey methodology, sampling, questionnaire design and data accuracy is available in [Appendix A: Moray HNDA Research Technical Report](#).

The primary research was designed to meet the information needs of the Housing Market Partnership and fill the gaps identified in a risk assessment of the HNDA evidence base built via secondary data.

3.1 Primary Research Methodology

A hybrid research methodology was used for the primary research comprising a statistically robust telephone survey with a representative sample of residents across the Moray area and across housing tenures. The interview-led telephone survey enabled in-depth questioning and analysis, allowing the capture of detailed responses from the household population.

The telephone survey was augmented with an online survey which was promoted by Moray Housing Market Partners to capture the views of a wider population and increase the number of interviews achieved. The online survey provided a great opportunity to gather the views from a large audience, both quickly and economically. HMP partners were provided with a survey link and promoted the opportunity to participate in the survey via social media, local authority websites and partner networks.

3.2 Questionnaire Design

Arneil Johnston took the lead in questionnaire design ensuring that the HNDA survey fully met research objectives and information needs, with input provided from Research Resource from an operational standpoint; ensuring the survey tool flowed, worked well from an interviewer perspective and was easy to complete for respondents.

Two survey questionnaires were designed, one for the telephone survey and one for the online survey. The telephone survey questionnaire was a more in-depth and detailed survey which allowed full exploration of the issues surrounding housing need and demand. The telephone questionnaire covered the following topics:

- Household tenure and property type
- Suitability of and satisfaction with current home
- Property condition
- Future household formation (next 2 years)
- Future intentions of current households
- Health, care and support needs (health, adaptations, care and particular forms of housing)
- Household composition
- Household income.

3.3 Sample Size and Data Confidence

The aim of Moray HMP was to undertake research which would achieve statistically robust data and therefore allow conclusions to be drawn about housing need and demand across the Moray area. The telephone survey was therefore designed to provide a robust and representative sample at a Moray level. This was achieved by procuring a representative sample of residents across Moray by tenure and by age of head of household. From a target of 400, a total of 405 interviews were achieved through the telephone survey process, providing data accurate to a minimum of +/- 4.85% (based upon a 95% level of confidence at the 50% estimate).

The online survey sought to augment the telephone survey, boosting the statistical confidence of the research sample across Moray. A total of 506 online survey interviews were achieved in parallel to telephone interviews during the fieldwork period.

The combined total of 911 interviews were achieved providing data accurate to a minimum of +/-3.2% (based upon a 95% level of confidence at the 50% estimate).

The aim of calculating sampling errors is to indicate the confidence which you can have in a particular result. Thus, if we find that 50% of the sample behave in a certain way, the key question is the extent to which this percentage may differ from the true population proportion simply because our results are based only on a sample. The sampling error allows you to say, for example, that the true range is likely to fall within the range of, for example 46.8% and 53.2%. This is expressed in the form +3.2%.

Tables 3.1 and 3.2 illustrate the proportion of interviews achieved by housing tenure and age in comparison to the Moray household population. Whilst good representation was achieved across Moray, there is under representation of owner occupiers and social tenants within the tenure profile with over representation of the private rented sector. Furthermore, there is also a slight over representation by age within the 65-84 age bandings.

Housing tenure	Moray	Survey
Owned Mortgage/Loan	23.3%	19.0%
Owned Outright	39.6%	39.7%
Private Rented	16.7%	23.5%
Social Rented	20.4%	17.8%
Total	100.0%	100.0%

Table 3.1: Moray HNDA Survey 2022 Sample Profile by Tenure and Partner Household Base

Age of household reference person 2018	Moray	Survey
16-24	3.0%	2.1%
25-34	12.1%	9.1%
35-44	13.8%	12.4%
45-54	20.2%	18.4%
55-64	19.1%	19.4%
65-74	14.5%	20.9%
75-84	12.6%	13.5%
85+	4.7%	4.2%
Total	100.0%	100.0%

Table 3.2: NRS household population projections 2018 based (Projected for 2022)

The survey data has therefore been weighted by age and tenure to address these imbalances and ensure that the results reported are representative of the overall Moray population. Reweighting is delivered via snap survey software which compares the expected % of each group (using household projections data) to actual survey outcomes. The software then calculates the expected values and applies the weight to the data to reflect these as follows:

Snap Desktop - P1266 - AJ Moray HNDA Telephone - [RW1 - RIM Weight]

File Edit View Tailor Window Help

Target total: From targets 42554 Missing data: Exclude partial cases

Filter:

Variable	Code	Ratio	Expected	%	Actual	%
tenure	Owned Mortgage/Loan	9915	9915	23.3%	174	19.0%
	Owned Outright	16851	16851	39.6%	363	39.6%
	Private Rented	7107	7107	16.7%	215	23.4%
	Social rent	8681	8681	20.4%	163	17.8%
Q41	Under 25	1270	1270	3.0%	19	2.1%
	25-34	5147	5147.1	12.1%	83	9.1%
	35-44	5890	5890.1	13.8%	113	12.3%
	45-54	8593	8593.2	20.2%	168	18.3%
	55-64	8140	8140.2	19.1%	177	19.3%
	65-74	6161	6161.1	14.5%	190	20.7%
	75-84	5371	5371.1	12.6%	123	13.4%
	85 and over	1981	1981	4.7%	38	4.1%

HNDA analysis is then performed using the weighted survey data set which is representative of the Moray household population by area and tenure.

3.4 2023 HNDA Household Survey: Topline Results

A presentation outlining headline survey results from the 2023 Moray HNDA household Survey is available in [Appendix B: Moray HNDA Household Survey: Topline Results](#).

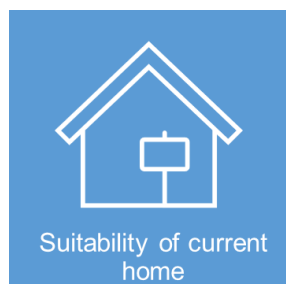
The research outcomes arising from the 2023 Moray HNDA survey provides invaluable insight into the extent and nature of existing and emerging housing need across the Moray area; and offers clear insight on the extent to which the housing system works well for households and communities. Key headlines are detailed below:



Most households living in the Moray area live in owner occupied housing (63%), with 18% living in social housing and 18% in the private rented sector. There are high levels of property equity in the Moray housing market, with 40% of households in owner occupation in outright ownership.

The Moray housing system is dominated with low rise properties, with 84% of homes either houses or bungalows. Just 15% live in flatted accommodation including four-in-a-block and maisonette properties. Over a quarter (26%) of all Moray dwellings were built before World War II, with

55% built between 1945 and 1999. In terms of property size, 7% of Moray dwellings have at least 1 bedroom, 34% have 2-bedrooms, 41% have 3-bedrooms with 18% offering 4 or more bedrooms.



The proportion of concealed households is relatively small at 4%, with 96% of households reporting they do not share rooms or amenities with any other households.

70% of Moray households felt that they have the right number of rooms in their current home to meet the needs of their household. 9% of households have too few rooms to meet their needs, with a higher number (21%) currently under occupying their property.

Over half of Moray households report that their current home requires no upgrading or improvement works (55%). Of the remainder, 15% require to modernise their kitchen and/or bathroom, whilst 14% require to install double glazing. A further 12% of homes require thermal insulation, including cavity wall insulation. Whilst 55% report no property condition issues within their current home, 13% of Moray households live in dwellings with condensation problems, with a further 8% experiencing significant issues with dampness. Almost a third (32%) state their home requires minor repairs or improvements.

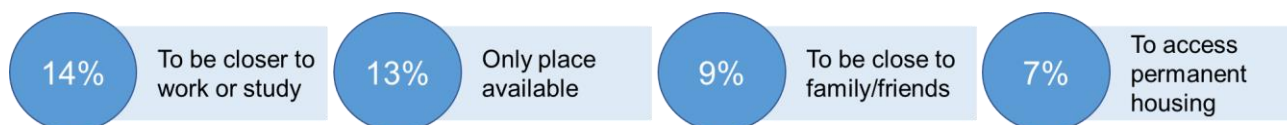


A quarter of Moray households have moved home in the last 5 years (25%), with the vast majority remaining within the Moray area (72%). This varies significantly across tenure with 62% of households in the private rented sector having moved in the last 5 years, in comparison to just 16% in the owner occupied sector.

A key pull factor for households moving to or within the Moray area is to be closer to education or employment. There is also some evidence of limited housing options and choice across all housing tenures in Moray, with 1 in

10 movers expressing 'no choice' and a move to the 'only place where housing was available'. Accessing a property of the right size was less of a factor (7% of movers) than moving closer to

family or social networks and accessing permanent accommodation in the Moray area. The main drivers for moving home in Moray are:



The vast majority of respondents were satisfied with their current home (85%) with 54% very satisfied and 31% satisfied. Overall, just 9% of households are dissatisfied with their current home, with notably higher levels of dissatisfaction in the private rented (22%) and social rented sector (15%). Higher levels of dissatisfaction were also evident across households with a health condition or disability (13%).



There is positive evidence of intended household formation across Moray in the immediate future. 17% of Moray households state that there is someone living in the household who would like to form a separate household within the next 7 years. Of this group, 11% would like to move in the next 2 years with a further 6% aspiring to move in the next 2 – 7 years.

The HMA with the highest proportion of newly forming households in the next 7 years is Elgin (56%), followed by Forres (17%) and Buckie (15%).

Overwhelmingly, new households aspire to home ownership with 39% stating that buying with a mortgage was their preferred tenure, 26% buying a property outright as the preference and 5% looking for a mortgage or loan to self-build. In contrast, just 12% aspire to access social housing, with 5% aspiring to enter the private rented sector. Almost two thirds of new households (63%) want to remain within the Moray area.

The majority of new households (24%) state they want to 'move to a better area' when they form independently, 15% want to move for employment reasons.

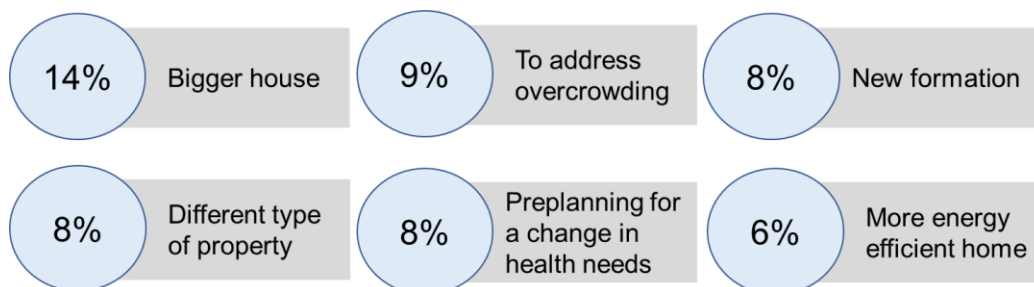
Just 15% of respondents said there was nothing that would prevent new formation within their household. In contrast 59% stated that financial constraints may stop a household member moving out of their property, followed by a 'lack of housing availability in the areas of their choice' (58%).



More than a quarter of households in Moray (27%) state that they would like to move (19%) or need to move home (8%) in the next two years. Movement across the housing system is most anticipated in the Elgin HMA (68% of all movers), followed by Forres (10%) and Buckie (9%), with 10% of households moving out of the Moray area altogether.

A high proportion of households would like to move from their current accommodation in the private rented sector (43%) compared to just 12% of households in the owner occupied sector. This pattern is true for households who need to move, with 17% of private rented sector tenants in this category compared to just 3% of owners. Furthermore, much higher proportions of households under the age of 25 would like to move (54%) than households in middle age (just 23% of 45-54 years olds want to move home). Similarly, there is a greater proportion of working age single people who would like to move home in Moray (29%) or working age couples (28%) than households with children (24%) or all adult households (22%) who would like to move.

Aspirations to move are highest in the Elgin HMA (23%), followed by Forres (18%) and Speyside (15%). Those who would like or need to move home are motivated by the following 6 top main reasons:



Other main reasons given by respondents to move are needing a smaller house (5%), needing a warmer more energy efficient home (5%), home is temporary (3%), property too old and in need of repair (3%), issues with neighbour (3%), being evicted by landlord (3%) and new job/to move near to work or study (2%). Whilst households under 25 also want to move to access a bigger home (25%), higher proportions want to move out of their existing household into their own property (22%) than the general population (8%). Other key drivers for younger households include moving to pursue job or career opportunities (10%) or to be closer to family or friends (10%).

With the exception of the Speyside HMA, over 2/3 of households who would like or need to move home intend to remain in the area they originated from i.e. 76% of movers will remain in Elgin and Buckie, 67% will remain in Forres and 66% in Keith. A lower proportion of movers intend to stay in Speyside, with 27% moving to Elgin and 21% moving elsewhere in Scotland. In Speyside there are higher than average concentrations of households who give 'home is temporary' as a reason to move (20%), plus 'wanted own home by moving from an existing household' (17%), 'property too old and in need of too much repair' (20%) and 'lack of facilities and service nearby' (18%).



Across Moray, 45% of households contain someone with a long term health condition or disability. This ranges from 51% in the Keith HMA to 39% in the Buckie area.

Across Moray, 18% of households with a health condition or disability have a long term illness or disease, followed by 17% who have a physical disability and 16% who have mental health condition.

22% of households with a long term sick or disabled person do not think their current housing meets their needs well, with 13% stating their home does not meet their needs 'very well' and 9% stating their home is 'not at all well' suited to their needs. There are notably higher proportion of households whose home does not meet their health and disability needs in the private rented sector (38%) and social housing sector (33%).

Furthermore, 16% of survey respondents feel that someone in their household has unmet need for special forms of housing including:

- accommodation without stairs (10%)
- wheelchair housing (2%)
- specialist housing for older people (1%).



Housing affordability

14% of Moray households are currently spending more than 25% of their income on mortgage or rent.

Over 8% are spending between 30-40% of their income on housing costs. A further 4% of households in Moray are experiencing extreme housing affordability problems, spending more than 40% on rent and mortgage costs.

Almost 40% of Moray households (39%) describe themselves as experiencing problems with meeting housing payments, which ranges from 42% in Buckie to 33% in Speyside. Difficulties in meeting housing

payments are driven by:

- cost of heating the home (19%)
- unexpectedly high bills (13%)
- increases in mortgage/rent payments (6%)
- interest rate rises (4%)
- illness/disability of self/partner (4%).



Post Covid financial capability

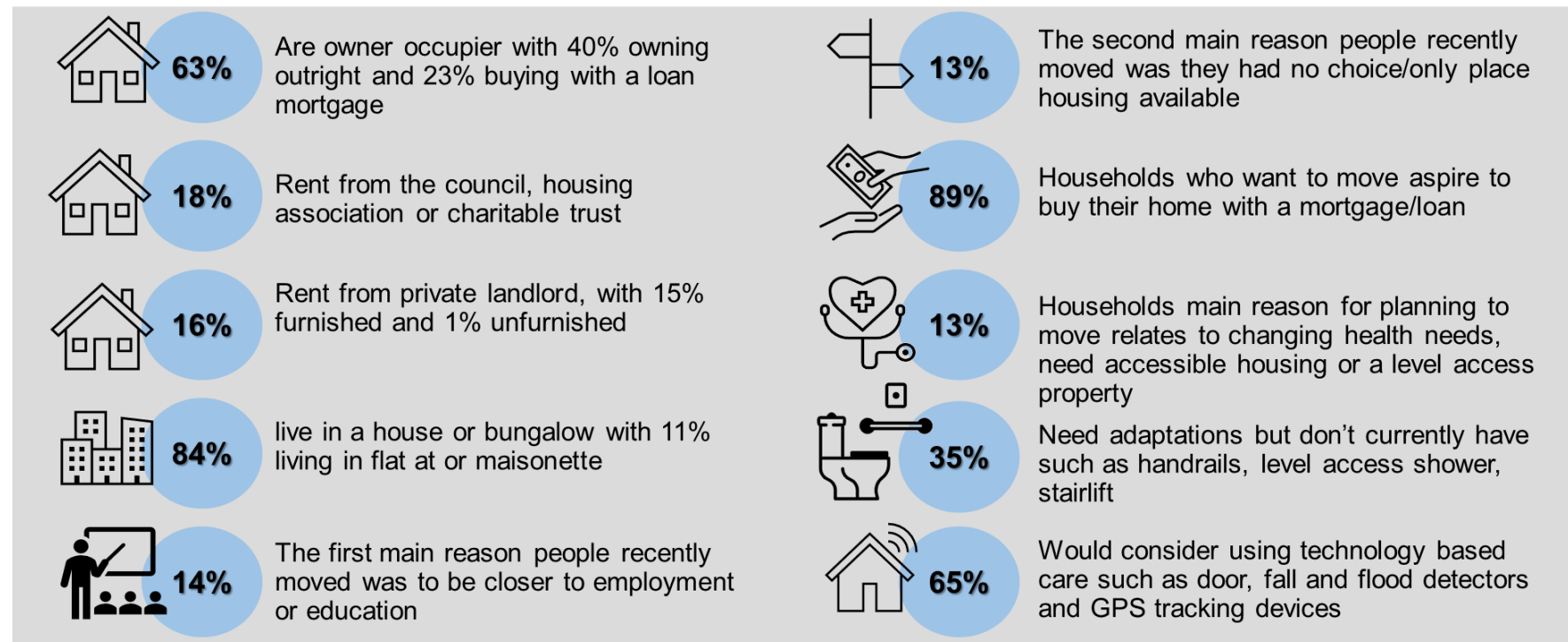
The final element of the household survey asked households to 'think back to the start of March 2020, before the coronavirus lockdown' and to consider which of the following 'best describes how your household was managing financially then and now?'. The results indicate that the pandemic and subsequent cost of living crisis has exacerbated financial inequalities across Moray.

15% of Moray households describe themselves as having financial difficulties now, in comparison to 4% pre Covid. One in five households in Keith are currently experiencing financial difficulties (20%).

3.5 2023 HNDA Household Survey: Overall Outcomes

The 2023 Moray HNDA household survey has succeeded in delivering credible insight into housing need and demand across the area, providing consistent up to date measures of housing need for the purposes of calculating housing estimates. The level of data accuracy achieved by the survey sample ensures that Housing Market Partners can be confident in using this research to inform housing and development planning policy judgements.

Furthermore, the survey intelligence provides crucial contextual evidence of housing market drivers, housing stock pressures and the need for specialist housing solutions across the area. This insight has been used to meet the requirements of HNDA Core Outputs detailed in Chapters 4 – 7 of this report. Headline findings from 2023 Moray HNDA Survey can be summarised as follows:



4 Core Output 1: Housing Market Drivers

Chapter 4 provides an overview and insight into the housing market drivers across the Moray area as described in 'Core Output 1' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core output 1 evidence:





'...identifies the key factors driving the local housing market.

This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, access to finance and key drivers of the local and national economy.

This analysis should reflect the data that have been input into the HNDA Tool and the choice of scenarios that are chosen to run the Tool'.

4.1 Core Output 1 Headline Findings

Insight and analysis of Housing Market Drivers focused on the following questions:

Population profile & projections  <p>How is the population profile projected to change across the Moray area?</p> <p>What does this mean for housing supply?</p>	Household profile & projections  <p>How is the household profile projected to change across the Moray area?</p> <p>What does this mean for housing supply?</p>	Housing market profile <p>How healthy is the housing market across the Moray area?</p> <p>How does this influence the ability of local households to meet housing need?</p>
Housing affordability profile  <p>Are housing options affordable in the Moray area?</p> <p>Where is there evidence of housing affordability pressures?</p>	Economic profile  <p>How healthy is the economy in Moray?</p> <p>How might the Moray economy have an impact on future housing need, demand and supply pressures?</p>	

An interactive briefing with a recorded voice over presents the evidence and provides the headline statistics, main findings and key conclusions associated with the analysis of HNDA Core Output 1: Housing Market Drivers [Appendix C: Core Output 1 Briefing](#).

An interactive data book presenting all Core Output 1 evidence aligned to extensive housing market analysis, can be accessed here: [Appendix D: Core Output 1 Databook](#). This interactive data book presents Core Output 1 evidence in detailed graphs, tables and aligns statistical evidence to summary findings and conclusions at both a Moray and where possible HMA level.

The key housing market drivers influencing the operation of the Moray housing system are summarised as follows:



Population profile & projections		<p>Over the last 20 years, the population living in the Moray area has grown by 11%. Despite negative natural change, inward migration to Moray has created population. However, Moray population growth has slowed down since 2011, and continuing this pattern, between 2018 and 2043, the population of Moray is projected to decline by -3%.</p>	Housing market access		<p>Market affordability analysis reveals that households must spend up to 5.1 times the local median income to afford the median house price in Moray.</p> <p>In some HMA's this increases to 6.1 times. This is well in excess of the typical 3.9 X's multiplier used for mortgage purposes.</p>
Household profile & projections		<p>In 2021, there were an estimated 43,590 households living in Moray, an increase of 9% since 2011.</p> <p>Recent household projections produced by the National Records of Scotland estimate that the number of households living in Moray will increase very modestly by 5% over the next 20 years fuelled by a growth in smaller households.</p>	Housing affordability		<p>The affordability of housing options in the Moray rental market varies substantially by housing tenure. Average market rents in Moray are £696 per month, more than double local authority rent levels. 42% of households in Moray cannot afford market rents.</p> <p>42% of households cannot afford lower quartile house prices in Moray and 60% cannot afford the median house price.</p>
Housing market profile		<p>Between 2011 and 2021 the volume of house sales increased by 67% in Moray. House prices have grown steadily over the same period by 34%.</p> <p>House sales analysis show the range in average house prices across Moray from £139k in Cairngorms to £175k in Forres.</p>	Economic profile		<p>From 2008-18, Gross Added Value (GAV) shrunk by 15% in Moray with the GAV per head 14% lower across Moray (£45,019) than Scotland (£52,549)</p> <p>Average Moray weekly pay equals £518 compared with the Scottish average of £599.20.</p>

4.2 Core Output 1: Key Issues – Moray Housing Market Drivers

The assembly of Core Output 1 of the HNDA has provided Moray Housing Market Partners with a clear, evidence-based understanding of:

- key demographic factors and how these are driving the Moray housing market
- key affordability factors and how these are driving the Moray housing market
- key economic factors and how these are driving the Moray housing market.

Moray HNDA: Core Output 1: Housing Market Drivers	
LHS & Development Plan	Key Issues identified in the HNDA
Demographic issues for the local housing market	<ul style="list-style-type: none"> • Population decline: The population of Moray grew by 11% between 2001 and 2021 compared with 8% growth across Scotland. However, the rate of population growth slowed in Moray between 2011 and 2021 to 3.15% which is closer to the national increase of 3.40% over the same period. Moray's population growth is projected to reverse between 2018 and 2043 with a decline in population of just under -3%, compared to a projected increase in the national population over the same period of 2.5% over the same period. • Ageing population: Since 2001, population change across the Moray area has been driven by an ageing population with a 52% increase in those aged 65+ and an 86% increase in the 85+ age group. Population ageing is projected to continue with a 32% increase in those aged over 65 between 2022 and 2042. Notably, during this same period, negative growth is expected for those of working age with a -12% decline across Moray. These projections could impact on the sustainability of the Moray economy and will necessitate housing, health and care interventions that enable the growing population of older people to live independently and well. • Increasing household numbers: Against a backdrop of a projected population decline in Moray, -3% from 2018 to 2043, National Records of Scotland (NRS) estimate that the number of households living in Moray will increase by 5% between 2022 and 2042 using a Principal Household Projection. This compares to a projected 7% growth across Scotland and is significantly less than household growth achieved in Moray between 2011 and 2021 (9%). This household projection increases to 6% using the High Migration scenario The number of 75+ year old head of households in Moray will grow by 84% by 2043 whilst every other age range will decrease. Single Person and 2 Adult households will be subject to the greatest growth levels in Moray with 17% and 11% projected between 2018-38 respectively. Housing delivery plans will therefore need to be aligned to an ageing and smaller household profile.
Affordability issues for the local housing market	<ul style="list-style-type: none"> • Household incomes: According to Scottish Government income estimates for 2018, median incomes across Moray are higher at £30,160 than the Scotland median of £28,600. This profile reflects the median income benchmarks which populate the HNDA Tool v4.0 (sourced from CACI Paycheck data). • Between 2014 - 2018, Moray median household incomes remained static at £30,160. Across the Moray HMA's median incomes range from £33,280 in Forres to £27,040 in Buckie. • Analysis of LLHIE lower quartile incomes suggests that, in line with the static growth in median incomes between 2014 and 2018, lower quartile incomes also remained static across Moray

	<p>at £18,200. Having said this, lower quartile income growth across Moray Housing Market Areas varied significantly over this period from a growth of 26% in Cairngorms National Park (£20,280 in 2018) to a decline of 3% in the Elgin HMA (£18,200 in 2018).</p> <ul style="list-style-type: none"> • Furthermore, benchmarking lower quartile income estimates from 2018 (£18,200, LLHIE) to 2021 CACI Paycheck benchmarks (£18,295), suggests overall income inflation of just 1%. This trend analysis suggests that lower quartile incomes in Moray have remained virtually stagnant since 2014 and relative to house price inflation in the area over the last decade (38% from 2011-21), have experienced significant real term decline. As a result, households with modest incomes across Moray will increasingly find housing market access extremely challenging, if not indeed out of reach. • Whilst Scottish Government median income estimates for Moray (£30,160) compare well to median incomes measures derived from 2021 CACI data (£31,847), analysis from the Scottish House Condition Survey 2017-2019 shows a different pattern. This dataset shows average incomes in Moray (£25,800) lower than the average for Scotland at £29,100. It should be noted however that SCHS measure household incomes net of deductions whilst LLHIE and CACI income benchmarks offer gross estimates. Scottish House Condition Survey income estimates suggests that households in social housing across Moray have incomes which are on average £12,000 lower than their counterparts in owner occupation. Likewise, older person households consistently have lower incomes (on average £17,400 lower) than family household types. • Access to Mortgage Finance: Analysis from Bank of England data detailing residential loans provided via the FCA, shows that first time buyer mortgages accounted for 21-24% of all mortgage loans between 2015-23, with a rise of almost 3% taking place between 2019 and 2020. • The percentage of home-owners re-mortgaging accounted for 28% of all mortgages in Q4 2021 which is its highest rate since 2017. The Covid pandemic coupled with stricter bank lending requirements on large LTV mortgages have played a role with the figure for 2021 bouncing back to previously seen levels. This 2021 figure reduced slightly down to 27% by Q4 in 2022. • In Q3 2022, the mean Loan-to-Value (LTV) ratio on new mortgages to first-time buyers in Scotland stood at 83%, an annual increase of 1% on 2021. Meanwhile, the mean LTV ratio for home movers in Scotland stood at 72% in Q3 2022, up 1% on the previous year (Source: UK Finance). This may signal the return of high LTV ratio mortgages, whose availability fell substantially during the beginning of the coronavirus pandemic. • Analysis of Bank of England data on lending multiples reveals that for buyers on a single income, the most consistent lending multiple is 4.0 or over in 2022 (the highest in the 8 year period of data). For joint income borrowers, the most consistent LTV income multiple is 3 or over, representing 44% of all loans in Q4
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	<p>of 2022. As the affordability calculation in the HNDA Toolkit uses a default LTI of 3.2 this analysis suggests there is no strong case to change this with 3.00 or over LTI (joint income) being the most recurring lending multiplier between 2015 and 2022.</p> <ul style="list-style-type: none"> Home Ownership: Following recovery from the housing market crash in 2012, there has been a significant increase of 67% in house volume sales in Moray between 2011 and 2021. Between 2020 and 2021 household volume sales in Moray increased by 37%. This is very similar to the national position with a 69% increase in volume of sales between 2011 and 2021 and a 38% increase between 2020 and 2021. House price analysis: House prices have grown steadily in Moray over the last 11 years and on average by 34% between 2010 and 2021. Almost 42% of households in Moray cannot afford to access home ownership at market entry levels and 60% cannot afford median house prices. <p>Detailed analysis of house prices reveals a 6% increase in the average house price across Moray from £157,209 in 2017/18 to £166,487 in 2019/20. This varies significantly across Moray HMAs from a 12% increase in the Elgin area to decline in the Buckie (-1%), Forres (1%), Keith (-2%) and Speyside (-2%) Housing Market Areas. This analysis also shows a slowing of house price inflation across this pre-Covid period (2% increases per annum) relative to the 3% increases experienced over the last decade.</p> <p>Lower quartile house prices increased by just 2% in the same 3-year period from £102,500 in 2017/18 to £105,000 in 2019/20. Having said this, this overall increase in price would appear to be fuelled by lower quartile price inflation in the Elgin HMA with all other areas experiencing a drop in prices. This ranges from a 3% decline in market entry house prices in Buckie, to a 9% drop in Speyside. Outside Elgin therefore, it would appear that lower quartile house prices have adjusted to the real-time decline in household incomes experienced across many Housing Market Areas in Moray.</p> <p>Despite this, market affordability remains extremely challenging. Across Moray in 2021 a household required to spend on average 5.1 times the median income to afford the median house price. This income to house price ratio rises to 6.3 for households with lower quartile incomes. In 2018/19 the income to house price ratio was 5.3 across Moray with variances across the Moray HMAs from 4.9 in Keith to 6.1 in Cairngorms NP. If house prices continue to rise, a greater range of affordable and intermediate housing options will be required across the Moray area.</p> <ul style="list-style-type: none"> Private Renting: The average private rented sector rent in Moray in 2021 was £696.00. This is an increase of 21% since 2011, and a rise of just under 1% since 2020. In 2021, Moray private sector rents were 24% lower than the Scottish average private sector rents of £860.25. <p>Rental inflation by property size between 2011 and 2021 is reasonably consistent with the overall Moray trend (21%), with 1-</p>
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	<p>bedroom rents increasing by 18% and 2 and 3-bedroom rents by 19%. Rental inflation in 4-bedroom property rents is notably higher at 26% between 2011 and 2021.</p> <p>The two Local Housing Allowance rates applicable for Moray, Highlands and Islands, and Aberdeen and Shire, are lower than the average private rent in Moray by -16% and -1% respectively. Based on a 30% income to rent ratio, 42% of households in Moray cannot afford private rented sector rents and 24% of households cannot afford Mid-Market rent.</p> <ul style="list-style-type: none"> • Social Renting: RSL rents are on average 38% higher than Moray Council rents with a monthly average of £386.14 for RSL rents compared to £277.85 for Council rents. Whilst RSL rents are affordable for 81% of households, the remaining 19% require some form of subsidy to meet housing costs. Moray Council rents are affordable to 90% of households but unaffordable to 10% of households without subsidy (based on a 30% income to rent ratio). • Diminishing affordability levels: Moray HNDA 2022 Survey data estimates 14% of households in the Moray spend more than 25% of their income to meet rent or mortgage costs, with 8% spending more than 30%. Those spending more than 25% on housing costs ranges from 17% of households in the Forres and Speyside to 8% of households in Buckie. This profile aligns to the proportion of outright owners in each area with 54% of all households in Buckie outright owners to 34% in Elgin. Overall, across Moray, 39% of households enjoy outright ownership of their home. <p>The Covid-19 pandemic has seen housing affordability levels diminish across the Moray area with three times the number of households experiencing financial difficulties post pandemic (15%) than pre pandemic (4%). Housing solutions for lower income households need careful consideration as most options, even at entry level, are unaffordable.</p>
Economic issues for the local housing market	<ul style="list-style-type: none"> • Economic Growth: From 2008-18, Gross Value Added (GVA) per head has reduced by 15%, from £53,240 to £45,019, in Moray and is lower than Scotland's productivity per head by 14% (£52,549). • Employment: Just under 45,300 people were employed in Moray in 2021, with the employment levels increasing by 4.6% between 2004 and 2021. Key industries in Moray include (i) Agriculture, Forestry, and Fishing and (ii) Construction which between them account for 35% of all employment opportunities in the region. Despite higher than average income levels in Moray, average Moray weekly pay equals £518.40 which is lower than the mean for Scotland (£599.20). This indicates the income inequality in the Moray economy with 39% of the household population earning less than £25k per annum and 39% earning more than average incomes at £40k. • Unemployment: Economic inactivity in Moray accounts for just under 25% of the population with the claimant count rate for

	<p>income related benefits sitting on average at 2.3%, less than Scotland's claimant count rate of 3.1%.</p> <ul style="list-style-type: none"> Economic growth: The Moray Growth Deal is a regional deal designed to boost economic growth across the area. It aims to deliver transformational investment to drive economic growth by investing over £100 million in eight strategic projects that will maximise Moray's future economic competitiveness. The overall vision for the Moray Growth Deal is summarised as "Innovation from Tradition. The eight Moray Growth Deal projects are as follows: <ul style="list-style-type: none"> Moray Aerospace, Advanced technology and Innovation Campus (MAATIC) supporting aerospace and the development of advanced engineering skills for the region's workforce. Manufacturing Innovation Centre for Moray (MICM) to bring world-leading research and development in advanced manufacturing to increase productivity, create jobs, attract inward investment and manufacturing outputs. Business Enterprise Hub supporting the scale up of existing small and micro business. Housing Mix Delivery providing 300 affordable new homes, returning empty homes to use, town centre regeneration and links to digital health to show case rural assisted living. Cultural Quarter located in Elgin which includes the provision of a high quality 60 - 100 bed hotel. Early years STEM (Science, technology, Engineering and Maths) the provision of specialist facilities and learning environments including a mobile facility. Bus revolution to increase in vehicle fleet and service operational times increasing. Digital Health Centre of research and innovation in digital health bringing investment to Scotland helping to establish new technologies in health and for independent living. <p>The Moray Economic Strategy 2022 -2032 has recently been refreshed to reflect the impact of Moray Growth Deal initiatives. The main objective of the Moray Economic Strategy is to grow and diversify the economy with a focus on 4 outcomes:</p> <ul style="list-style-type: none"> Outcome 1: Qualification Levels - An increase across all ages and genders in qualifications relevant to growth sectors Outcome 2: Small Business Growth - More small and medium-sized businesses employing between 10 and 100 people Outcome 3: Talent Attraction, Retention and Return - More skilled, higher paid jobs that deliver net in-migration in the 16-29 age range Outcome 4: Business Competitiveness - An increase in capital investment and focused workforce development to strengthen competitiveness
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Table 4.1: 2021 Moray HNDA Key Issues - Core Output 1 Housing Market Drivers – Moray Housing Market Area

4.3 Evidencing HNDA Scenarios - Key Housing Market Drivers

Whilst the national economic context is uncertain against a backdrop of recovery from Covid-19, cost of living and inflationary pressures, the Moray economy has strong potential to grow and support a very buoyant housing market. There is clear evidence of housing market pressure, both in terms of market access and housing affordability. To relieve these pressures, there is appetite across the Moray HMP to pursue housing and land-use interventions which enable a growth in housing delivery. It is recognised that the main objective of the Moray Economic Strategy is to grow and diversify the Moray economy through improved qualification levels, small business growth, talent attraction and business competitiveness and it is important that the housing system plays its part in achieving this.

NRS high migration projections for the Moray area project a growth in the number of households of 6% over the next 20 years, which is lower than the projected growth in Scotland at 9%. However, as this 'growth' rate represents a significantly lower increase than the growth in the Moray household population achieved in the last decade (9%); the Moray HMP are assured this scenario offers a prudent growth scenario in the context of the Moray Growth Deal investment framework. The principal NRS projection will assume more limited growth in the Moray housing market and economy, which in the context of a transformational economic development strategy is contradictory.

Whilst evidence of housing market inflation (in both rents and house prices) can be identified in Moray, the volatility of the current housing market following Covid-19 lock-downs and current inflationary pressures makes future housing market operation challenging to gauge. On this basis, the Moray HMP consider real trend growth in housing costs to offer the most credible baseline assumption as the basis for establishing area housing estimates.

Furthermore, accelerated income growth or redistribution given the economic uncertainties associated with the inflationary climate, make future economic assumptions and projections challenging. Having said this, the Moray Growth Deal should provide a framework to balance this risk. Therefore, taking evidence of housing market drivers into account, Moray Housing Market Partners agree that the scale of ambition for the Moray economy needs to be matched by a similar ambition to grow future housing delivery. There is recognition that Moray is in the midst of a programme of economic transformation and that housing, land use planning and economic development plans must be aligned if the Moray area is to become:

'a destination of choice, the area being known and recognised as an outward-facing and ambitious community with a thriving and well-connected commercial base, and an environment in which quality of life is valued and supported...'

5 Core Output 2: Estimating Future Housing Need and Demand

Chapter 5 provides an overview of the evidence and calculation used to estimate the number of additional housing units required to meet housing need and demand across Moray as described in 'Core Output 2' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core Output 2 evidence should:

'explain how partners have estimated the number of new homes that are likely to be required over the next 20 years to meet local need and demand. These housing estimates are then disaggregated by tenure, based primarily on a household's ability to afford:

- Market housing (owner occupation)
- Market rents (the PRS)
- Below market rent or Mid-market rents
- Social housing rents.

In assessing housing requirements by tenure, Moray housing market partners have opted to use the term 'below market housing' instead of 'below market rent' or 'mid-market rent'. The term 'below market housing' refers to a range of subsidised intermediate housing tenures including mid-market rent, shared equity/ownership and other forms of low cost home ownership.

Estimates are based on the outputs of the HNDA Tool, which has been developed by the Scottish Government's Centre for Housing Market Analysis (CHMA). The tool is an Excel-based platform intended to produce broad, long-term measures of future housing need rather than precise estimates.

The Scottish Government's HNDA calculation tool is prepopulated with data to estimate the number of new homes needed in the area. The HNDA tool works by projecting the number of new households who will require housing across the Moray area by considering existing households who need new homes PLUS new households who will need homes in the next 20 years.



Partners can adjust the tool using local evidence of housing need and housing pressures.

Underpinning the primary inputs to the tool that form the basis of the HNDA calculation, is an affordability assessment which splits overall housing estimates into the requirement for different housing tenures.

This calculation works by applying the following assumptions to input data on household incomes and housing costs (including house prices and rental values).

Scenarios on housing affordability can then be developed by varying economic, market and affordability assumptions, which affect the tenure split of housing estimates, but which do not have an impact on the overall requirements. These assumptions include testing scenarios on income growth, income distribution, house prices and market rent inflation.



The model also assumes how long it will take to address the backlog of households in existing homes which are not suitable for the needs of the household. Whilst this can be varied, it is typically assumed that existing housing need will be met over a five-year period (which is the default assumption within the HNDA toolkit) and the assumption made by the Moray Housing Partnership.

The HNDA tool, enables partners to test scenarios to derive housing estimates with the HNDA Guidance encouraging partnerships to prepare a range of estimates for consideration. Moray partners produced three baseline scenarios against default settings within the HNDA toolkit. The various assumptions which underpin each scenario are summarised as follows:

Household Projections	Default	Scenario 1	Scenario 2	Scenario 2
Household Projections	2018 Principal	2018 Principal	2018 High	2018 Principal
Growth +	0%	0%	0%	0.25% Growth 20 Years
Existing Need	Default	Scenario 1	Scenario 2	Scenario 2
Existing Need	Default	LA HOTOC	LA HOTOC	LA HOTOC
Years to clear backlog	5	5	5	5
Income, Growth & Distribution	Default	Scenario 1	Scenario 2	Scenario 2
Income Data	SG Income Data			
Growth in median income scenario	Moderate Real term (Default)			
Change in income distribution	No Change (Core Default)			
Prices and Affordability	Default	Scenario 1	Scenario 2	Scenario 2
Trend Growth	Trend Growth (Core default)			
Percentile	25%	25%	25%	25%
Income Ratio	3.9	3.9	3.9	3.9
Split Need into tenure	Default	Scenario 1	Scenario 2	Scenario 2
Rent Growth Assumption	Trend Growth (Core default)			
Proportion of market who buy	60%	60%	60%	60%
Upper income-to-rent threshold	25%	25%	25%	25%
Lower income-to-rent threshold	35%	35%	35%	35%

Table 5.1: 2023 Moray HNDA Calculation Baseline Assumptions

5.1 Moray HNDA Scenarios and Assumptions

Informed by the evidence assembled in Core Output 1: Housing Market Drivers; three HNDA scenarios have been developed providing an upper and lower range of housing estimates across the Moray area. Tables 5.2 – 5.5 set out the assumptions that underpin each scenario and as a benchmark, the assumptions which offer default settings in the HNDA toolkit. The evidence that has underpinned the selection of each assumption is also detailed:

HNDA Scenario: HNDA Toolkit Default for Moray		
HNDA Model Input	Assumption	Evidence/justification
Households	Principle household growth	HNDA Toolkit Default Settings
Existing need	HoTOC utilised and affordability filter is off (i.e. all households in existing need to be met by social rent)	
Years to clear existing need	5 years	
Income growth	Moderate real terms growth 2.5%	
Income distribution	No change in income distribution. Point of income distribution set at 25th and 75th percentile	
House prices	Trend growth 1.6% per annum	
Affordability	Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income	
Rental threshold	If 35% of income spent on rent – household is suitable for social rent	
Rental growth	Trend growth 1.6% per annum	

Table 5.2: Moray HNDA Tool Default Assumptions



HNDA Scenario 1: Moray Principal Scenario		
Overview: This scenario represents the HNDA Tool default settings with all income and house price assumptions being based on the economic outlook for Scotland in 2022. Existing need is updated based on locally generated existing need figures.		
HNDA Model Input	Assumption	Evidence/justification
Households	Moray principal household growth = 5%	NRS principal household projections for the Moray area project a growth in the number of households of 5% over the next 20 years (2022-2042), which is lower than the projected growth rate in Scotland over the same period (7%). This projection is notably lower than household growth rates in Moray over the last decade (9% between 2011-21) and last 2 decades (22% between 2001-21)
Existing need	<p>Moray existing need (local estimate) = 2,160</p> <ul style="list-style-type: none"> • Buckie HMA = 256 • Cairngorms National Park = 21 • Elgin HMA = 1,300 • Forres HMA = 289 • Keith HMA = 168 • Speyside HMA = 127 	Detailed in Section 5.1: HNDA Backlog: Estimate of Households in Existing Need
Years to clear existing need	5 years	Based on recent social housing turnover rates in existing stock (7%, c. 605 lets per annum) and capacity for new social housing delivery projected in the Moray Strategic Housing Investment Plan (c. 236 units per annum); meeting existing housing need fully over 5 years would require c. 51% of all affordable supply per annum to address the current estimated backlog (inclusive of the homeless backlog). This is considered a realistic and feasible assumption by the Moray HMP as it largely reflects the proportion of allocations to waiting/transfer list applicants within the Moray Council allocations policy (50%). Furthermore, partners had no appetite to extend the period that households in Moray would spend in unsuitable housing for longer than a 5 year term.



Income growth	Moderate real terms growth 2.5%	Moderate real term growth is selected by the Moray HMP given the economic uncertainty associated with the current economic context (11% more households are experiencing financial difficulty in Moray in 2022 than was the case in 2020 pre-pandemic). Whilst cost of living pressures including the high inflationary environment may negatively impact on income growth, the Moray Growth Deal and implementation of a transformational economic development strategy should at a minimum, balance these risks.
Income distribution	No change in income distribution. Point of income distribution set at 25th and 75th percentile	There is evidence that between 2014 and 2018 median incomes remained static in Moray with a higher rate of increases achieved by the top 10% (8%) than the bottom 10% (4%) (source: Scottish Government Low Level Household Income Estimates). Income distribution stability is selected despite evidence of a higher % of Moray households experiencing financial hardship (11%) over the last 2 years; given scale of ambition to grow the Moray economy via the Moray Growth Deal. This growth will be driven by £100M of investment to enable local people to develop the skills needed to access high quality jobs, and tackle imbalances in key sectors of the Moray economy
House prices	Trend growth 1.6% per annum	Default assumption selected. Whilst aggregate annual growth in Moray house prices over the last 10 years has equaled 3%, there is evidence of housing market slowdown. House prices in Moray fell by 2% between Q4 2022/23 (£180,118) and Q2 2022/23 (£183,050)
Affordability	Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income	Default assumptions selected – despite uncertainty in the economic context for Moray in 2023, the scale of ambition in the Moray Growth Deal should at a minimum hold any worsening of housing induced poverty.
Rental threshold	If 35% of income spent on rent – household is suitable for social rent	
Rental growth	Trend growth 1.6% per annum	Default assumption selected. Rents in the Aberdeen & Shire BRMA have reduced by 1% in the last 2 years, whilst rents in the Highlands & Islands BMRA have achieved modest increases of 2%

Table 5.3: Moray HNDA Scenario1: Principal



HNDA Scenario 2: Moray High Migration Scenario		
<p>Overview: This scenario assumes limited impacts of macro-economic challenges, with economic risks mitigated by an ambitious Moray Growth Deal which drives migration to the area as a result of committed investment in jobs and infrastructure. This scenario is characterised by moderate real terms income growth, static income distribution, real term trend house price and rental growth.</p>		
HNDA Model Input	Assumption	Evidence/justification
Households	Moray high migration = 6%	<p>NRS high migration household projections for the Moray area project a growth in the number of households over the next 20 years of 6%, which is lower than the projected growth rate in Scotland (7%).</p> <p>As this growth rate represents a reduction in household growth beyond the rate achieved in Moray over the last decade (9%), partners have assumed this as a prudent growth assumption in the context of the Moray Growth Deal.</p>
Existing need	<p>Moray existing need (local estimate) = 2,160</p> <ul style="list-style-type: none"> Buckie HMA = 256 Cairngorms National Park = 21 Elgin HMA = 1,300 Forres HMA = 289 Keith HMA = 168 Speyside HMA = 127 	Detailed in Section 5.1: HNDA Backlog: Estimate of Households in Existing Need
Years to clear existing need	5 years	<p>Based on recent social housing turnover rates in existing stock (7%, c. 605 lets per annum) and capacity for new social housing delivery projected in the Moray Strategic Housing Investment Plan (c. 236 units per annum); meeting existing housing need fully over 5 years would require c. 51% of all affordable supply per annum to address the current estimated backlog (inclusive of the homeless backlog). This is considered a realistic and feasible assumption by the Moray HMP as it largely reflects the proportion of allocations to waiting/transfer list applicants within the Moray Council allocations policy (50%). Furthermore, partners had no appetite to extend the period that households in Moray would spend in unsuitable housing for longer than a 5-year term.</p>



Income growth	Moderate real terms growth 2.5%	Moderate real term growth is selected by the Moray HMP given the economic uncertainty associated with the current economic context (11% more households are experiencing financial difficulty in Moray in 2022 than was the case in 2020 pre-pandemic). Whilst cost of living pressures including the high inflationary environment may negatively impact on income growth, the Moray Growth Deal and implementation of a transformational economic development strategy should at a minimum balance these risks.
Income distribution	No change in income distribution. Point of income distribution set at 25th and 75th percentile	There is evidence that between 2014 and 2018 median incomes remained static in Moray with a higher rate of increases achieved by the top 10% (8%) than the bottom 10% (4%) (Scottish Government Low Level Household Income Estimates). Income distribution stability is selected despite evidence of a higher % of Moray households experiencing financial hardship (11%) over the last 2 years; given scale of ambition to grow the Moray economy via the Moray. This growth will be driven by £100M of investment to enable local people to develop the skills needed to access high quality jobs, and tackle imbalances in key sectors of the Moray economy
House prices	Trend growth 1.6% per annum	Default assumption selected. Whilst aggregate annual growth in Moray house prices over the last 10 years has equaled 3%, there is evidence of housing market slowdown. House prices in Moray fell by 2% between Q4 2022/23 (£180,118) and Q2 2022/23 (£183,050)
Affordability	Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income	Default assumptions selected – despite uncertainty in the economic context for Moray in 2023, the scale of ambition in Moray Growth Deal should at a minimum hold any worsening of housing induced poverty.
Rental threshold	If 35% of income spent on rent – household is suitable for social rent	
Rental growth	Trend growth 1.6% per annum	Default assumption selected. Rents in the Aberdeen & Shire BRMA have reduced by 1% in the last 2 years, whilst rents in the Highlands & Islands BMRA have achieved modest increases of 2%.

Table 5.4: Moray HNDA Scenario 2: High Migration

HNDA Scenario 3: Moray Growth Scenario		
<p>Overview: This scenario assumes no impact of macro-economic challenges, with economic risks addressed by an ambitious Moray Growth Deal which drives migration to the area as a result of committed investment in jobs and infrastructure. It assumes growth in the Moray economy supports growth in the number of households migrating to the area of 0.25% from 2023 to 2042. This scenario is characterised by moderate real terms income growth, static income distribution, real term trend house price and rental growth.</p>		
HNDA Model Input	Assumption	Evidence/justification
Households	Moray growth scenario at 0.25% between 2023 - 2042 = 10%	<p>NRS high migration household projections for the Moray area project a growth in the number of households over the next 20 years of 6%, which is lower than the projected growth rate in Scotland (7%).</p> <p>As this growth rate represents a reduction in household growth beyond the rate achieved in Moray over the last decade (9%), partners have tested a household growth scenario of 0.25% per annum for 10 years (2023 - 2042) on the principal projection based on the following evidence:</p> <ul style="list-style-type: none"> Household growth in Moray over the last 20 years (22%) is more than 3.5% more than the high migration scenario, placing questions over the extent to which the NRS migration based scenario reflects historic growth Given the planned expansion of MOD personnel in Moray and the transformational economic development strategy for the area which aims to create 3,500 jobs; prospects for economic growth are likely to be stronger over the next two decades than experienced in the last two decades Housing market evidence shows accelerated growth in volume activity in Moray with a 67% growth in sales. Furthermore, house prices in Moray grew by a higher rate in Moray over the last decade (34%) than in Scotland (29%). Clear evidence of housing market pressure (both turnover and inflation) necessitates planning for economic (and associated housing market) growth to relieve housing system imbalances and support implementation of the ambitious Moray Growth Deal <p>Moray created a growth scenario by applying a 0.25% increase to the NRS principal projection over the life of the 20 year projection period. To achieve</p>



		this, 0.25% was applied to the % annual change in the principal projection between 2023 (Year 1) and 2041 (Year 20). Application of a 0.25% increase to the percentage change per annum was applied each year up to Year 20 (2042).
Existing need	<p>Moray existing need (local estimate) = 2,160</p> <ul style="list-style-type: none"> • Buckie HMA = 256 • Cairngorms National Park = 21 • Elgin HMA = 1,300 • Forres HMA = 289 • Keith HMA = 168 • Speyside HMA = 127 	Detailed in Section 5.1: HNDA Backlog: Estimate of Households in Existing Need
Years to clear existing need	5 years	<p>Based on recent social housing turnover rates in existing stock (7%, c. 605 lets per annum) and capacity for new social housing delivery projected in the Moray Strategic Housing Investment Plan (c. 236 units per annum); meeting existing housing need fully over 5 years would require c. 51% of all affordable supply per annum to address the current estimated backlog (inclusive of the homeless backlog). This is considered a realistic and feasible assumption by the Moray HMP as it largely reflects the proportion of allocations to waiting/transfer list applicants within the Moray Council allocations policy (50%). Furthermore, partners had no appetite to extend the period that households in Moray would spend in unsuitable housing for longer than a 5 year term.</p> <p>Housing Market Partners also acknowledged that a 5-year term to clear the backlog coincides with a planned increase of 500 MOD service personnel in Moray plus additional requirements for 300 student accommodation places by the University of the Highlands and Islands. Notwithstanding the further household growth associated with the ambitious Moray Growth Deal agenda, partners felt that it was crucial that housing land requirements are specifically generous over the first 5 years of the HNDA calculation to ensure sufficient</p>



		<p>capacity to meet both existing and future housing need in the short-term. Maintaining an immediacy regarding clearing the backlog of households in existing housing need supports this land-allocation strategy.</p> <p>It should also be noted that immediate workforce requirements associated with growth requires not just household migration into the Moray economy but the retention of the existing workforce. Ensuring backlog need is addressed as an early priority is therefore crucial to enabling existing working age households to access the new skilled job opportunities under creation. This is a key principle of the Moray Growth Deal.</p>
Income growth	Moderate real terms growth 2.5%	<p>Moderate real term growth is selected by the Moray HMP given the economic uncertainty associated with the current economic context (11% more households are experiencing financial difficulty in Moray in 2022 than was the case in 2020 pre-pandemic). Whilst cost of living pressures including the high inflationary environment may negatively impact on income growth, the Moray Growth Deal and implementation of a transformational economic development strategy should at a minimum balance these risks.</p>
Income distribution	No change in income distribution. Point of income distribution set at 25th and 75th percentile	<p>There is evidence that between 2014 and 2018 median incomes remained static in Moray with a higher rate of increases achieved by the top 10% (8%) than the bottom 10% (4%) (Scottish Government Low Level Household Income Estimates). Income distribution stability is selected despite evidence of a higher % of Moray households experiencing financial hardship (11%) over the last 2 years; given scale of ambition to grow the Moray economy via the Moray Growth Deal. This growth will be driven by £100M of investment to enable local people to develop the skills needed to access high quality jobs, and tackle imbalances in key sectors of the Moray economy</p>
House prices	Trend growth 1.6% per annum	<p>Default assumption selected. Whilst aggregate annual growth in Moray house prices over the last 10 years has equaled 3%, there is evidence of housing market slowdown. House prices in Moray fell by 2% between Q4 2022/23 (£180,118) and Q2 2022/23 (£183,050)</p>



Affordability	Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income	Default assumptions selected – despite uncertainty in the economic context for Moray in 2023, the scale of ambition in Moray Growth Deal should at a minimum hold any worsening of housing induced poverty.
Rental threshold	If 35% of income spent on rent – household is suitable for social rent	
Rental growth	Trend growth 1.6% per annum	Default assumption selected. Rents in the Aberdeen & Shire BRMA have reduced by 1% in the last 2 years, whilst rents in the Highlands & Islands BMRA have achieved modest increases of 2%

Table 5.5: Moray HNDA Scenario 3: Household Growth Scenario

The outcomes associated with each scenario are detailed below, ranging from the HNDA Tool default settings (2,428) to an upper range of 6,730 (more than double the HNDA Tool default settings).

Cumulative housing need: All tenures	2022-2026	2027-2031	2032-2036	2037-2041
Default	1021	1529	2028	2428
Scenario 1 - Principal	3011	3519	4018	4418
Scenario 2 - High Migration	3100	3746	4399	4975
Scenario 3 - Growth @ 0.25% per annum	3568	4648	5732	6730

Table 5.6: 2023 Moray HNDA Calculation Scenarios

Following careful scrutiny of the outcomes, Moray partners agreed that Scenarios 1 - 3 should form the basis of the range of housing estimates that should be shared with the Moray Housing Market Partnership for scrutiny and analysis. The stakeholder feedback associated with these housing estimates is set out in detail in Chapter 9 of this report.

An interactive briefing presents the evidence and assumptions that inform the Moray HNDA calculation which underpins analysis of HNDA Core Output 2: Estimating Future Housing Need and Demand can be accessed here: [Appendix E: Core Output 2 Briefing \(HNDA Estimates\)](#).

An interactive data book presenting the Core Output 2 evidence and detailing the HNDA calculation outcomes for the Moray area, can be accessed here: [Appendix F: Core Output 2 Databook \(HNDA Estimates\)](#).

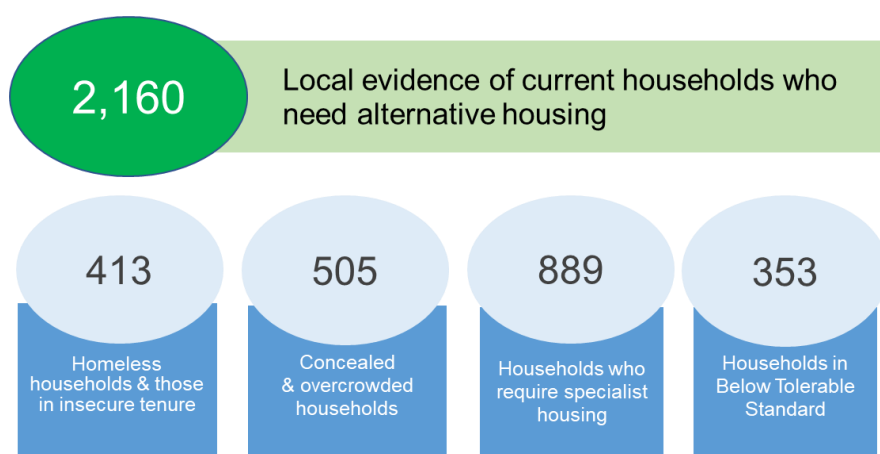
The evidence which underpins the major components of each HNDA scenario are detailed below.

5.2 HNDA Backlog: Estimate of Households in Existing Need

Working in partnership, Moray housing market partners developed a local estimate of existing housing need, informed by housing system evidence of households in unsuitable housing and who need to move to a new home. Existing need is driven by several factors such as homelessness, insecurity of tenure, overcrowding, concealed households, poor quality housing, a lack of basic amenities and unmet need for specialist housing.

In some cases, existing need can be met using in-situ solutions as outlined by Core Output 4 of the HNDA e.g. through aids, adaptations or repairs to existing properties. However, a proportion of need must be met through additional housing where an in-situ solution cannot be found e.g. for homeless households in temporary accommodation.

The basis of the local estimate of existing housing need is as follows:



Each element of existing housing need with source evidence is evidenced in detail in [Appendix F: Core Output 2 Databook \(HNDA Estimates\)](#), with the basis of each measure detailed below:

- Homeless households in temporary accommodation were established using HL1 statistics for 2021/22 detailing the number of households in temporary accommodation on 31st March 2021 (99 households)
- Households experiencing insecure tenure were established from respondents to the 2022 Moray HNDA survey who stated they require to move home as a result of being evicted by their landlord; asked to leave by relatives/friends; or facing repossession by a mortgage or loan company (314 households)
- Households who identified themselves as overcrowded and sharing amenities with another household were established from respondents to the 2022 Moray HNDA survey, with double counting eliminated from total respondent numbers (505 households)
- Households with a health condition or disability who need to move to accessible or level access accommodation were established from respondents to the 2022 Moray HNDA survey (889 households)
- Housing living in housing which is Below the Tolerable Standard were established from the Moray Council database of sub-tolerable housing (353).

Combining these requirements results in a local existing need estimate of 2,160 households across Moray who require to move to alternative housing to address housing unsuitability.

Existing Housing Need	Moray Total	Buckie	Cairngorms	Elgin	Forres	Keith	Speyside
Homeless households in temporary	99	12	-	55	19	12	1
Households with insecure tenure	314	-	-	214	55	-	45
Concealed & overcrowded	505	63	-	342	52	28	21
Specialist Housing Need	889	134	-	598	79	78	-
Poor Quality	353	47	21	91	84	50	60
Total	2,160	256	21	1,300	289	168	127

Table 5.7: Local Estimate of Existing Housing Need across Moray Housing Market Areas

Existing need estimates were disaggregated to Housing Market Area using the following methodology:

- Raw HL1 data (homelessness statistics) was used to breakdown reasons for homelessness (Table 16) by postcode origin of homeless household
- HNDA Household survey outcomes were coded by Housing Market Area based on the full postcode information provided by survey respondents
- Moray Council BTS records were provided with address details for each property enabling disaggregation to HMA.

For the purposes of the HNDA calculation, it has been assumed that the backlog of households in existing housing need will be addressed over a 5 year period and in the first 5 years of the 20-year HNDA projections.

5.3 New Need: Household Projection Scenarios

The HNDA Calculation tool uses household projections produced by the National Records of Scotland (NRS) to provide broad estimates of the future number of new households who will require housing in the area.

Informed by demographic analysis presented in Core Output 1 (Housing Market Drivers), the Moray area has shown positive household growth in the last decade (9% between 2011 and 2021) and given the economic growth strategy associated with the Moray Growth Deal, partners felt that an ongoing high migration projection could be justified as a reasonable scenario with the HNDA calculation.

However, partners opted to test the impact of moving beyond the high migration scenario to reflect an ambition for housing-led growth in the area and chose to create an upper range by applying a 0.25% growth assumption to the NRS principal projection across the 20 year projection. Aligned to CHMA advice, no growth assumption has been in applied Year 1 of the projection period (2022). Beyond this, a growth assumption has been applied as an % annual change of 0.25% on the principal household projection between 2022 (Year 1) and 2041 (Year 20) as follows:

2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
0.00%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043
0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%

Partners therefore created three household projection scenarios: one using the NRS principal household projection for the Moray area, a second using the NRS high migration scenario and a third using a growth assumption for the area.

The outcomes of household projection scenarios create an estimate of new households emerging in the Moray area over the next 20 years of between 2,258 using the principal household projections and 2,815 using the high migration scenario. The household growth scenario creates a new household estimate of 4,569.

Moray HNDA Toolkit New Arising Need Estimates: Principal/High Migration/Growth

2,258

- NRS 2018-based Principal Projections
- Projected 5% growth across Moray

2,815

- NRS 2018-based High Migration Projections
- Projected 6% growth across Moray

4,569

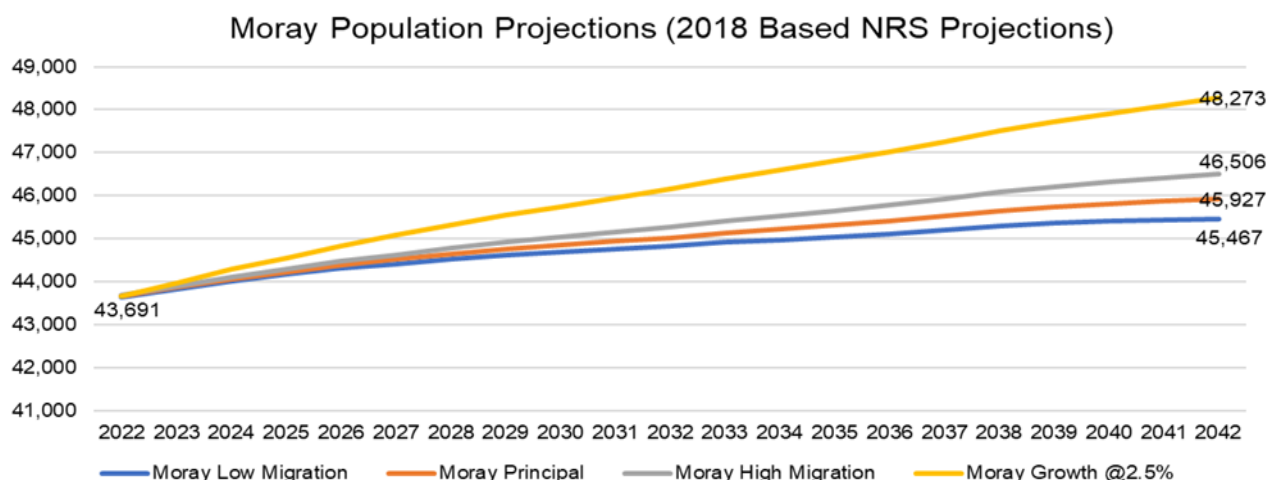
- Principal Projections + Growth 0.25% per year
- Projected 10% growth across Moray

	Households 2001	Households 2011	Households 2021	% Change 2011-21	% Change 2001-21
Moray	35,868	40,155	43,590	9%	22%
Scotland	2,194,564	2,376,424	2,528,823	6%	15%

	2022	2042	20 Year Change	Avg Annual	% Change
2018 Low	43,651	45,467	1,816	91	4%
2018 Principal	43,669	45,927	2,258	113	5%
2018 High	43,691	46,506	2,815	141	6%
Growth @ 0.25%	43,669	48,239	4,569	228	10%

The principal household projection estimates an overall growth in households across of the Moray area of 5%. These projections create an average annual increase of 113 households across Moray.

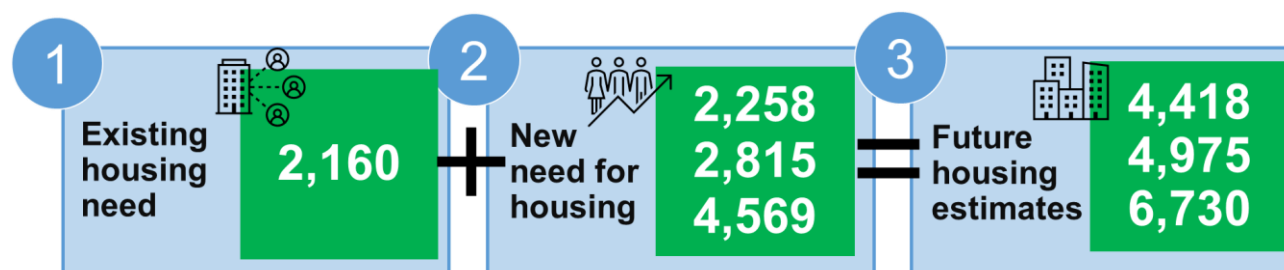
The high migration scenario estimates an overall growth in households in Moray of 6%. These projections create an average annual increase of 141 households across the area. The household growth projection estimates an overall growth of 10% in 20 years, creating an average annual increase of 228 households across Moray.



Graph 5.1: Moray HNDA Household Projection Scenarios

5.4 Moray Housing Estimates

The Moray HNDA calculation combines each component of housing need to create a 20-year range of housing estimates as follows:



Following consultation with stakeholders on scenarios 1, 2 and 3, the Moray HMP opted to select Scenarios 2 and 3 as the preferred options upon which to create a range of housing estimates across the area. There was overwhelming stakeholder consensus that the growth scenario should be used as a starting point for future housing delivery and land-use planning within the new Local Housing Strategy and next Local Development Plan. Following validation, stakeholders were assured that there is robust local evidence to support the use of the growth scenario aligned to the ambitious economic development strategy associated with the Moray Growth Deal.

Moray HNDA all tenure housing estimates range from 4,418 to 6,730 over the next 20 years. The high migration scenario projects a 13% increase in housing estimates from the principal scenario. This results in an additional net housing requirement of 1,875 homes over the next 20 years.

The growth scenario projects a 52% increase in housing estimates from the high migration scenario. This results in an additional net housing requirement of 3,162 homes over the next 20 years.

Table 5.8 sets out the 20 year HNDA projections in 5 year bandings.

All tenure housing estimates	2022-2026	2027-2031	2032-2036	2037-2041	Total	Difference to Default	% Difference to Default
Default	1,021	508	499	400	2,428		~
Scenario 1 - Principal	3,011	508	499	400	4,418	1,990	82%
Scenario 2 - High Migration	3,100	646	653	576	4,975	2,547	105%
Scenario 3 - Growth 0.25%	3,568	1,080	1,084	998	6,730	4,302	177%

Table 5.8: Moray HNDA Housing Estimates 2022-2041 (Principal, High Migration and Growth Scenarios)

5.5 Housing Estimates by Partner Area

Future housing estimates for the Moray estimate a requirement for new homes in the range of 4,975 (High Migration Scenario) to 6,730 (Growth Scenario) over the next 20 years. At a Housing Market Area level, based on the high migration projection:

- 54% of this global housing estimate should be met in the Elgin HMA
- 16% of this global housing estimate should be met in the Forres HMA
- 14% of this global housing estimate should be met in the Buckie HMA
- 8% of this global housing estimate should be met in the Keith HMA
- 7% of this global housing estimate should be met in the Speyside HMA
- 1% of this global housing estimate should be met in the Cairngorms National Park HMA.

Table 5.9 sets out the Moray HNDA estimates for Scenario 1 by HMA.

Scenario 2 - High Migration	Buckie HMA	Cairngorms National Park HMA	Elgin HMA	Forres HMA	Keith HMA	Speyside HMA	Total
2021-2025	408	29	1762	457	246	199	3100
2026-2030	104	5	318	115	53	49	646
2031-2035	106	5	322	117	54	50	653
2036-2040	93	5	284	103	48	44	576
Total	711	44	2685	792	401	342	4975
Average per annum	36	2	134	40	20	17	249
% of Total Need per HMA	14%	1%	54%	16%	8%	7%	100%

Table 5.9: 2023 Moray HNDA Housing Estimates (High Migration Scenario) by Housing Market Area

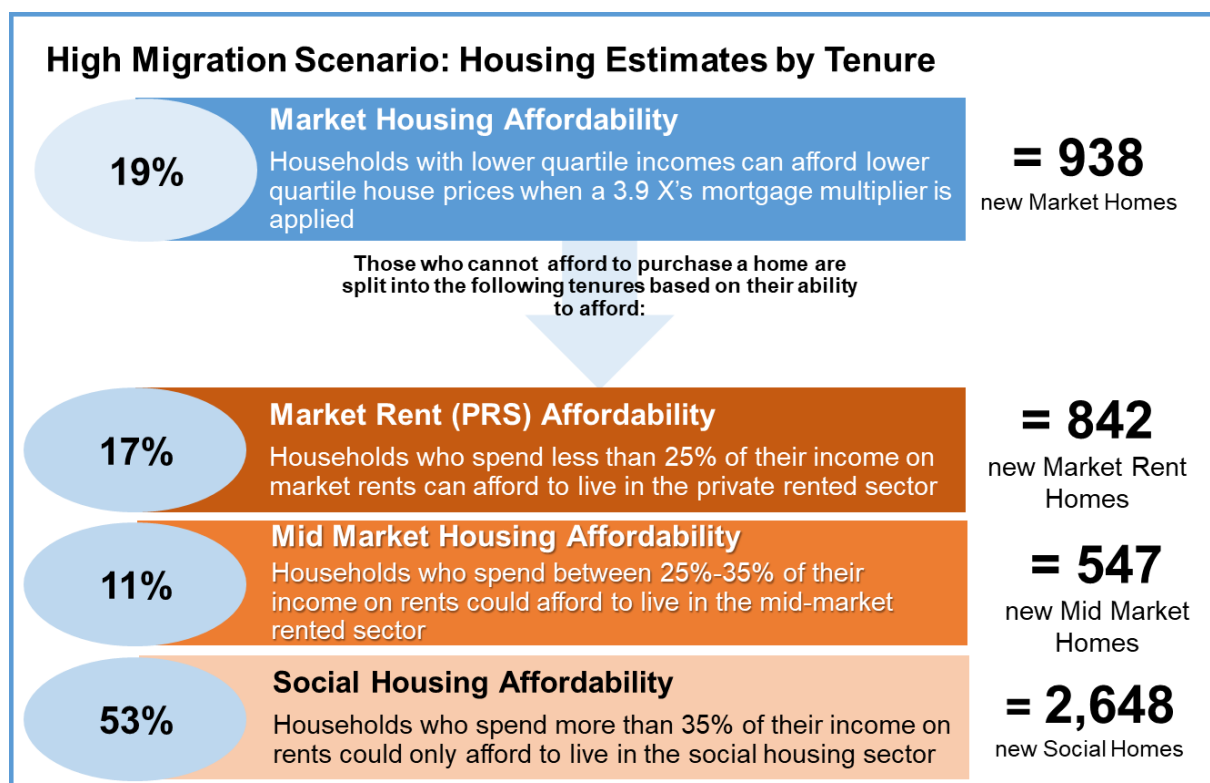
5.6 Housing Estimates by Housing Tenure

The HNDA calculation tool applies the housing affordability assumptions detailed above to create housing estimates by tenure. The Moray HNDA affordability calculation is driven by the same income and economic assumptions for both the principal and high migration/growth scenarios, namely:

- Moderate, real term growth in incomes of 2.5% per annum is projected
- No change in income distribution from the baseline Scottish Government banded income dataset is projected
- House price growth reflects historic market trends at 1.6% per annum
- House price to income ratios will bench lower quartile house prices to lower quartile incomes as a benchmark for market housing affordability
- A loan to value mortgage multiplier of 3.9 times income is applied
- Rental growth reflects historic market trends at 1.6% per annum.

Whilst macro-economic uncertainty remains as a result of Brexit, Covid-19 and the inflationary pressures, partners opted to use standard default economic measures within the HNDA toolkit, to reflect the aims of the Moray Growth Deal and transformational agenda planned to improve economic performance.

At an overall Moray level, the tenure split of future estimates arising from the high migration scenario is detailed below:



The tenure split associated with the high migration and growth scenarios differ as follows:

Scenario 2 - High Migration	Housing Estimates	%
Social Housing	2,648	53%
Below Market Housing	547	11%
Market Rent (PRs)	842	17%
Market Housing	938	19%
Total	4,975	100%
Scenario 3 - Growth @ 0.25% per annum	Housing Estimates	%
Social Housing	2,940	44%
Below Market Housing	887	13%
Market Rent (PRs)	1,373	20%
Market Housing	1,530	23%
Total	6,730	100%

Table 5.10: 2023 Moray HNDA Housing Estimates by Housing Tenure

The 2022 HNDA calculation shows that between 44% - 53% of households will require social housing to meet future housing need in the Moray area, in the region of 2,650 – 2,950 new homes. A further 11% - 13% of households could benefit from below market housing solutions or market rents (17% - 20%).



The requirement for market housing ranges from 19% - 23% over the next 20 years, in the region of 950 – 1,150 new homes. Housing estimates by partner area and tenure are detailed in Table 5.10 below:



Scenario 2 High Migration Projections: Housing Estimates by Tenure and HMA						
	Buckie HMA	Cairngorms National Park	Elgin HMA	Forres HMA	Keith HMA	Speyside HMA
Social Rent	349	24	1,536	361	213	164
Below Market Housing	96	5	264	90	48	44
Market Rent (PRS)	101	6	471	156	56	53
Market Housing	165	10	414	184	84	82
Total	711	44	2,685	792	401	342
% Social Rent	49%	53%	57%	46%	53%	48%
% Below Market Housing	13%	11%	10%	11%	12%	13%
% Market Rent (PRS)	14%	14%	18%	20%	14%	15%
% Market Housing	23%	23%	15%	23%	21%	24%
% Total	100%	100%	100%	100%	100%	100%

Scenario 2 Growth Projections: Housing Estimates by Tenure and HMA						
	Buckie HMA	Cairngorms National Park	Elgin HMA	Forres HMA	Keith HMA	Speyside HMA
Social Rent	409	25	1,690	407	243	188
Below Market Housing	155	8	429	147	77	71
Market Rent (PRS)	165	10	767	254	91	86
Market Housing	268	16	675	300	138	133
Total	997	59	3,561	1,108	548	478
% Social Rent	41%	43%	47%	37%	44%	39%
% Below Market Housing	16%	13%	12%	13%	14%	15%
% Market Rent (PRS)	17%	17%	22%	23%	17%	18%
% Market Housing	27%	28%	19%	27%	25%	28%
% Total	100%	100%	100%	100%	100%	100%

Table 5.11: 2023 Moray HNDA Housing Estimates by Tenure and Housing Market Area (HMA)

Under the High Migration projection, all Housing Market Areas show a high proportion of need to be met by social housing relative to other tenures, ranging from 46% in the Forres HMA to 57% in the Elgin HMA.

The requirement for below market housing comprises roughly 12% of the overall housing estimate in each HMA, with requirements for market rent housing ranging from just 10% in the Elgin HMA to 13% in the Buckie and Speyside HMAs. The requirement for market housing ranges from 24% in the Speyside HMA to just 15% in Elgin, driven by housing affordability pressures in each sub-area.

The Growth scenario boosts the requirement for market tenures from 36% in the high migration scenario to 43% but largely mirrors the overall pattern of the principal household projections.

5.7 Estimating Housing Need & Demand: Key Issues

Moray HNDA: Core Output 2: Estimating Future Housing Need and Demand	
LHS & Local Development Plan	Key Issues identified in the HNDA
<p>Future need for additional housing broken down by household who are likely to be able to afford:</p> <ul style="list-style-type: none"> owner-occupation private rent below market housing social rent 	<p>Across the Moray area, the Local Housing Strategy and Local Development Plan should set achievable and deliverable Housing Supply Targets based on the housing estimates produced by the 2023 Moray HNDA calculation, considering deliverability within the local strategic landscape.</p> <p>Between 2022 – 2041 the housing estimates for the Moray area, range from:</p> <ul style="list-style-type: none"> 711 – 997 in the Buckie HMA 44 – 59 in the Cairngorms National Park HMA 2,685 – 3,561 in the Elgin HMA 792 – 1,108 in the Forres HMA 401 – 548 in the Keith HMA 342 – 478 in the Speyside HMA. <p>In the next 5 years (2022 - 2026), the housing estimates for the Moray area range from:</p> <ul style="list-style-type: none"> 408 – 486 in the Buckie HMA 29 – 33 in the Cairngorms National Park HMA 1,762 – 2,004 in the Elgin HMA 457 – 543 in the Forres HMA 246 – 286 in the Keith HMA 199 – 236 in the Speyside HMA. <p>By tenure, across the Moray area, it is estimated that:</p> <ul style="list-style-type: none"> 44% – 53% of housing estimates will be met by social housing 11% – 13% of housing estimates will be met by below market housing 17% – 20% will be met by market rented housing 19% – 23% will be met by market housing <p>The LHS and LDP should consider the need for housing supply targets that extend beyond the duration of the 5-year LHS period by reviewing historic new build completion rates, considering the wider policy and economic context across the Moray area. Strategic drivers to inform longer term and short term housing and development planning policy decisions, using HNDA housing estimates as a starting point, are set out in more detail in Chapter 8, based on the views and perspectives of Moray partners and stakeholders.</p>

Table 5.12: 2021 Moray HNDA Key Issues - Core Output 2: Estimating Future Housing Need & Demand

6 Core Output 3: Specialist Provision

Chapter 6 provides an overview and insight into specialist housing provision across the Moray area as described in 'Core Output 3' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core output 3 evidence:

'Identifies the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible.'

Identifies any gap(s)/ shortfall(s) in that provision and the future level and type of provision required.

Considers evidence regarding property needs, care and support needs and locational/land needs'







Assessing specialist housing profile and pressures across Moray has enabled the partnership to identify what existing stock is available to meet local housing needs, whilst identifying requirements for future provision including:

- estimated number of new accessible homes required in future
- estimated number of wheelchair accessible homes required in future
- estimated need for future residential/care homeplaces.

The evidence also indicates where the existing housing stock could be managed to meet housing need including the more effective use of adapted housing, the role of in-situ solutions such as aids and adaptations, and the delivery of home care and housing support services to enable independent living. The need for additional site provision for the Gypsy/Traveller and Travelling Showpeople community is also considered.

6.1 Core Output 3 Headline Findings

Insight and analysis of Specialist Housing Provision focused on the following questions:

Health & disability profile  <p>What proportion of households in the Moray area have health or disability problems which could impact on their housing needs?</p>	Accessible & wheelchair housing  <p>What's the profile of the specialist housing stock across the Moray area? How effective is the specialist housing stock in Moray partner areas in meeting housing need?</p>	Non-permanent housing  <p>What is the role of temporary accommodation in addressing housing crisis? What are the accommodation needs of key groups such as migrant workers and students?</p>
Supported Housing  <p>What is the role of supportive housing for those who cannot live independently in mainstream housing?</p>	Care & support for independent living  <p>What role do care & support services play in meeting housing need across the Moray region? What role does aids, adaptation & telecare play in meeting housing need across the Moray region?</p>	Site provision  <p>What provision is available across Moray to meet the housing needs of Gypsy Travellers? How effective is this provision in meeting housing need?</p>

An interactive briefing with a recorded voice over presents the evidence and provides the headline statics, main findings and key conclusions associated with the analysis of HNDA Core Output 3: Specialist Housing Provision [Appendix G: Core Output 3 Briefing \(Specialist Housing\)](#).

An interactive data book presenting all Core Output 4 evidence aligned to extensive housing market analysis, can be accessed here: [Appendix H: Core Output 3 Databook \(Specialist Housing\)](#). This interactive data book presents Core Output 4 evidence in detailed graphs, tables and aligns statistical evidence to summary findings and conclusions at both a Moray and HMA level.

6.2 Specialist Housing Provision in Moray

The 2020 HNDA Guidance sets out a number of specialist housing categories as the basis of evidencing gaps or shortfalls in provision to guide policy on future provision including on the type of specialist housing to deliver and how to reduce specialist housing pressures.

The evidence should also indicate where better use of existing housing stock could be achieved to meet housing need including the role of in-situ solutions such as aids and adaptations, and the delivery of home care and housing support services to enable independent living. Specifically, there are five categories of specialist provision to be considered including:



Tables 6.1-6.5 detail the policy context, property needs, client groups and specialist housing requirements associated with each category.

In addition to the recognised secondary data outlined in CHMA Practitioners Guidance and summarised in the evidence tables below, a primary research study was also commissioned to address gaps in insight and to allow credible analysis at a Housing Market Area level. This extensive household survey across the Moray area was reported in December 2022.

As well as producing analysis to deliver the contextual insight on what's driving housing need and demand, and how housing need could be met by the existing housing stock or through specialist provision; extensive analysis of locally held secondary datasets has been used to identify current and future requirements in relation to specialist provision for key client groups.

6.3 Moray Profile: Households with a Disability, Mobility or Limiting health Condition

The Moray HNDA 2022 Household Survey found that in total, 44% of Moray households contain a long-term sick or disabled person (LTSD) ranging from 51% in the Keith HMA to 31% in Speyside. The proportion of households containing at least one long term sick or disabled person in Moray is reported as higher in the Scottish House Condition Survey (52%) than in the HNDA 2022 household survey. Given the enhanced statistical confidence offered by the HNDA 2022 Household survey, it is the preferred evidence source for long-term sick and disabled households across Moray.

The top 3 long term health conditions or disabilities in Moray include:

- long term illness or disease (18%),
- physical disability (17%) and
- mental health conditions disabilities (16%).

Households in the social housing sector in Moray are most likely to comprise a long-term sick or disabled person in with 66% of social rented households comprising one or more person with a health condition or disability, compared to 51% in the owner-occupied sector.

It is estimated that 22% of households containing an individual with long term sickness or disability report their home as not being suitable for their needs. The largest percentage of households who feel their current property does not meet their health or disability needs was in the Keith HMA, 38%, followed by the Speyside 28% and Elgin 23%.

6.4 National Policy Context for Specialist Housing

There is diverse framework of international, national and local policies which direct the planning, commissioning and delivery of specialist housing provision in Moray and Scotland. This policy context often spans all aspects of specialist housing provision, so to avoid repetition in each specialist housing evidence template, is set out in summary form below:

- **United Nations Convention on the Rights of Persons with Disabilities** provides a broad definition of persons with disabilities and reaffirms that all persons will all types of disabilities must enjoy all human rights and fundamental freedoms. Sets out how rights apply to those with disabilities and identifies areas adaptations should be made or action taken to reinforce rights.
- **United Nations (2006) Convention on the Rights of Persons with Disabilities (CRPD)**
- **The Equality Act 2010** offers a legal framework protecting the rights of individuals, advancing equality of opportunity for all, protecting individuals from unfair treatment and promoting a fair and more equal society. There are nine protected characteristics: age, disability, gender reassignment, marriage or civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.
- **Planning (Scotland) Act 2019** creates a statutory link between development and community planning with communities having the opportunity to draft their own 'local place plan' which will form part of the development plan. This should set out the authority's view on prescribed matters including specific reference to actions taken to meet the needs of older and disabled people and support the needs of Gypsy/Travellers.
- **Government (2019) Planning (Scotland) Act Commencement Regulations**
- **Scottish Government (2021) A Fairer Scotland for Disabled People Progress Report**
- **National Planning Framework (NPF4 Position Statement):** Supports development of quality homes by private developers to meet peoples' needs including delivery of all-tenure wheelchair housing targets and promoting development of homes that can be adapted to meet changing needs.
- **Scottish Homes (1998) Housing for Varying Needs, A Design Guide**
- **Housing to 2040** - the Scottish Government outlines how it will introduce a Scottish Accessible Homes Standard in 2025-26, to build in accessibility into new homes, ensuring disabled people have an increased range of housing options and reducing the need to make costly changes to homes as people get older or when their needs change.
- **Accessible housing standards** including Scottish Building Standards are the technical standards which must be applied to all new houses being built, and to adaptations which require a building warrant.
- **Relevant Adjustments to Common Parts (Disabled Persons) (Scotland) Regulations 2020** relates to disabled people living in private housing having ability to adapt the common parts of

a property used as their only or main home with the consent of a majority of owners. Consent cannot be unreasonably withheld consent but can apply reasonable conditions.

- **A Fairer Scotland for Disabled People Progress Report** - sets out progress against the Scottish Government's 2016 plan for securing transformational change for disabled people.
- **Local Housing Strategy Guidance:** Sets out requirement for an all-tenure wheelchair accessible housing target.
- **Still Minding the Step:** Provides estimates of 87,340 wheelchair users in Scotland with 17,226 of these in significant housing need and an estimated increase of 80% by 2024. Recommends three-tier approach 1) design and supply 2) adaptations 3) effective allocation of adapted social rented homes.
- **Age, Home and Community: The Next Phase** - provides a refresh of the 2011 publication of the Age, Home and Community Strategy, setting out the commitment to help older people live.
- **Scottish Government (2021) Independent Review of Adult Social Care** recommends improvements to adult social care support in Scotland and aims to move social care support away from a 'place for services', this being from care homes and institutions to a vehicle for supporting independent living.
- **Scottish Federation of Housing Associations (2020) Models of Housing with Care & Support** sets out a framework for future models of housing with care and support that recommends community and person-centred solutions to help prevent hospital stays, enable independent living, and reduce the need for care in clinical settings.
- **Social Care (Self-Directed Support) (Scotland) Act 2013** ensures social care is controlled by the supported person, is personalised to their own outcomes, and respects the person's right to participate in society.
- **Independent Living Fund - established in 2015**, funding for households with complex needs to provide support in their home and within local communities.

6.4.1 Accessible, Adapted and Wheelchair Housing Evidence

Accessible, adapted and wheelchair housing	
National policies	<ul style="list-style-type: none"> • National Planning Framework (NPF4 Position Statement) • Scottish Homes (1998) Housing for Varying Needs, A Design Guide • Housing to 2040 - Scottish Accessible Homes Standard 2025-26 • Accessible housing standards including Scottish Building Standards • Relevant Adjustments to Common Parts (Disabled Persons) (Scotland) Regulations 2020 • A Fairer Scotland for Disabled People Progress Report • Local Housing Strategy Guidance requirement for an all-tenure wheelchair accessible housing target. • Still Minding the Step: Recommends three-tier approach 1) design and supply 2) adaptations 3) effective allocation of wheelchair accessible and adapted homes.

<p>Local policies/strategies</p>	<p>Moray Council Strategic Housing Investment Plan (SHIP) 2023/24 - 2027/28: provides the policy framework for the provision of Specialist Housing, including Housing for Older People, Wheelchair Accessible Housing, Housing with Support for People with Learning Disabilities and Gypsy/Travellers and Travelling Showpeople.</p> <p>Moray Health and Social Care Partnership (HSCP) Strategic Plan 2022 – 2032: sets out Moray Integrated Joint Board's (IJBs) approach to adult health and social care services in Moray. The affordable investment priorities of Moray Local Housing Strategy (LHS) 2019 - 2024, delivered through the SHIP, are closely aligned with the priorities of the Strategic Plan and the Housing Contribution Statement. The current LHS seeks to address the needs of the aging population through the provision of appropriately designed and supported affordable housing for older and/or other vulnerable people using a combination of ambulant disabled housing; wheelchair accessible housing and very sheltered/extra care housing models.</p> <p>The Moray SHIP 2023/24 – 2027/28 includes the following.</p> <ul style="list-style-type: none"> • approximately 20% of ambulant disabled housing for social rent across all new build developments in an effort to meet unmet need and to compliment Moray HSCP's policy on provision of retrofit disabled adaptations • a policy decision against inclusion of 1 bed ambulant disabled housing in the SHIP with the preferred alternative being to promote delivery of ambulant disabled housing with a minimum of 2 bedrooms • (due to the reducing demand for sheltered housing in Moray), a policy decision in favour of new supply of extra care housing for inclusion in the SHIP • all housing delivered by the SHIP is expected to comply with Housing for Varying Needs (HfVN) standards • the outcome of the 2023 Moray Housing Needs and Demand Assessment (HNDA) will include the development of a target for the provision of new build wheelchair accessible housing. In the meantime, the SHIP will respond to the need for new build wheelchair accessible homes on a site by site basis • Moray HSCP learning disability services have implemented a progression model of specialist housing for their service users. The progression model will require a range of housing options to be delivered including, core and cluster, extra-care housing and housing provided with assistive technology • at present Moray does not have any permanent, temporary or halting sites for gypsy/travellers. The HNDA 2023 will provide a comprehensive assessment of the housing needs of Gypsy/Travellers and Travelling Show people to inform the next LHS and Local Development Plan. <p>Moray Local Development Plan (LDP) 2020: Moray LDP 2020, Housing Development Policy 2 sets out the Council's policy for Accessible Housing in Moray for the private sector. Housing proposals of 10 or more units incorporating affordable housing will be required to provide 10% of private completions to an accessible housing standard. Flexibility may be applied on sites where topography would be</p>
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	<p>particularly challenging for wheelchair users. The full policy requirements and guidance are set out within Moray LDP 2020.</p> <p>http://www.moray.gov.uk/moray_standard/page_133431.html</p>
Property needs	<p><u>Accessible Housing</u></p> <p>An accessible home is one where the design and layout of the property is free from physical barriers that might limit its suitability for households with disability, mobility or health conditions. It is sufficiently flexible and convenient to meet the existing and changing requirements of most households with an interior fabric that can be adapted to accommodate aids, adaptations or equipment. Across Moray there are a range of property types that are commonly defined as accessible housing. These include amenity accommodation; ambulant disabled; medium dependency; and other specially adapted properties. Some ground floor accessible mainstream housing may also be considered within this category and generally new build homes in the social rented sector will be designed to accessible standards.</p> <p><u>Adapted Housing</u></p> <p>An adapted property is usually described as one that was not originally designed with accessibility features for households with disability, mobility or health conditions but has since been altered to accommodate these requirements. An adaptation is defined in housing legislation as an alteration or addition to the home to support the accommodation, welfare or employment of a disabled person or older person and their independent living. Adaptations to properties can include both large and small-scale provision; ranging from minor modifications such as grab rails, up to major property extensions or remodelling work. Common adaptations can include low level appliances, stair lifts, wet rooms, door widening, suitable external surfaces, ramps, grab rails as well as a range of equipment to enable independent living.</p> <p>Delivering the right adaptations can reduce the need for personal care services, as well as the need for admission to a hospital/care home, or the move to a purpose-designed property. Currently, the funding streams for adaptations remain tenure-specific and there are variations in the processes for delivering adaptations to local authority, RSL and private sector properties. Moray Council provide both mandatory and discretionary grant assistance for adaptations in the private sector, with RSL adaptations funded via a separate, central, Scottish Government budget.</p> <p><u>Wheelchair Housing</u></p> <p>The Scottish Government define wheelchair housing as homes suitable for wheelchair users to live in, as set out in Section 3 of the guidance on the 'Housing for Varying Needs Standard' (HfVN). Over and above this, developers are encouraged to meet 'desirable' wheelchair design criteria. HfVN states that wheelchair accessible housing "is for people who use a wheelchair most or all of the time. The home will be level access throughout, have space for a wheelchair user to circulate and access all rooms, including bedrooms, and offer a kitchen and bathroom that suits</p>

	the occupant's particular needs and fittings and services that are within reach and easy to use.
Suitable for	<p>People with disabilities and limiting health conditions</p> <p>People with limited mobility and/or dexterity</p> <p>People who need for low level care</p> <p>Wheelchair users</p> <p>People with complex care needs including learning disability, sensory impairment, dementia, learning disabilities and autism.</p>
Evidence	<p>The key findings from the evidence on accessible, adapted and wheelchair housing is summarised as follows:</p> <p><u>Specialist Housing</u></p> <p>It is estimated that there are 4, 074 units of specialist housing provided by social landlords in Moray, representing 45% of all social tenancies. Half of all Moray Council stock (3,174 units) is classified specialist housing and 32% (900 units) of all RSL stock is specialist housing.</p> <p>Housing for older people and supported housing makes up 55% of all RSL specialist housing stock at 32% and 23% respectively, with accessible housing making up 35%.</p> <p>Overall, 10% of all RSL housing stock is designated for older people while 2% of all Moray Council housing stock is for older people. On average, across all Moray partners, 359 units (51%) of the total social housing stock in Moray which becomes available per annum is specialist housing.</p> <p><u>Accessible Housing</u></p> <p>There are 3,295 units of accessible housing, including amenity housing, available in the social housing sector across Moray. Accessible housing accounts for 81% of the total specialist housing provision in the social rented sector in Moray.</p> <p>Accessible housing represents 91% of the turnover of all specialist social tenancies in Moray, with an average of 286 accessible properties becoming available to let each year via the housing registers of social landlords. 21% of all waiting list applications across the Moray area express demand for accessible housing (564 applications).</p> <p>According to the 2022 HNDA survey outcomes, 16% of all households with a health condition or disability require specialist housing in Moray (2,577 households). Of this group, 65% of households required accessible accommodation with a further 15% of respondents were seeking wheelchair suitable accommodation, 7% housing for older people and 3% specialist supported housing.</p> <p>Whilst Elgin has the greatest number of households with unmet need for specialist housing in absolute terms (at 1,695 people), the Keith HMA has the highest proportion of households with an unmet requirement for specialist housing (25%).</p> <p>As part of the HNDA evidence base, a specific calculation has been assembled to provide estimates of the requirement for accessible housing in Moray over the next 5 years. The calculation works on the</p>

same basis as the HNDA toolkit and uses a combined measure of existing need and newly arising need to provide annual estimates. Existing need for accessible housing was derived by analysing local evidence unmet need as well as the outcomes of the 2022 HNDA survey. Newly arising need for accessible housing was derived by applying the Mind the Step methodology to demographic projections in Moray. Finally, the existing supply of accessible housing in both the affordable and market sectors was considered to derive net estimates of accessible homes.

Assuming that a 5-year projections period is utilised to meet the need for accessible market housing (201 units), when benchmarked against average annual market supply in Moray (149); **it shows a net shortfall of 52 accessible units per annum**. This analysis suggests that the current planning policy in place is not sufficient to meet the requirement for accessible homes.

Assuming that a 5-year projections period is utilised to meet the need for accessible affordable housing (357 units), when benchmarked against projected annual SHIP completions in Moray as well as the turnover of existing stock (256), **an overall shortfall of 101 units per annum is evident**.

Accessible housing estimates therefore suggest a need for 153 homes each year for the next 5 years. A detailed briefing paper which sets out all accessible housing calculation inputs, assumptions and outcomes is available in Appendix I: Wheelchair & Accessible Housing Calculation Briefing Paper.

Adapted Housing

Projecting future adaptation requirements is challenging due to the changing demographics across Moray. It is likely the current requirement will increase given household growth and ageing population. This means targets in relation to specialist housing and adaptations will require continuous review to understand requirements as population demographics change. Moray Council will undertake this as part of their Local Housing Strategy development work. In some instances where adaptation is not possible there may be need to identify alternative suitable housing options for such households.

The Scottish House Condition Survey provides estimates of properties with adaptations and properties requiring adaptations by local authority area. Moray as a whole has 15% of properties that are currently adapted. SHCS data also suggests that there has been a decrease in demand for adaptations from 5% to 3% between 2015-19.

According to the 2022 HNDA survey, 46% of all households who have health conditions or disabilities are currently living in adapted properties. Having said this, 48% of respondents with a health condition or disability confirmed that they had unmet demand for housing adaptations amounting to 6,129 households. This equates to 14% of all households across Moray.

This enhanced figure for unmet need for adaptations is likely to be more representative of the current requirement for adapted housing given the level of statistical confidence achieved by the 2022 HNDA survey.

	<p><u>Wheelchair Housing</u></p> <p>There is a drive and commitment to ensure individuals can live at home for longer which has an impact on increasing demands for accessible, wheelchair and adapted housing. The need for wheelchair housing is likely to increase in the context of Moray's ageing population and the Council and its partners will consider this further through the LHS development process.</p> <p>67% of 2022 HNDA survey respondents said that someone using a wheelchair would have difficulty accessing and moving around their home. This varies across the Moray HMAs from 37% in the Cairngorms NP to 73% in Forres and Speyside.</p> <p>According to the HNDA 2022 survey, 15% of households in Moray (434) who have an unmet need for specialist housing require a wheelchair accessible home. The unmet need for wheelchair housing varies considerable across the Moray HMAs, with 43% of all respondents located in Keith, followed by 17% for Forres and 13% for Elgin.</p> <p>There are currently 133 wheelchair properties provided by social landlords across Moray with a waiting list of 17 people. Overall, 1% of all specialist housing demand on the waiting list is for wheelchair housing. With c. 4 wheelchair properties being let per annum this indicates a pressure of 4 applicants per available let.</p> <p>As part of the HNDA evidence base, a specific calculation has been assembled to provide estimates of the requirement for wheelchair housing in Moray over the next 5 years. The methodology for deriving wheelchair housing requirements is consistent with the approach applied to derive accessible housing estimates</p> <p>Assuming that a 5-year projections period is utilised to meet the need for <u>market</u> wheelchair housing (40 units), when benchmarked against average annual market supply in Moray (15); it shows a net shortfall of 25 wheelchair units per annum.</p> <p>Assuming that a 5-year projections period is utilised to meet the need for <u>affordable</u> wheelchair housing (72 units), when benchmarked against projected annual SHIP completions in Moray as well as the turnover of existing stock (7), an overall shortfall of 65 units per annum is evident.</p> <p>Wheelchair housing estimates therefore suggest a need for 90 homes each year for the next 5 years. A detailed briefing paper which sets out all wheelchair housing calculation inputs, assumptions and outcomes is available in Appendix I: Wheelchair & Accessible Housing Calculation Briefing Paper.</p> <p>Key findings supporting the evidence on accessible, adapted and wheelchair housing is provided in Appendix H: Core Output 3 Databook (Specialist Housing).</p>
Stakeholder consultation & engagement	<p>Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for accessible, adapted and wheelchair housing across Moray.</p>

	<p>The evidence gathered from primary and secondary data as well as stakeholder engagement validates the evidence that there is a shortfall of wheelchair and accessible housing in Moray to meet the needs of households with health conditions or physical disabilities and Moray's aging population. The main barriers to delivering more wheelchair and accessible homes is the relationship between housing design, density and footprint which cause challenges in terms of development viability due to sites constraints and costs.</p> <p>Private sector developers operating in Moray are in general supportive of setting targets and building more accessible and wheelchair homes but suggest a need for national planning policy and guidance to be developed to help inform local policy frameworks and also to support developers with design specifications and standards.</p> <p>It was suggested that the current national review of the Housing for Varying Needs Standards within Housing to 2040, is a good opportunity for the Scottish Government to provide national guidance.</p> <p>Along with new build wheelchair and accessible housing there was evidence that new build housing should be future proofed to ease adaptability as people's needs change.</p> <p>The evidence from stakeholder consultation and engagement processes also highlights the requirement to support the adaptation of existing stock, particularly in the owner-occupier sector to enable people to live independently and well at home for as long as possible.</p>
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Table 6.1: Moray Accessible, Adapted and Wheelchair Housing Requirements

6.4.2 Non-Permanent Housing Evidence

Non-permanent housing	
National policies	<p>Homelessness: Code of Guidance (2019) states homeless people should not be placed in temporary accommodation unnecessarily and time there should be as short as possible with care taken to avoid moves.</p> <p>Homeless etc (Scotland) Act 2003 (Commencement No.4) Order 2019 removed local connection enabling presentation by homeless households at any Scottish local authority area of their choice.</p> <p>Homeless Persons (Unsuitable Accommodation) (Scotland) Order 2020 amendment extends the Unsuitable Accommodation Order to all homeless households meaning that anyone staying in accommodation deemed as 'unsuitable' for more than 7 days will constitute a breach of the Order. At present, this only applies to children and pregnant women in bed and breakfast accommodation.</p> <p>The Homelessness & Rough Sleeping Action Group (HARSAG) was set up by the Scottish Government to produce solutions to end homelessness and rough sleeping with a move towards a Rapid Rehousing approach. A requirement was placed on local authorities to produce 'Rapid Rehousing Transition Plans' (RRTP) with significant implications on the management and availability of non-permanent housing.</p> <p>Ending Homelessness Together Action Plan</p> <p>Migrant Workers - Non-EEA nationals may apply to work or train in the UK under a number of different schemes and categories. Some categories require the worker to obtain an Immigration Employment Document (IED), for example the Work Permits and Sectors Based Schemes, while others such as Fresh Talent Working In Scotland do not. Where an IED is required, this does not entitle the holder to enter or remain in the UK; they must also apply for leave separately, either as an Entry Clearance if outside the UK or Leave to Remain if already in the UK.</p> <p>Armed Forces - Taking the Strategy Forward (Jan 2020) outlines how Scottish Government will move this agenda forward and achieve the best possible outcomes for veterans now and in the future. A refreshed action plan was launched in August 2022 along with commitments to provide annual progress reports. The 'Welcome to Scotland' Guide published in 2022 provides advice for service personnel and their families in relation to housing, education, and healthcare in Scotland.</p> <p>Legislation in relation to armed forces personnel can be found in Armed Forces Act 2021 and Housing legislation.</p> <p>Housing to 2040 - reflects the 2020-21 Programme for Government which states that the Scottish Government will undertake a review of purpose-built student accommodation which will help inform changes in the sector alongside the wider Rented Sector Strategy.</p>
Local policies/strategies	<p>Local Housing Strategies and Rapid Rehousing Transition Plans</p> <p>RRTPs</p>

	<p>Rapid Rehousing Transition Plans outline how each local authority approaches providing a settled, mainstream housing outcome as quickly as possible through minimising the time spent in any form of temporary accommodation, with the fewer transitions and how local authorities will move to use of mainstream furnished temporary accommodation within a local community.</p> <p>Moray RRTP 2019</p> <p>The Moray RRTP April 2019 outlines how the Council and its partners will transform, current service reprovion to reduce homelessness in Moray and transition to a rapid rehousing approach. In particular the focus of the Moray RRTP outlines how homeless becomes more of a corporate responsibility rather than a housing problem with a focus on proactive prevention activity. The main priorities for the Moray RRT are.</p> <ul style="list-style-type: none"> • Tackling poverty through improved awareness and training • Addressing health and homelessness through a more collaborative approach with Moray IJB • Development of a mediation service for households living with families and friends who are at risk of homelessness • Enhance the provision of housing support to prevent homelessness • Develop and implement a Housing First model in Moray • Provide further and ongoing Housing Options training to a range of staff • Review current provision of temporary accommodation and reduce provision through flipping temporary tenancies to permanent accommodation • Revise homeless quotas for social rented lets for permanent accommodation and review of nomination and Section 5 agreements with RSLs. <p>Moray Council was allocated 20% of the original funding bid for its 2019 RRTP submission. The Moray RRTP 2019 was recently revised to cover the period of 2022/23 - 2026/27 and to provide an update on progress with the priorities identified above. The revised plan outlines how rapid rehousing will transform homeless service provision over the next 4 years as well as the resources required to make the transformational change. The main outcomes and progress to highlight since 2019 are as follows.</p> <ul style="list-style-type: none"> • Homelessness has declined slightly by 4.1% between 2019/20 and 2021/22 but continues to fluctuate at comparable levels • Commencement of Housing First in June 2022 with funding in place to provide Housing First to a maximum of 10 tenants • Average length of stay in temporary accommodation has reduced from 152 days in 2020/21 to 133 days in 2021/22. The aim is to reduce this further to 110 days in 2022/23. • Reduction in temporary accommodation units from 173 units as of April 2019 to 123 units in January 2023.
Property needs	<p>As well as assessing the need for permanent housing, it is important the HNDA assesses the requirement for transitional accommodation, including temporary accommodation, houses in multiple occupation, refuges, hostels, tied/key worker housing, serviced accommodation or student accommodation.</p>

	<p>Non-permanent housing plays an important role in meeting a range of housing needs, including for transient populations such as seasonal/temporary workers and students; and those experiencing housing crisis who require temporary housing until a settled housing outcome can be achieved. Those living in non-permanent housing include homeless people, asylum seekers/refugees, people leaving care settings or institutions and students.</p> <p>This is usually delivered via the acquisition or reconfiguration of existing stock; however, the development of new build units can also be an option, particularly for specific client or economic groups e.g., key workers or students. Provision can include temporary accommodation, specialist provision for homeless households, serviced accommodation, key/seasonal worker housing, student accommodation and housing for armed forces personnel.</p>
Suitable for	<p>Care leavers</p> <p>Homeless households</p> <p>Individuals leaving prison or institutional settings such as hospital</p> <p>Those with experience of criminal justice system</p> <p>Households experiencing domestic abuse</p> <p>Migrant/seasonal workers</p> <p>Key workers within the Moray economy</p> <p>Refugee and asylum seekers</p> <p>Young People</p> <p>Students</p> <p>Armed Forces Veterans</p>
Evidence	<p>Temporary Accommodation for Homeless Households</p> <p>There were 507 homeless applications in Moray in 2021/22 and 562 homeless applications in 2022/23, an increase of 10.3% between 2020/21 and 2021/22 and 9.8% between 2021/22 and 2022/23. The increase between 2020/21 and 2021/22 is higher than the national increase of 2.7% over the same period. Having said this, homeless applications decreased by 4.1% in Moray between 2019/20 and 2021/22, which is closer to the national position of 5.2% over the same three year period.</p> <p>There are 123 temporary accommodation units in the Moray area to meet the needs of homeless households. Temporary accommodation plays a key role in accommodating households facing housing crisis in Moray. The majority of households live in self-contained temporary accommodation within the community (76%) with the remainder living in hostels (16%) or refuge/sanctuary accommodation (7%).</p> <p>Whilst there are clear pressures on temporary accommodation in Moray, there were more households exiting temporary accommodation (351) in 2021/22 than are entering (347) entering temporary accommodation. The average time spent in temporary accommodation across Moray in 2021/22 is 136 days (a 7% decrease since 2017/18), which is considerably lower than the Scottish average of 207 days (15% increase since 2017/18).</p> <p>Future requirements for temporary accommodation across Moray are likely to decline as Moray Council embeds a rapid rehousing approach to meeting the</p>

needs of homeless households. This sees a move away from the long-term use of temporary accommodation with households moving into settled accommodation as a first response and will therefore reduce the reliance on temporary accommodation. Addressing the requirements in relation to temporary accommodation will improve services for homeless households and ensure the right levels of support is provided where required therefore improving tenancy sustainment and reducing homelessness in the longer term.

Progress in delivering the RRTP (including temporary accommodation numbers and length of stay in temporary accommodation) will be reviewed by Moray Council on an annual basis in order to evaluate the factors that are influencing the demand for homeless services and temporary accommodation (including economic and housing system drivers). The Council is committed to estimating future temporary accommodation requirements informed by the outcomes of this ongoing review process and aligned to the ambition to reduce the requirement for temporary accommodation in the longer term. Furthermore, the SHIP will contribute to the delivery of the RRTP by including 20-30% of new supply social rent units built in the form of 1 bed general needs flats. RSL partners are committed to playing their part in achieving this.

Key Worker Accommodation

Moray HNDA consultation events in March and April 2023 suggested that many local employers were experiencing difficulties recruiting and retaining staff due a shortage of housing options across the area. To understand the extent and nature of key worker housing pressures in Moray, key stakeholders were invited to take part in a key worker housing survey as well as a specific key worker consultation event. The key worker research process focused on the impact of economic development factors, MOD expansion and new accommodation model, student accommodation needs, public sector key worker pressures and private sector recruitment and retention issues.

The key worker survey found that the major future recruitment/retention pressures were being experienced by the public sector in Moray including Moray Council and the NHS. Although the MOD sector is projected to grow (with 500 new personnel to be placed in Lossiemouth by 2025) there are limited recruitment/retention pressures due to the accommodation model that has been put in place. This includes over 400 single living accommodation spaces, conversion of void properties and acquisition of market homes.

The Aviation sector is also projected to grow but will face moderate key worker housing pressures in the short-term. Having said this, anecdotal evidence from economic development stakeholders suggests that longer term, the sector could generate the need for up 300-400 jobs.

Overall, from 12 survey respondents, the research identified employment growth of 120 FTE between May 2023 and May 2024. The housing types most needed are private rented sector homes (30%); mid-market rent and home ownership (20%) with respondents identifying Elgin as the priority area for key worker housing. Employers recognise that second homes and short term lets are limiting access to affordable housing options. Social housing or dedicated provision were not seen as future accommodation models that should be developed as a priority with more private rented sector housing needed to help reduce any future difficulties in recruiting staff and support growth in Moray economy.

The key worker workshop provided an opportunity for the HNDA partnership to obtain feedback on the key worker research and survey results with a specific focus on the Moray economy as a driver for future housing requirements. Key elements of consultation feedback include:

- Public Sector Key Worker Issues: the public sector, particularly the NHS, are experiencing major housing related recruitment problems
- Collaborative Learning and Marketing: Temporary/transitional accommodation used by the private sector has been central in enabling potential candidates to move to Moray and search for settled accommodation. Public sector needs to learn from successful private sector approaches
- Housing Options Diversity: Improving the operation of the housing system by creating a greater diversity in housing options. Tackling house price inflation is required to be a housing and planning policy priority
- Innovative Key Worker Accommodation Models: Partners were supportive of a 'blended approach' to delivering key worker housing solutions. These include transitional/temporary tenancies to support relocation, shared accommodation models, specific purpose-built accommodation/flexible key worker Hubs.
- Shared Key Worker Housing and HMOs: Exploring whether the acquisition of property and conversion into HMOs for a key worker market was identified as a potential delivery mechanism.
- Private Rented Sector Growth: Public sector organisations to engage more proactively with registered landlords.
- Mid-Market Solutions: The delivery of mid-market rent accommodation could provide a more tailored accommodation model which would work well for the key worker housing market, as well as delivering homes which are high quality and energy efficient.

Student Accommodation

The Moray University of Highlands and Islands (UHI) has just over 3000 students with a significant proportion of these studying flexibly and part-time. There are three campuses, providing learning spaces and student accommodation as well as great places to eat, relax and socialise. Online learning is also offered to students throughout the Moray region, and much further afield. At Moray UHI, a broad range of Further and Higher education courses are on offer. There is dedicated student accommodation provided by Moray UHI in Elgin. This purpose built student residence offers 40 ensuite bedrooms with shared kitchen and living area.

In March 2023, a paper on the UHI Student Accommodation requirements was presented to the Convention of Highlands and Islands (COHI) which gave an update on current provision and future student accommodation needs. The paper provided a position on current and future student accommodation requirements.

Current Capacity: The 40 rooms provided at the UHI Moray currently meets anticipated demand until the development of Moray Growth Deal additional campus provision which is anticipated to be complete by 2026/27. This is owned and operated by UHI centrally.

Future Requirements: The forecast student numbers that will be generated from the Moray Growth Deal indicates additional student accommodation

	<p>requirements with a minimum of an extra 150 rooms being required by 2030 and a further minimum of 150 rooms being required by 2035. There may also be the opportunity to develop further accommodation as part of a regional approach including key worker and housing association properties.</p> <p>The COHI paper noted a number of challenges to meeting additional student accommodation requirements in relation to financing and gap funding. One solution is to consider the provision of key worker and other affordable housing accommodation in the same development.</p> <p>Armed Forces/Veteran Accommodation</p> <p>The MOD is a registered social housing provider and provides all entitled serving personnel with accommodation if required along with help and support to find somewhere to stay. There are approximately 3000 full time regular serving personnel and 1000 contractors currently operating in Moray. An additional 500 serving personnel are projected to be placed at Lossiemouth by 2025 due to new aircraft type provision. This will increase the total number of military personnel to approx. 3,500 by 2025. There is no scheduled growth for Army personnel at Kinloss.</p> <p>The MOD are currently reviewing how they provide accommodation for their personnel as there is an acknowledgement that many current processes and options need to be modernised. The MOD is anticipating a short term (2-3 year) surge in housing requirements and has implemented a combination of solutions to address this surge and pinch points with an emphasis on maximising the use of existing stock and building new single living accommodation. It is recognised that this should mitigate any major housing market impacts associated with personnel moving into the area.</p> <p>There are 25 applications on the Moray Council housing register from serving military personnel who are leaving the MOD. Analysis shows that Elgin is the area in highest demand with 44% of applicants choosing it as their area of first preference. Analysis of HLI data for 2022/23 shows that the number of homeless applications from households leaving service personnel accommodation is relatively low with 4 applications in 2021/22 and 7 applications in 2022/23, representing 0.8% of homeless applications in 2021/22 and 1.25% off all homeless applications in 2022/23.</p> <p>Key findings supporting the evidence on non-permanent accommodation is provided in: Appendix H: Core Output 3 Databook (Specialist Housing).</p>
Stakeholder consultation & engagement	<p>Research and evidence building (including stakeholder engagement and consultation) across Housing, Health and Social Care partners, Grampian NHS, local business, Moray Chambers of Commerce, Moray University of Highlands and Islands and the MOD has been instrumental in building the evidence required on the need for non-permanent and key worker housing across Moray.</p> <p>Evidence from the RRTP outcomes delivered to date show that there continues to be a demand for temporary accommodation as the Council transitions to a rapid rehousing and preventative approach to homelessness. Moray UHI has identified that the current provision of student accommodation meets requirements, however, there will be a need for a minimum of an additional 300 units by 2035.</p> <p>The MOD is close to completing 400 units of additional Single Living Accommodation to meet personnel growth requirements and are pursuing other interventions such as bringing empty property back into use and</p>



	<p>temporary conversion of family units to single person. A further 500 service personnel are expected at RAF Lossiemouth by 2025.</p> <p>Consultation with public and private sector organisations has identified an unmet need for key worker housing to assist with recruitment and retention in Moray, particularly in the public sector. The consultation event identified the need for collaborative and partnership working as well as identifying several innovative key worker housing solutions to be considered further.</p>
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Table 6.2: Non-Permanent Housing Requirements

6.4.3 Supported Provision Evidence

Supported Provision	
National policies	<p>Shared Spaces was commissioned by Homeless Network Scotland to explore permanent and non-permanent provision for individuals experiencing homelessness with multiple and complex needs. There is recognition that some individuals may benefit from shared and supportive provision.</p> <p>Building Better Care Homes for Adults Guidance by the Care Inspectorate illustrates what good building design looks like for care homes for adults post-Covid. It promotes self-contained small group living settings.</p> <p>Independent Review of Adult Social Care offers recommended improvements to the adult social care system in Scotland and recommends that the safety and quality of homes must improve with more joint working between services to ensure support is provided to enable people to stay in their homes and communities.</p>
Local policies/strategies	<p>Housing Contribution Statements:</p> <p>Housing Contribution Statements (HCS) were introduced in 2013 and provided an initial link between the strategic planning process in housing at a local level and that of health & social care. At that time the HCS had a specific focus on older people and most Local Authorities based their initial HCS on their existing Local Housing Strategy. With the establishment of Integration Authorities and localities, Housing Contribution Statements now become an integral part of the Strategic Commissioning Plan and have been expanded and strengthened to consider the role of supported housing provision in enabling key client groups to live well in the community they choose.</p> <p>Moray Housing Contribution Statement 2016-2019 sets out the role of the Council as Strategic Housing Authority, as a social landlord and the role of local social housing providers in achieving the outcomes required by the Moray IJB Strategic Plan. The two main outcomes which housing can contribute to delivery are:</p> <ul style="list-style-type: none"> • More people will live well in their communities – the population will be responsible for their own health and wellbeing and the community will respond to individual outcomes • Carers can continue in their caring role whilst maintaining their own health and wellbeing <p>The Moray Housing Contribution Statement will also support the delivery of the Moray IJB Strategic Plan through the following.</p> <ul style="list-style-type: none"> • Continued strategic alignment and operational collaboration between NHS Grampian, Moray Health and Social Care partnership, Moray Council and social housing partners on improving health and wellbeing outcomes • Developing local development plan policy on accessible housing and associated supplementary guidance • Completion of new build housing to enable people to remain living at home with approximately 20% of available funding being spend on ambulant disabled housing units for social rent to complement Moray Health and Social Care Partnership's policy on provision of retrofit adaptations

	<ul style="list-style-type: none"> Commitment to investment in extra care housing and housing that would facilitate move on from support <p>The findings of the Moray HNDA 2023 will assist with the development of a revised HCS which will aligned with the current Moray IJB Strategic Commissioning Plan 2022 – 2032.</p>
Property needs	<p>In assessing the need for supported accommodation, as well as considering the future requirements associated with housing for older people, the HNDA guidance should also consider the provision of care homes and residential homes for this client group. Future requirements for accommodation based support services for key client groups including those with mental health conditions, physical disabilities, learning disabilities, neurodivergent disorders, developmental disorders and other complex need; should also be considered.</p> <p>Supported accommodation provision is often commissioned by health and social care partnerships to meet the requirements of households with complex care needs providing accommodation and on-site support to enable people to live well and with as much independence as possible.</p> <p>Supported accommodation covers a wide range of commissioned housing models. The common factor is that properties are typically built, designed, or adapted for the needs of the client group. Generally, there is a national shift away from large-scale congregate developments for all client groups with support needs, to housing based within a community setting which provide flexible care and support to meet individual needs.</p> <p>Care homes</p> <p>Care homes are designed to care for adults (aged over 18+) with high levels of dependency, who need a complete package of 24-hour care. As well as accommodation care homes offer nursing, personal and/or personal support to vulnerable adults who are unable to live independently. Residential Care is open to people with a range of care needs when a vulnerable person cannot return home safely so resides in a hospital/care setting for a prolonged period. These can include up to 24-hour supervision/monitoring.</p> <p>Specialist Housing for Older People</p> <p>Specialist Housing for older people takes many forms across the Moray area but includes sheltered housing, extra care provision, retirement housing and other types of provision which offer accessible homes and neighbourhoods with some form of warden or on site supervision for households aged 60+. Older people can also accessible and wheelchair housing in the community which is covered in Section 6.4.1 above.</p> <p>Supported accommodation for key client groups</p> <p>Types of supported housing provision could include:</p> <ul style="list-style-type: none"> Core and cluster developments: smaller scale, community based housing provision where care and support services are available to increase independence Specialist support housing projects: open to client groups with a range of care needs. Typically, 24 hour support is available as well as self-contained accommodation spaces and communal living spaces. Depending on the client group, personal care, medical support and wellbeing activities are also provided on site

	<ul style="list-style-type: none"> Group homes: small scale shared housing projects, where individuals live in a group setting typically with no more than 4 others. This is often in single shared property with communal cooking facilities and living space. Support and/or care is provided typically 24/7. It should be noted however that Moray Health & Social Care Partnership are not pursuing any increase in group home provision but instead focusing on community based supported tenancy models.
Care & support needs	<p>The housing care and support needs of households across the Moray area will include:</p> <ul style="list-style-type: none"> Housing support services Tenancy sustainment support HSCP and NHS commissioned services for key client groups including those listed below Third Sector support and advocacy services Nursing staff Social work support staff Care/Home care workers offering personal care Warden, kitchen and cleaning staff
Suitable for	<p>Households with high support and care needs, including</p> <ul style="list-style-type: none"> Frailty Dementia Long-term illness, disease or condition Mental health conditions Physical disability Learning disabilities Neurological disorder Developmental disorder Drug/alcohol dependency Multiple complex needs
Evidence	<p>Care Homes</p> <p>The number of care homes for adults in Moray has been falling year on year between 2012 and 2019 and have reduced by 30% since 2012. This is a greater reduction than was observed across Scotland with a 20% reduction in the same period. The number of care homes for adults has remained static at 16 homes since 2019.</p> <p>In 2022, the number of registered places in care homes for all adults in Moray was 596. This has reduced by 7% since 2012 but has remained static since 2019. For older people in Moray, the number of registered care home places declined year on year between 2012 and 2019 and have fallen across the decade by 2% overall since 2012.</p> <p>The number of long stay adult residents in care homes across Moray in 2022 has decreased by 6% since 2012 from 543 to 512 adults. The number of older people in short stay or respite accommodation across Moray in 2022 has increased by 67% since 2012 from 12 older people to 20 older people.</p>

	<p>As of the 31st of March 2022, the occupancy rate in care homes in Moray was 90% relative a lower rate in Scotland of 82%.</p> <p>Specialist Housing for Older People (Sheltered Housing or Extra Care Housing)</p> <p>There are 9,141 units of housing in Moray, with 5% (441 units) are housing for older people. RSLs have the largest stock provision of housing for older people with 291 units, with Moray Council providing 150 housing units for older people.</p> <p>There is Housing with Care/Extra Care provision in Moray at Loxa Court, Linkwood View, Varis Court and Chandler Rise, which provide accommodation for the over 60 age group, but also offer provision for wheelchair need and for people with dementia.</p> <p>Of the 359 units of specialist housing that turned over per annum on average over the three year period 2019 to 2022, 91% were accessible housing and 9% were housing for older people (74 lets).</p> <p>2% of waiting list applications (56 applicants) were seeking housing for older people in Moray as of January 2023. This gives a ratio of 2.24 applicants on the waiting list to every unit of housing for older people that becomes available in a year.</p> <p>The 2022 Moray Household Survey identified that 7% (206) households who stated they had an unmet need for specialist housing said they required specialist housing for older people.</p> <p>Older people can also access accessible and wheelchair housing to meet their housing needs which is covered in Section 6.4.1 above.</p> <p>Supported accommodation for key client groups</p> <p>The Moray Health & Social Care Partnership commissions supported housing services for a range of client groups living in the Moray area. At April 2023, this includes:</p> <ul style="list-style-type: none"> • 678 care home or supported housing places • 250 commissioned care packages in mainstream housing • 130 commissioned housing support packages for households with learning disabilities • 50 commissioned housing support packages for households with mental health conditions <p>Moray HSCP estimates that 225 commissioned tenancies are needed to meet existing unmet need and future need, predominately for households with learning disabilities and mental health conditions.</p> <p>The HNDA 2022 Household Survey identified that 3% of households who stated they had an unmet need for specialist housing said they required specialist supported housing (81).</p> <p>Key findings supporting the evidence on supported housing provision is provided in Appendix H: Core Output 3 Databook (Specialist Housing).</p>
Stakeholder consultation & engagement	<p>Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for accessible, adapted and wheelchair housing across Moray.</p> <p>There is evidence that there is an unmet need for more flexible specialist older people's housing such as housing with care. Some models such as</p>

	<p>sheltered housing and very sheltered housing have become increasingly less popular suggesting that new provision should focus on the success of recent Housing with Care models developed at Loxa Court, as well as the Learning Disability Housing Development Project.</p> <p>Evidence from secondary data, primary research and stakeholder consultation suggests that there is demand for a 30-bed extra care housing or core and cluster model in Moray, at a minimum. Such provision would help to address current demand for specialist housing provision, assist with independent living and prevent unnecessary admissions to care homes and hospital. Although the waiting list for extra care housing in Moray is relatively low at 10 people, due to low turnover, people's care needs often deteriorate while waiting, causing alternative care provision accommodation to be sourced in the care home sector.</p> <p>More staff training is required across health and social care colleagues to understand the benefits of the extra care housing model, how to access the service and express waiting list demand. HNDA consultation with stakeholders in housing and health sectors, identifies the benefits of extra care and core and cluster housing models for a range of care client groups. Consultation feedback suggest there is a need to address barriers to access based on age and to provide more flexible solutions to meet specialist housing need. Further work on the approach to the delivery of more flexible extra care housing and core and cluster models should be undertaken through the development of the next Local Housing Strategy and Housing Contribution Statement.</p> <p>More generally, evidence shows that the care needs of older people have increased but there are gaps in the provision of care services with a need for increased use of telecare and digital technology. There is also evidence of unmet need for specialist housing provision for other care client groups, including mental health, learning disabilities, older people with addictions and sensory impairment. Again, core and cluster and housing with care models were identified as most suitable for future commissioning.</p>
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Table 6.3: Supported Provision Requirements

6.4.4 Care & Support for Independent Living at Home Evidence

Care & Support for Independent Living at Home	
National policies	<p>The Carers (Scotland) Act 2016 places a duty on each local authority and Health & Social Care Partnership to jointly prepare a Carers Strategy which sets out plans for identifying carers, understanding the demands for support, an assessment of unmet needs and timescales involved in preparing adult carer support plans.</p> <p>Social Care (Self-directed Support) (Scotland) Act 2013 ensures social care is controlled by the supported person and personalised to their own outcomes and respects the person's right to participate in society. Individuals should be involved in developing their support plan, understand the options available to them and be aware of the budget available to them.</p> <p>Age, Home and Community: A strategy for housing for Scotland's older people 2012-2021 was published in 2011. It sets out Scottish Government's vision that older people in Scotland are valued as an asset,</p>

	<p>their voices are heard, and they are supported to enjoy full and positive lives in their own home or in a homely setting.</p> <p>Housing to 2040 aims to ‘modernise and develop the core services in social housing to deliver cross-sector support for aspects such as welfare advice, tenancy sustainment, wellbeing and care and support’. There is a Route Map indicating the importance of digital connectivity as a key dimension of supporting independent living.</p> <p>Housing Support Duty - The purpose of the housing support duty (‘the duty’) is to help prevent homelessness among people that the local authority believe may have difficulty in sustaining their tenancy. The duty is intended to complement the preventative approach developed in recent years through the Housing Options Hubs across Scotland rather than to shift focus and resources from prevention to dealing with the crisis of homelessness. Local authority staff are already providing housing support and advice to applicants through homelessness prevention activity.</p> <p>Care and Repair Scotland, Good Practice Guide highlights the standards expected during the management and delivery of Care and Repairs services throughout Scotland.</p>
Local policies/strategies	<p>Moray Integration Joint Board (IJB) Strategic Commissioning Plan 2022- 2032</p> <p>The Moray IJB Strategic Commissioning Plan is a continuation of the 2019 Plan. The long-term strategic objectives make room for adapting to the challenges and developments in health and social care over the coming years. To realise the objectives, a 12 month delivery plan is under development which will take the Partnership to the end of 2023. The vision of the Moray IJB Strategic Commissioning Plan is:</p> <p><i>‘We come together as equal partners in care to achieve the best health and wellbeing possible for everyone in Moray throughout their lives’</i></p> <p>The plan identifies three themes with objectives that will help people live better, healthier and happier lives. These are:</p> <ul style="list-style-type: none"> • Building Community Resilience - greater community resilience with people taking more responsibility for their health and wellbeing and a focus on prevention and tackling inequality • Homes First – support people at home or in a homeless setting as far as possible working together to give people care in the right place at the right time and building safe communities • Partners in care - making choices and taking control over decision affecting care and support making a positive impact beyond the services delivered by Moray IJB.
Property needs Care & support needs	<p>The delivery of preventative housing solutions which enable households to live independently in the communities they prefer, reflects the policy shift away from institutional settings and congregate environments in Scotland, towards the delivery of practical care, support and assistance personalised to each individual. Individuals may require care and support at different points in their life, or not at all.</p> <p>There are a wide range of relevant care and support services available across Moray to enable residents to live independently in their own housing setting. These are services generally unconnected with the forms of</p>

	<p>specialist housing outlined in previous templates. These services will include:</p> <ul style="list-style-type: none"> • Property related interventions or assistance such as: <ul style="list-style-type: none"> ○ Mobility aids and equipment ○ Property adaptations ○ Small repairs services including handypersons ○ Care & Repair services including support to manage repair, maintenance or improvement works ○ Telecare/Telehealth and community alarms • Care and support interventions or services such as: <ul style="list-style-type: none"> ○ Self-directed support ○ Home care workers ○ Specialist support workers ○ Carers ○ Social workers ○ Welfare Rights Advisors ○ Housing/tenancy support workers
Suitable for	<p>Households who require some form of support or care service to enable independent living at home could include:</p> <ul style="list-style-type: none"> • Frailty • Dementia • Long-term illness, disease or condition • Mental health conditions • Physical disability • Learning disabilities • Neurological disorder • Developmental disorder • Drug/alcohol dependency • Multiple complex needs
Evidence	<p>Care at home services</p> <p>Across Moray the proportion of households receiving care services is slightly lower than the Scottish figure (7%) at an average of 6%. Those households residing in social housing make up the greatest proportion of households with one or more members receiving care services at 13% compared to 4% of owner-occupiers.</p> <p>The total number of homecare clients in Moray in 2017 is 950 with a total of 12,500 hours of care provided. This is a decrease in number of clients by 21% since 2011 but an increase in the number of hours provided by 23%.</p> <p>Moray is ranked 26 out of 32 local authorities in Scotland for the rate of clients receiving home care per 1,000 population at 9.84, which is lower than is the case in Scotland overall (11.04). This may align to investment in wheelchair and accessible housing in Moray for those with health conditions and disabilities, which is aimed at promoting independence at home and reducing reliance on commissioned care.</p>

	<p>There are 160 self-funders age 65+ receiving free personal care in care homes with a further 70 receiving free personal and nursing care.</p> <p>Older households have the greatest proportion of those with one or more member receiving care services with an average of 9% across the Moray area, which is lower than the Scottish figure of 12%.</p> <p>The number of home care clients aged 65+ has declined between 2012/13 and 2021/22 by 31%.</p> <p>The top 3 social care services received by clients in the Moray area are community alarm/ telecare at 25%, 18% Self-Directed Support (all options) and 13% home care.</p> <p>The largest group of social care clients across Moray are those over 65+ with this group accounting for between 80% of clients. Females are the largest gender group making up on average 66% of social care clients. On average 69% of female social care clients across Moray are 65 and over.</p> <p>In 2011, just over 8% of the Moray population were providing unpaid care.</p> <p>Given current population projections and an ageing population it is likely that demand on care and support services will increase. Given longer life expectancy there is a view that cases are likely to become more complex with increases being seen across a range of client types.</p> <p>Aids & adaptations</p> <p>According to the HNDA 2022 Survey 46% of households in Moray have property adaptations. The most popular adaptations currently fitted are handrails (39%) followed by level access showers at 28%. Of the 46% of respondents who had an adaption, 52% were owner occupiers, while 41% rented from a social landlord and 7.5% rented from a private sector landlord.</p> <p>The Scottish House Condition Survey 2017-19 indicates that there is a need for 3% of dwellings in Moray to be adapted to meet the requirements of identified households, this is likely to be an under-estimate when household growth and ageing population is taken into account.</p> <p>48% of respondents to the HNDA 2022 Survey reported a need for an adaptation that they are lacking. Of those reporting unmet needs for housing adaptations in Moray, most households are seeking level access showers with 20% of these respondents, followed by handrails at 14%. Of the 48% households with an unmet need for an adaptation in Moray, 48% were owner occupiers, 36% rented from a social landlord, and 16% rented from a private landlord. The HNDA 2022 Survey shows that Elgin and Keith have the highest unmet need for housing adaptations, with 51% of households with health conditions and disability in each area expressing need.</p> <p>In 2020/21, just over £224,000 has been invested in Scheme of Assistance private sector adaptations across Moray.</p> <p>There were 406 approved adaptations applications on the Moray Council waiting list as of 31 March 2023 with 332 approved applications completed in 2022/23 at a cost of £373,662. There were 72 applicants waiting for an adaptation as of 31 March 2023.</p> <p>Telecare</p> <p>1,860 households across Moray are supported to live independently as a result of using assistive technology. 76% of telecare clients across the Moray areas are over the age of 75 years.</p>
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	<p>There are 490 telecare clients receiving a home care service in 2017, with 42% of these being over the age of 85 and 74% being over the age of 75 years.</p> <p>74% of telecare clients across the Moray area are not currently receiving a homecare service.</p> <p>Delayed Discharge</p> <p>The percentage of total days occupied by delayed discharges in Moray by the 18 to 74 year old age group was 28% for 2021/22. This is a decrease of 3% since 2020/21. The percentage of total bed days occupied by delayed discharge for 75+ age group is 82% for 2021/22 and increase of 1% from 2020/21. The percentage of total bed days occupied by delayed discharge for 75+ age group is 82% for 2021/22 and increase of 1% from 2020/21.</p> <p>Self-directed support</p> <p>Public Health Scotland, Social Care Insights Dashboard shows that there has been a steady increase since 2014 of people choosing self-directed support across Scotland.</p> <p>In 2021/22, 2,025 people choose self-directed support in Moray an increase of 33% since 2017/18 when 1,525 people chose this option. Within Moray the most common type of self-directed support is Option 3 where the local council arranges the support on behalf of the individual with 1,505 people receiving this across Moray. There are 275 people who receive a direct payment to purchase their own support and a further 95 where the person directs the available support and 150 people who receive a mix of the four options.</p> <p>An annual review of demand and utilisation rates of services to enable independence at home will be performed by Moray Council Housing Services and the Moray Health & Social Care Partnership. This ongoing annual review process will inform future estimates for Care at Home services, aids and adaptations, telecare for inclusion within the Housing Contribution Statement and related HSCP Commissioning Plan.</p> <p>Key findings supporting the evidence on care and support for independent living is provided in Appendix H: Core Output 3 Databook (Specialist Housing).</p>
Stakeholder consultation & engagement	<p>Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for accessible, adapted and wheelchair housing across Moray.</p> <p>There is clear evidence that the Council and its partners are working together to enable people to live as independently as possible in their own communities through use of adaptations and technology as well as the provision of care and support services. There are challenges in relation to the availability of funding to adapt stock to enable people to live independently, especially in the private rented and owner occupied sector. The cost of care packages along with recruitment and retention issues in the care at home sector was also identified as a challenge.</p> <p>The Centre for Research and Innovation in Digital health was highlighted as having a unique role in developing technology to support people across Moray to live independently and well at home.</p>

Table 6.4: Care & Support for Independent Living Requirements

6.4.5 Special Housing Provision: Site Provision

Site Provision	
National policies/strategies	<p>Gypsy/Travellers and Care published in 2021 by the Equal Opportunities Committee (EOC) sets out that Gypsy/Travellers do not enjoy the benefits of universal health care.</p> <p>Scottish Government (2020) Gypsy/Traveller accommodation needs: evidence review</p> <p>Improving Gypsy/Traveller Sites: Guidance on minimum site standards and site tenants' core rights</p> <p>Thematic Report on Gypsy/Traveller Sites commissioned by the Scottish Housing Regulator 'Improving the Lives of Scotland's Gypsy/Travellers' (2019)</p> <p>The Planning Act (Scotland) 2019 sets out the need for planning authorities to embed stronger engagement with Gypsy/Travellers in local development planning as a statutory requirement.</p> <p>Equality and Human Right's Commission's report Developing Successful Site Provision for Scotland's Gypsy/Traveller Communities</p> <p>Scottish Government (2019) Improving the Lives of Gypsy Traveller: 2019-21</p> <p>Scottish Government (2019) Gypsy/Traveller Sites in Scotland</p> <p>Scottish Government (2020) Gypsy/Travellers-accommodation needs: evidence review</p> <p>Housing to 2040 made a commitment to make available up to £20M over five years for more and better Gypsy/Traveller accommodation (2021-22)</p>
Local policies/strategies	<p>LHS Commitments to Gypsy/Travellers</p> <p>The 2019 -2024 Moray Local Housing Strategy sets out the commitment of Moray Council and partners to continue to implement the <i>Protocol and Guidelines for the Response to Unauthorised Encampments</i> in Moray. The LHS was informed by research commissioned by Moray Council together with Aberdeen City Council and Aberdeenshire Council carried out by the University of Aberdeen and Grampian Regional Equality Council (GREC) in March 2018. Although the research did not provide a definitive number of sites required, it estimated that a site for 6 pitches somewhere in Moray could be justified.</p> <p>The Local Development Plan Delivery Plan 2020 includes an action to identify a suitable site(s) for Gypsy/Traveller halting site to meet the requirements of Scottish Planning Policy (Action 13).</p> <p>To assist with informing the Moray HNDA 2023, Moray Council commissioned research from Grampian Regional Equality Commission (GREC) in May 2023, to provide the most recent estimates of accommodation requirements for Gypsy/Travellers in Moray.</p>
Land needs	<p>The HNDA should set out current need and demand for the provision of sites and pitches for both Gypsy/Travellers and Travelling Showpeople. Gypsy/Travellers are recognised as a distinct ethnic group by the Scottish Government. There is a large body of evidence, both in Scotland and in the UK, which shows a lack of access to culturally appropriate housing which is</p>

	<p>a major contributory factor in poor health, education and societal outcomes experienced by Gypsy/Travellers.</p> <p>As defined in the Scottish Government's Local Housing Strategy Guidance, the term Gypsy/Traveller refers to a range of distinct groups including Romanies, Scottish, Irish, English and Welsh Travellers, who regard the travelling lifestyle as part of their cultural and ethnic identity. Travelling Showpeople are not an ethnic minority and do not seek this status, however they do have a distinctive cultural and historic identity and are explicitly identified as a key client group in their own right, distinct from Gypsy/Travellers.</p> <p>Land needs</p> <p>Land need for both communities will include either permanent or temporary (transit) sites and pitches for caravans and mobile homes, with offer communal facilities and which are made available to meet the accommodation needs of Gypsy/Travellers and/or Travelling Showpeople. This will include sites suited for residential and yard storage/ maintenance areas, as well as ensuring appropriate access to the sites. Primary sites are likely to be public sector/local authority provision but could also include private sites and parks. The Scottish Government has published formal guidance on site and pitch standards, in terms of space, amenities and so on, and all landlords are required to ensure these are met in full. It should be noted that Gypsy/Travellers across Moray do seek, or are required by circumstances to consider, permanent housing in mainstream homes which are delivered and accessed through allocation procedures.</p> <p>Care and support needs</p> <p>Gypsy/Travellers require the same access to a range of public services as the rest of the resident population, including health care and education. They may also require additional care and support to enable independent living in their community.</p>
Suitable for	<p>Gypsy/Travellers</p> <p>Travelling Showpeople</p>
Evidence	<p>There were 79 Gypsy/Travellers recorded as living in Moray in the 2011 Census, the last credible population count. There is a population of Gypsy/Travellers households living in settled accommodation throughout Moray with three currently living in Moray Council tenancies. The 2011 Census suggests that 85% of Scotland's Gypsy/Traveller population live in 'traditional' brick and mortar accommodation with the majority renting their accommodation (40% social rent, 28% private rents). The 2011 Census also indicates that 5% of White Gypsy/Travellers in Scotland have very bad health and 43% very good health with 3,371 people providing unpaid care on a weekly basis. 2% of White Gypsy/Travellers have four or more long-term health conditions and 22% have one condition.</p> <p>As of June 2023, there are no public Gypsy/Traveller sites in Moray with the Council focusing on managing unauthorised encampments. In 2022, there were 13 unauthorised encampments across Moray. Analysis of unauthorised encampments between 2021 and 2022 shows that there has been a declining number of encampments with a peak in 2013 of 58 reducing to 13 in 2022.</p>

	<p>Analysis of length of stay and location of the encampments between 2020 and 2022 shows that in 2020 and 2021, there were 15 encampments each year totalling 580 and 463 days, respectively, and in 2022 there were 13, totalling 478 days. The number of groups without children has been increasing, and the number of vehicles per group has been declining. There is activity across most of the calendar year (except January and February), with more encampments evident in the spring and summer.</p> <p>Analysis of the location of unauthorised encampments across Moray HMAs identified that the Elgin HMA has the highest number of sites known to be used by Travellers at 10 discrete locations. Encampments in Buckie HMA have tended to last the longest number of days. There have been no encampments in either Keith HMA or Speyside HMA since 2020.</p> <p>As part of the GREC research project, views were sought from Gypsy/Traveller households who were living in private sites in Moray. Although the sample size achieved was small with 4 travellers participating (one family and one solo traveller) it provides insight into the views and experiences of community members. One participant felt there should be a public site with mixture of permanent and temporary pitches, which supports previous recommendations made in the 2009 and 2017 research undertaken, suggesting a demand for mixed provision of pitches. In addition, one participant who has a wheelchair user in their family contended that Traveller sites are rarely accessible for those with mobility issues.</p> <p>There are 8 locations across Moray currently utilised as sites by Travelling Showpeople: one site (Elgin Auction Centre) is a private site, while the rest are operated by Moray Council. Neither the Seafeld site in Keith nor the Strathlene site in Buckie are popular among Travelling Showpeople. According to previous engagement with the Scottish Showmen's Guild, many sites across Scotland suffer from a lack of adequate facilities, particularly water and power sources.</p> <p>In their roadmap to <i>Improving the Lives of Scotland's Gypsy Travellers</i> 2019/21, the Scottish Government identified five areas of focus which provide a good framework for Moray Council to follow. Based on the five areas, the feedback from research participants, and national data on the subject of Gypsy/Travellers and their accommodation needs, the GREC report estimated that there is a need for the creation of a public site for Gypsy/Travellers in Moray. The 2023 GREC research provided the following recommendations which include site estimates.</p> <ul style="list-style-type: none"> • Prioritise developing one or two public sites for Travellers with a mixture of permanent and temporary pitches. Based on the 2009 and 2017 research recommendations and the downward trend in encampments in recent years, a combined occupancy of 15-20 pitches should be sufficient. Sites should be in semi-rural sites with easy access to public services. Buckie and Elgin consistently have high levels of unauthorised encampments, so should be prioritised as areas for site development. • Whilst the provision of the sites used by Travelling Showpeople are considered to meet demand, Moray Council should review the sites to ensure facilities are adequate to meet the needs of Travelling Showpeople in terms of amenity and accessibility. <p>Key findings supporting the evidence on site provision is provided in Appendix H: Core Output 3 Databook (Specialist Housing).</p>
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Stakeholder consultation & engagement	<p>In 2023, Moray Council commissioned a research study into the 'Accommodation Needs of Gypsy/Travellers and Travelling Showpeople in the Moray'. The research included analysis of best practice guidance and previous research, analysis of local data held by Moray Council as well as fieldwork to engage with the Gypsy/Traveller Community and Showman's Guild. The study concluded in July 2023 and offers the most recent estimates of accommodation/site requirements for Gypsy/Travellers and Travelling Showpeople across Moray HMAs informed by analysis of unauthorised encampments and the views of the Gypsy/Traveller Community living in Moray.</p> <p>A copy of the GREC Report July 2023 can be found at Appendix J: Gypsy Traveller Housing Needs Assessment Report. Five recommendations were made which have helped to inform the accommodation/site requirements of Gypsy/Travellers and Travelling Showpeople in the HNDA:</p> <ul style="list-style-type: none"> • There is an estimated need for developing one or two public sites for Travellers with a mixture of permanent and temporary pitches • Consultation with local Gypsy/Travellers should be undertaken in planning and developing any public sites to ensure needs are adequately met • Moray Council should continue to avoid evictions of unauthorised encampments wherever possible and work with Gypsy/Travellers to meet accommodation needs • Moray Council should continue to work to promote good community relations and combat anti-Traveller racism where it is present among settled communities • Moray Council should review the sites used by Travelling Showpeople to ensure facilities at these sites are adequate to meet their needs
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Table 6.5: Moray Site Provision Requirements

6.5 Core Output 3: Key Issues – Moray Housing Market Area

The assembly of Core Output 3 of the HNDA has provided Moray Housing Market Partners with a clear, evidence-based understanding of:

- future property requirements associated with specialist housing provision including accessible and adapted housing, wheelchair housing and non-permanent accommodation for key client groups
- future care and support requirements to enable independent living including supported housing for key client groups, plus housing support and homecare services
- future site provision to meet the needs of the Gypsy/Traveller and Travelling Showpeople communities.

Synthesising the evidence assembled from Core Output 3, allows Moray partners to establish a starting point in estimating the extent and nature of future provision required across each category of specialist housing as follows:

Specialist Housing Requirements: Future Provision		
Accessible, adapted and	<ul style="list-style-type: none"> • It is estimated that up to 1856 households across Moray may require a more accessible form of housing such as accommodation without stairs 	2022 Moray HNDA survey

wheelchair housing	<ul style="list-style-type: none"> It is estimated that 434 households may require wheelchair housing It is estimated that 6,129 households across Moray require adaptations to their current home 	
Non-permanent housing	<ul style="list-style-type: none"> It is estimated that student accommodation spaces in Moray will need to increase by a minimum of 150 units by 2030 and a further minimum of 150 units by 2035 The MOD is predicating an increase in growth of 500 service personnel by 2025 and has plans in place for additional service personnel accommodation to meet growth It is estimated that approximately 120 key worker units may be required in the immediate future. Across respondents to the key worker housing survey, this works out at roughly 10 accommodation spaces per employer although much higher accommodation requirements are concentrated in public sector organisations 	Local evidence – check consultation event
Supported housing	<ul style="list-style-type: none"> It is estimated that roughly 206 households across Moray may require housing for older people 25% of the annual homeless population in Moray (856) have complex/high support needs and may benefit from Housing First tenancies There is a need for 225 commissioned tenancies/spaces for key care groups with learning disability accounting for most anticipated future need. 	2022 Moray HNDA survey Local evidence – provided by Moray Council and Moray HSCP

It should be noted that estimates arising from the Moray HNDA household survey provide a self-assessment of requirements for specialist housing provision. Whilst this insight offers a helpful, cross tenure estimate of existing households who require specialist housing. Further validation has been performed to determine the extent of assessed need for accessible and wheelchair accommodation. This analysis concludes that there is an estimated need for approximately 150 accessible homes and 90 wheelchair accessible homes every year for the next 5 years.

Future Housing First needs for homeless households should also be carefully assessed as temporary accommodation provision is reshaped through the delivery of Rapid Rehousing Transition Plans. There gaps in insight associated with estimated requirements for future provision around care and support services for independent living.

Over and above the specific immediate requirement for over 200 commissioned supported tenancies for specific care groups; evidence from secondary data, primary research and stakeholder consultation suggests that at a minimum, there is demand for a 30-bed extra care housing or core and cluster model for mixed client groups in Moray. Such provision should ease unmet need for specialist housing, assist with independent living and prevent unnecessary admissions to care homes and hospital.

Moray Council and HSCP are committed to using the evidence provided in HNDA Core Output 3 as starting point to robustly evidence future requirements for each form of specialist provision within the development and delivery of their future strategies and plans.

Moray HNDA: Core Output 3: Specialist Housing Provision	
LHS & Development Plan	Key Issues identified in the HNDA
Property needs	<ul style="list-style-type: none"> Accessible and adapted housing: It is estimated that there are 4,074 units of specialist housing provided by social landlords in Moray, representing 45% of all social tenancies. 81% of specialist homes provide accessible housing for people with mobility needs in Moray. 21% of waiting list applications on the Moray Housing Register are requiring accessible housing. 46% of households with a health condition or disability in Moray, currently have a special form of adaptation in their home, with handrails being most common. 48% (6,129) of households with a health condition or disability have an unmet need for adaptations. This equates to roughly 14% of all households in Moray. Of those reporting unmet needs for housing adaptations needs in Moray most households are seeking level access showers (25% of respondents), followed by handrails at 24%. There are currently 56 people seeking older persons housing with a stock profile of 414 units. Annual turnover is 74 units per annum meaning, with low pressure ratios evident relative other specialist housing categories. Falling demand for sheltered housing provision is likely to be driver with this trend. Wheelchair housing: Just 1% (133 units) of specialist homes are fully wheelchair accessible across Moray. 2.4% of households (434) have an unmet need for wheelchair accessible housing. There are 17 applicants on housing waiting lists for wheelchair accommodation across Moray. Based on the last three years, the average annual turnover of wheelchair social wheelchair properties was 4 properties per annum. Non-permanent housing: There are 123 temporary accommodation units in the Moray area to meet the needs of homeless households. The largest majority of households live in self-contained temporary accommodation within the community (76%) with the remainder living in hostels (16%) or refuge/sanctuary accommodation (7%). A higher proportion of households live in local authority furnished temporary accommodation (75%) followed by 16% in hostel accommodation and 7% in refuge accommodation. Key Worker/Student Accommodation: An additional 120 key worker accommodation may be required in the next 12 months to meet growth in employment in Moray in 2023/24. The majority of key worker housing pressures are within the public sector, particularly the NHS. A minimum of a 300

	additional bed spaces of student accommodation will be required by 2035.
Care and support needs	<ul style="list-style-type: none"> • Supported provision: There were 523 total residents in care homes inclusive of long, short stay and respite in 2022 in Moray, with the occupancy rate in care homes being at 90%. There were 16 care homes for Adults across the Moray partner areas in 2022. 5% of all social landlord stock (441) provides housing for older people including sheltered housing. There is a need for 225 commissioned tenancies/spaces across Moray with learning disability and mental health client groups accounting for the most unmet and anticipated future requirements. • Care/support services for independent living: The proportion of households receiving care services is slightly lower than the Scottish figure (7%) at an average of 6%. Households residing in social housing make up the greatest proportion of households in Moray with one or more members receiving care services at 13% compared to 4% of owner-occupiers. The total number of homecare clients in Moray in 2017 is 950 with a total of 12,500 hours of care provided. The top 3 social care services received by clients in the Moray area are community alarm/ telecare at 25%, 18% Self-Directed Support (all options) and 13% home care. • Telecare: 1,860 households across Moray are supported to live independently as a result of using assistive technology. 76% of telecare clients across the Moray areas are over the age of 75 years.
Locational or land needs	<ul style="list-style-type: none"> • Gypsy Traveller Housing Needs: There is a need to develop one or two public sites for Travellers with a mix of permanent and temporary pitches, offering a combined occupancy of 15-20 pitches • Sites should be in semi-rural sites with easy access to public services. Buckie and Elgin should be prioritised as areas for site development.

Table 6.6: 2021 Moray HNDA Key Issues -Core Output 3 Specialist Housing Provision

7 Core Output 4: Housing Stock Profile and Pressures

Chapter 7 provides an overview and insight into housing stock profile and pressures across the Moray area as described in 'Core Output 2' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core Output 4 evidence should:





profile the local housing stock and identifying stock pressures (e.g. hard to let properties, stock in high demand and identify those in existing need whose housing need can be met using an in-situ stock solution.

This should consider housing issues faced by existing tenants which would be addressed by managing the existing stock i.e. transfers, improving house condition, reducing overcrowding'.

Assessing the housing stock profile and pressures across the Moray area has enabled the Housing Market Partnership to identify what existing stock is available to meet local housing needs, whilst identifying any under-supply or surplus of housing types. The evidence also indicates where there is scope for the existing housing stock to be managed more effectively to meet housing need through allocations, investment or improving accessibility.

7.1 Core Output 4 Headline Findings







Insight and analysis of Housing Stock Profiles and Pressures focused on the following questions:

Occupation & Tenure Profile <p>What is the profile of housing stock in Moray by housing tenure?</p> <p>What is the occupancy rate – how effective is the housing stock in meeting need?</p>	Dwelling Profile <p>What is the profile of housing stock in Moray by dwelling size and type?</p> <p>Is there a good match between dwelling profile and homes?</p>	Property Condition  <p>Is the housing stock across Moray in good condition?</p> <p>Could repairs and maintenance address housing unsuitability for households in Moray?</p>
Stock Pressures  <p>What is the demand profile for social housing in Moray?</p> <p>Where does demand outstrip supply and where is housing pressure most evident?</p>	New housing supply  <p>What plans are already in place to increase the supply of housing across Moray areas?</p>	In Situ Solutions  <p>What is the role does the provision of aids and adaptation play in meeting unmet housing need in Moray?</p>

An interactive briefing with a recorded voice over presents the evidence and provides the headline statics, main findings and key conclusions associated with the analysis of HNDA Core Output 4: Housing Stock Profile and Pressures [Appendix K: Core Output 4 Briefing \(Stock Profile & Pressures\)](#).

An interactive data book presenting all Core Output 4 evidence aligned to extensive housing market analysis, can be accessed here: [Appendix L: Core Output 4 Databook \(Stock Profile & Pressures\)](#). This interactive data book presents Core Output 2 evidence in detailed graphs, tables and aligns statistical evidence to summary findings and conclusions at both a regional and partner area level.

The key housing stock profile and pressures influencing the operation of the Moray housing system can be summarised as follows:

Occupation & Tenure 	<p>There are over 40,000 residential dwellings available in Moray to meet housing need. Most homes (95%) are in use and occupied. Of the 5% of homes not in permanent use to meet need, 4% are empty homes with 1% second homes. Most households live in private sector housing (81%), with owner occupation the dominant tenure (63%). 19% of Moray households live in social housing.</p>	Stock Pressures 	<p>The Moray HNDA survey suggests 9% of households are sharing amenities with another household, with more than 9% living with fewer bedrooms than they need.</p> <p>There are roughly 4 applicants in Moray for every social tenancy that becomes available. There are clear pressures for 1-bedroom and 4+bedroom homes across most housing market areas.</p>
Dwelling Profile 	<p>On average, there are 0.42 homes per hectare across the Moray area. Approximately 72% of homes in Moray were built after 1945, with 87% are low rise houses and bungalows. Around 55% of homes have 3 bedrooms or more.</p> <p>According to the 2022 Moray HNDA survey, 19% of households would like to move home, with 8% saying they NEED to move home in the next 2 years</p>	New housing supply 	<p>There have been 1,257 new housing completions across Moray in the last 5 years .</p> <p>The current effective 5-year housing land supply for Moray can deliver 5,500 units.</p> <p>The 2023-28 SHIP programme for the Moray area will deliver 1,348 affordable homes consisting of 1,122 general needs units and 226 specialist provision.</p>
Property Condition 	<p>On average, 5% of homes in Moray are estimated to be below the tolerable standard (BTS) which is higher than Scotland (2%). However, 67% of homes in Moray show some element of disrepair which is lower than the national figure. 41% of households in Moray believe that their home requires improving. 1 in 3 households in Moray are living in fuel poverty</p>	In Situ Solutions 	<p>The Moray HNDA survey suggests that 46% of households with health conditions and disabilities across Moray live in adapted homes. However, a further 48% NEED adaptations to their property to improve day to day living. Almost £1.2M per annum is invested in property adaptations across Moray via local authorities, RSLs and private sector housing grant.</p>

7.2 Core Output 4: Key Issues – Moray Housing Market Area

The assembly of Core Output 4 of the HNDA has provided the Moray Housing Market Partnership with a clear, evidence-based understanding of:

- key stock condition issues influencing the operation of the Moray housing system
- key housing stock pressures influencing the operation of the Moray housing system
- key stock profile issues influencing the operation of the Moray housing system.

Moray HNDA: Core Output 4: Housing Stock Profile & Pressures	
LHS & Development Plan	Key Issues identified in the HNDA
Housing (condition) quality	<ul style="list-style-type: none"> Property condition: Just over 5% of dwellings in Moray are considered to be Below the Tolerable Standard (BTS) which is higher than the proportion of BTS properties in Scotland at 1.5%. According to the Scottish House Condition Survey, the proportion of households in Moray with any evidence of urgent disrepair is just under 26% which is slightly lower than the Scottish position of 28%. There is a higher prevalence of BTS and urgent disrepair in older properties (pre-1945) in Moray at 12% and 38% respectively. On average 67% of properties in Moray have some form of disrepair which is lower than the national average of 71%. The proportion of households with evidence of rising or penetrating damp is 3.6% which is slightly higher than the national position of 2.5%. The majority of respondents of the HNDA property condition survey, 65% stated that improvements are required to their properties, which aligns to the proportion of households in Moray with some element of disrepair at home (67%). The need for repair and improvement ranges across the Moray HMAs from 55% of households in Buckie to 72% in Speyside. According to SHR statistics for 2021/22, across the social rented housing stock in Moray, 75% of properties meet the Scottish Housing Quality Standard (SHQS) and 91% of properties meet the Energy Efficiency Standards for Social Housing (ESSH) as of March 2022.
Size, type, tenure and location of future social housing supply	<ul style="list-style-type: none"> Occupation profile: As of September 2021, Scottish Government statistics suggest that 95% of housing stock across Moray is occupied, which is on par with the overall figures for Scotland at 96%. Approximately 4,255 (4%) dwellings were vacant across Moray with around 824 being vacant over a long term period. 2% of dwellings of empty stock have an unoccupied exemption which is in line with Scotland overall. Across Moray, 2% of dwellings were long-term empty homes as of September 2021, which is also in line with findings for Scotland. Over and above this, there were 768 second homes across Moray in 2021 which represents 2% of the total housing stock. This is slightly higher than the national proportion at 1%. More recent analysis of occupancy from the Moray Council Tax Register (2023) suggests an increase in occupancy levels across Moray, with total occupied dwellings accounting for 97% of all homes. This ranges from an occupancy rate of 83% in the Cairngorms National Park to 99% in Elgin. Overall, the total number of unoccupied homes has reduced by 5% in 2017 to 3% in 2023. There are 727 long term empty homes in Moray, which has reduced by over 50% since the last HNDA in 2017 (1,558).

	<p>Long term empty properties have most impact in the Cairngorms National Park accounting for 13% of all dwellings in this area.</p> <ul style="list-style-type: none"> • Tenure profile: According to 2022 HNDA survey results, 63% of households reside in owner-occupied dwellings, followed by 18% in social housing, and 18% in private rented accommodation. This tenure profile is validated when triangulating data on owner occupation in Moray from the 2011 Census (66%), 2019 Scottish Government Housing statistics (58%) and the 2017-19 Scottish House Condition survey (62%). Whilst this profile compares well to other sources, it should be noted that HNDA survey results reflect the tenure profile for occupied dwellings only and does not account for second, holiday homes or empty properties within the respondent profile. • More recent analysis of the Moray Council Tax Register (April 2023) aligned to the 2023 Moray stock database¹ shows that 65% of dwellings are in the owner-occupied sector, 19% in the social housing sector, 11% in the private rented sector, with the remaining 2% MOD accommodation. Whilst this tenure profile has remained reasonably consistent with the 2017 HNDA profile, there has been an increase of 2% in owner occupation from 63% in 2017 to 65% in 2023. The proportion of all homes in the social housing sector has reduced by 1% over this period from 20% in 2017 to 19% in 2023, with the overall size of the private rented sector remaining consistent. • Moray has a lower proportion of social rented stock when compared with Scotland (24%). According to the 2023 CTR analysis, social housing accounts for 19% of homes which aligns to the 2011 Census position of 19%. Despite a relatively static tenure profile over the last two decades, the number of homes in the social housing sector has grown by 19% from 7,753 homes in 2001 to 9,186 homes in 2023. • Social renting is proportionally highest in Buckie (21%), Elgin (21%) and Keith (20%), although all three HMAs are lower than the Scottish average of 24%. In absolute terms, 51% of all social housing is located in Elgin, followed by Buckie then Forres, with the concentration of social housing aligned to the overall number of dwellings in each area. • According to the 2023 CTR analysis, Moray has a smaller private rented sector (11%) than Scottish average benchmarks including the 2019 Scottish Government statistics (18% PRS in Moray and 14% in Scotland). There is local evidence, that the PRS in Moray may be shrinking with PLR address registrations reducing by 7% between 2019 and 2023. • Private renting varies across Housing Market Areas in Moray from 7% in Buckie to 17% in Forres (2023 CTR profile). This trend is similar to the 2011 Census with the lowest proportion
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¹ Database holding properties details for Moray Council stock, RSL stock, registered PLR homes by postcode, and MOD properties by postcode.

	<p>of private renting in Buckie at 8%, Forres with 19% and Cairngorms NP with 29%.</p> <ul style="list-style-type: none"> • According to the 2022 HNDA Survey, outright ownership in Moray is much higher at 35% compared to 28% for Scotland. the proportion of home ownership varies across HMAs with the highest in Buckie at 79% and the lowest in Speyside at 54%. Across Moray, 36% of owner-occupied dwellings were built pre 1945, slightly higher than the overall pre-war housing stock in Moray at 30%. • Dwelling type and size: According to 2022 HNDA survey results, 84% of dwelling types in Moray comprise a house or bungalow, and just under 60% of all dwellings offering three or more bedrooms. The dwelling type findings are validated when compared with the 2011 Census with 87% of dwellings being house/bungalow and 13% flats. • Analysis of the 2019 Scottish Household Survey shows that owner occupied homes in Moray are less likely to be flats, with 96% being a house and 4% being a flat. This is considerably lower than the position across Scotland, with 81% of owner occupier households living in house and 19% in flats. • The 2022 HNDA survey indicates that there is a much higher proportion of bungalows and houses in the owner occupied sector (93%) than flattened accommodation (4%). This dwelling profile is closely validated by the Scottish Household Survey average dwelling type profile for Moray in 2019. • For social housing, houses and bungalows also dominate house types at 78%, with flats representing 28% and maisonettes 2%. House type also varies across the Moray HMAs with more than 80% of local stock in Cairngorms NP, Keith and Speyside comprising houses or bungalows. In comparison, flats are more common in the Elgin and Forres HMAs accounting for 31% and 35% of homes respectively. • According to Scottish Government Statistics, in 2019, 18% of dwellings in Moray had up to 3 rooms, with the majority 82% offering 4+ rooms per dwelling. This dwelling size profile has changed only marginally since 2007 and from the Census outcomes in 2011 when 11% of dwellings had 1-3 rooms and 89% had 4+ rooms. • The 2022 HNDA survey results indicate that across Moray, 41% of homes offer 1-2 bedrooms, with the majority (56%) offering 3-4 bedrooms and 3% offering 5+ bedrooms • The 2022 survey results indicate that this bedroom size profile varies across the Moray HMA with the largest number of 1-2 bedroom properties in Speyside at 49%, the largest number of 3-4 bedroom properties in Buckie at 64% and the largest number of 5+ bedrooms in Speyside at 7%. • 71% of respondents to the 2022 HNDA Survey who occupied dwellings with 3 or more bedrooms were owner occupiers with 29% having 1 or 2 bedrooms. This profile is similar to the 2019 Scottish Household Survey Profile for owner occupation.
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	<ul style="list-style-type: none"> • In contrast in the social housing sector, a significantly higher proportion of homes have 1-2 bedrooms (64%) with fewer 3+ bedroom dwellings (35%). This pattern is echoed in the PRS where 62% of dwellings offer 1-2 bedrooms, with 38% 3+ bedrooms. • Whilst almost 60% of homes across Moray offer 3+ bedrooms, the house size profile in the social housing and the private rented sector will restrict the available housing options for larger household types. The growing population of smaller and single person households across Moray, also raises questions over a growing mismatch of households to homes by property size
Housing stock pressures	<ul style="list-style-type: none"> • Stock pressures: As per CHMA estimates, 1% of Moray dwellings are considered to have overcrowded households, with no information from CHMA estimates for concealed households. This statistic is slightly lower than the results from the Scottish House Condition Survey 2017-2019 which estimate that 2% of households in Moray overcrowded. • Results from the 2022 Moray HNDA survey suggest that 2% of households living in Moray (over 500 households) are both overcrowded and concealed within another household. • Most respondents to the HNDA Survey (91%) stated that they do not share household amenities with any separate household; with the majority (91%) also stating they do not have overcrowding issues. However, around 7% (3,045 households) said they had one fewer bedroom than needed, with a further (747 households) stating they had two or more fewer bedrooms than needed. Overall, 9% of HNDA survey respondents express issues with overcrowding. This compares with 21% (8,698) households who said they had one or more too many bedrooms need. • An average of 699 social tenancies (8% per annum) have turned over in Moray each year (inclusive of allocations from new build letting). Available lets from existing social tenancies equals 604 units on average, creating a turnover rate of 6.6%. The majority of this turnover is located in the Elgin HMA (52%), followed by Buckie (20%) and Forres (13%). Only 6 units per annum became available in the Cairngorms NP area. <p>According to Scottish Housing Regulator statistics for Moray RSLs (Annual Return on the Charter 2022/23); it is estimated that the main social landlords operating in the area, generated 662 allocations across Moray including Grampian HA (71), Langstane HA (21), Osprey HA (112) and Moray Council (458).²</p> <p>Further analysis of RSL voids, shows that with the exception of Langstane HA (88 days), all RSLs outperform the Scottish average (56 days) in relation to void relet times including Grampian HA (39 days), Osprey HA (31 days) and Moray</p>

² It should be noted that given limitations in ARC reporting by local authority area, this relet profile reflects the proportion of stock held by each RSL within Moray area, offering an indicative profile only.

	<p>Council 52 days. This analysis suggests that social housing stock is managed efficiently across the Moray area and is effective in its capacity to meet waiting list demand.</p> <ul style="list-style-type: none"> • Across Moray there are 2,737 waiting list applicants who have expressed demand for social housing. This equates to roughly 4 applicants to every 1 available social tenancy. When lets, net of new build allocations are considered, the waiting list to turnover ratio in Moray increases to 4.5 applicants for every available property. • The highest demand on the waiting list is for the Elgin HMA at 58% of applicants, followed by Forres with 15%. The lowest demand is in the Cairngorms NP HMA representing 1% of the waiting list. The main reason for housing applications in Moray relates to overcrowding (25%) with the same proportion of households also under-occupying their homes. This analysis suggests that an improvement in matching households to homes by property size could go some way to meeting housing need within the social housing sector in Moray. 16% of waiting list applicants have medical points and 4% experiencing urgent need and/or homelessness. • Future Supply: Projected SHIP completions between 2022 to 2027 are estimated at 1,257 across Moray. Projects in Elgin make up 61% of the programme, with 10% in Buckie, 13% in Forres, 7% in Keith and 10% in Speyside. The updated 2022-27 SHIP programme suggests that between 2023/24-2027/28 over 1,300 homes will be delivered with 1,100 as general needs accommodation and 200 as specialist homes. • The 5 year effective land supply per the LDP equates to 5,489 housing units across Moray. The total historic house completions over 2012-2022 for Moray stand at 3,923 units. The majority of the units were delivered in the private sector accounting for 73% of completions, followed by Moray Council with 19% and RSLs with 8%. There were zero demolitions and just 1 property conversion programmed for 2021/22, with current plans to dispose of 2 council houses. • In-situ solutions: Analysis of Moray's housing stock profile and pressures identifies a range of factors contributing to housing needs. Across Moray there is potential for stock management approaches to be implemented to address housing need which maximise the use of existing housing assets. These 'in-situ' solutions offer a variety of approaches and opportunities which could be considered by partners across the Moray area. These include: <ul style="list-style-type: none"> ○ Adaptations: According to the 2017-2019 Scottish House Condition Survey 15% of households have an adaptation in their dwelling, with 3% of households requiring an adaption to their dwelling. 31% of social housing tenants across the Moray area have adaptations in their home. According to the 2022 HNDA survey, 46% of all households who have health conditions or disabilities are currently living in adapted properties. Having said this,
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	<p>48% of respondents with a health condition or disability confirmed that they had unmet demand for housing adaptations amounting to 6,129 households. This equates to 14% of all households across Moray. Most respondents reporting unmet need for adaptations in Moray are seeking handrails (3,964), level access showers (2,904) followed by stairlifts (697). The most common adaptation currently installed in Moray homes is handrails. In 2021/22 £1M was spent by social landlords on completing property adaptations with £178k invested in private sector homes via the Scheme of Assistance.</p> <ul style="list-style-type: none"> ○ Technology Enabled Care. Over 1,860 households across Moray are supported to live independently as a result of using assistive technology (Telecare). Increasing investment in technology enabled care as well as other support for independent living will enable households to live well in the community they choose (detailed in Core Output 3, Chapter 6). This approach could enable Moray Council and its partners to meet the needs of a growing population of older people, as well as young people with complex needs without the need for new specialist housing provision. ○ Housing allocations: 6% of households are currently registered on social housing waiting list across Moray (2,737 applicants). 25% of applicants are overcrowded with same number under occupying. Housing allocations policies across social rented landlords are designed to make best use of existing stock by awarding points to applicants who are overcrowded, under-occupying, or sharing facilities with another household; as well as those with a range of other defined needs. Incentives to encourage movement across the housing stock including encouraging under-occupiers to downsize could make a meaningful contribution to addressing housing need. ○ Housing condition and repair: 26% of all homes across Moray show evidence of urgent disrepair. Mechanisms to support of property maintenance and improvement, including funding and support to private homeowners via the Scheme of Assistance, are likely to have a major role in maximising the effectiveness of existing stock and helping to alleviate some aspects of housing need including fuel poverty. ○ Empty Homes: 4% of all dwellings across Moray are currently classified as vacant (1,744 properties) which is slightly lower than the Scottish average of 5%. 2% of all dwellings are long-term empty homes. Investing in long term empty properties not only increases the supply of local housing but improves condition of housing stock and helps to regenerate communities. Continued investment in bringing empty homes back into use could make a positive contribution to meeting housing need across Moray.
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	<ul style="list-style-type: none"> ○ Second Homes: Options for future policy around the 768 second homes in Moray could also be considered by partners aligned to new powers to license, regulate and control short terms lets in areas of identified housing pressure.
Sustaining communities	<ul style="list-style-type: none"> • Support for Private Owners: Moray Council and its partners promote and encourage the best use of existing private sector stock via a range of empty home initiatives (including advice and assistance; loans and grant funding) to bring ineffective housing back into use. Properties in poor condition also remains a focus, ensuring owners are assisted to help their properties meet the tolerable standard and are in a habitable condition contributing to the supply of effective housing stock. An Empty Homes Officer has been in post since 2015 and has been successful in bringing 24 long term private sector properties back into occupation. • Strategic Investment: Moray Council and its partners operate Disposal, Buy-Back and Open Market Acquisition Schemes to facilitate housing investment activity. Open Market Acquisition Schemes are utilised to target properties that have a strategic role in meeting housing need at a local level. The current Strategic Housing Investment Plan makes provision for Moray Council to make 12 private sector property acquisitions per annum for use as affordable housing. • Utilising existing stock differently: Moray Council and its partners actively contribute to sustaining local communities via improving and increasing local stock, whether this be wholesale regeneration, stock restructuring or building acquisition and repurposing. Such projects play an integral role in new build affordable housing programmes and are a critical element in wider town centre regeneration. • Tenure Diversification (including demand for intermediate housing): The Council and its partners are also actively seeking to improve the structure of local housing markets through the (assisted) provision of intermediate housing products, e.g. mid-market rent; shared equity and low cost home ownership options. Such products help encourage a flexible and well-functioning housing system and have proven popular locally, suggesting the local economy and customer-base view these as viable housing options. The current Strategic Housing Investment Plan makes provision for the delivery of 71 units of Mid-Market Rent Housing 4 units of shared equity accommodation from 2025/26 – 2028/29. • Investment Proposals arising from the Moray Growth Deal: The Moray Growth Deal seeks to boost economic growth across the area through targeted transformational investment. The Moray economy has strong potential to

	<p>grow and support a buoyant housing market, however there is evidence of housing market pressures in terms of access and affordability. Housing and land interventions will make a significant contribution to a growing Moray economy as well as creating healthy and sustainable communities where people want to live. In achieving this, Moray Council and partners aim to ensure that there is a range of affordable housing options to meet the needs of all households in our communities, in a location which contributes to sustainable places and wider economic growth.</p> <p>Moray Growth deal projects aim to deliver 300 affordable homes across Moray by 2030 and by releasing constrained sites, up to 500 market homes. Between 2025 - 2027, sites have been identified in Forres, Elgin and Aberlour with the potential to deliver 133 units of affordable housing, with a further 145 market homes. A further site in Lochyhill Forres has been identified offering capacity to deliver 850+ homes, with 25% delivered as affordable housing. It is estimated that an initial phase of 95 units will be delivered on this site between 2025 – 2027, with potential for a further 160 units from 2028 onwards.</p>
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Table 7.1: 2021 Moray HNDA Key Issues - Core Output 4 Housing Stock Profile and Pressures



8 Stakeholder Consultation & Engagement

A crucial element of producing the 2023 Moray HNDA study has focused on securing the scrutiny, feedback and support of external partners and stakeholders in building the HNDA evidence base and in validating Core Outputs and housing estimates.

As well as ongoing collaboration and consultation across the Moray Housing Market Partnership (outlined in detail in Section 1.4), a stakeholder engagement programme was designed to ensure that the HNDA is informed by meaningful engagement with local housing experts and stakeholders. The full engagement programme can be accessed in [Appendix M: HNDA Stakeholder Consultation & Engagement Programme](#).

This programme provided invaluable opportunities to share and validate housing systems evidence, as well validation and scrutiny of HNDA outcomes. Key elements of the HNDA consultation and engagement activity include:

2023 Moray HNDA Stakeholder Engagement & Consultation Programme



To ensure external stakeholders were offered meaningful opportunities to engage in the HNDA process, three major stakeholder engagement events were held between March and May 2023 providing an opportunity to:

1. Scrutinise HNDA calculation assumptions and validate housing estimates: 20th March 2023
2. Validate specialist housing estimates and discuss the range of strategy and supply interventions required across Moray to meet housing need: 23rd April 2023
3. Assess the extent to which key worker housing shortage is impacting on the operation and growth of the Moray economy: 26th May 2023.

To maximise opportunities for engagement, all events were held in a virtual environment using interactive consultation techniques to encourage stakeholder consultation and participation.

The purpose of the first conference on 9th March 2022 was to allow external stakeholders to apply scrutiny to each component of the Moray HNDA calculation, namely estimates of newly arising and existing housing need. Delegates from across a key range of stakeholders were presented with background information on the Moray HNDA process, as well as the housing market evidence on what's driving the extent and nature of housing need across Moray. A wide range of stakeholder and partner interests were represented at each event from public, private, third and community sectors. Appendix A provides full details of the stakeholders who attended and participated in each workshop. Over 40 partners and stakeholders attended the full workshop programme. This conference was successful in validating the evidence and assumptions that underpin housing estimates and in securing stakeholder support for the range of estimates that should be used as the basis for future housing planning and land-use strategy. A follow-up session to accommodate Housing Market Partners who could not attend the 9th March event was held, working through the same agenda on the 20th March.

The HNDA stakeholder conferences proved to be successful and engaging event, providing meaningful feedback to the Moray HMP, validating the range of housing estimates presented and providing crucial feedback on the contextual factors which should be given serious consideration when using housing estimates as the basis for future policy development. Stakeholder feedback from the March 2023 conferences was used to validate HNDA calculation scenarios as well as HMP judgements on the most credible range of housing estimates to form the basis of final HNDA outcomes.

The second stakeholder engagement conference was held on the 23rd April 2023 providing housing market partners with a meaningful opportunity to scrutinise HNDA evidence on specialist housing. The aim of the specialist housing conference was to enable stakeholders involved in the planning, commissioning and delivery of specialist housing in Moray to scrutinise the evidence and discuss the approach to meeting identified housing requirements. This includes the setting of wheelchair and accessible housing targets (across tenure), as well as the planning and commissioning of services to meet particular housing needs. The workshop provided an important opportunity for housing market partners to obtain feedback on the process and draft outputs of the 2023 Moray HNDA and to influence the final draft document to be submitted to the Scottish Government in July 2023.

Delegates from across housing, health and social care sectors were presented with background information on the Moray HNDA process, with a specific focus on Core Output 3 (specialist housing). A wide range of stakeholder interests were represented at the event from public, private, third and community sectors. Overall, 35 partners attended the conference. The conference was successful in validating evidence of the extent of wheelchair and accessible provision required, plus:

- the role of age exclusive housing in meeting the growing population of older households in Moray
- the planning and commissioning processes needed to promote services which enable independence at home
- the housing needs of key client groups including households with a learning disability, physical disability or mental health condition.

The third stakeholder engagement event was held on 26th May 2023 and focused on the impact of housing shortages on the operation of the Moray economy. The aim of the key worker housing workshop was to provide an opportunity for local employers to discuss the extent and nature of the local recruitment and retention problems, scrutinise emerging evidence and discuss the approach to meeting identified housing requirements. This includes considering and validating key worker housing estimates by area and assessing a range of policy and delivery interventions that will ease the recruitment and retention pressures that could impact upon economic growth and development in the Moray area.

Delegates including local employers from public and private sector organisations, attended and were presented with background information on the Moray HNDA process, with a specific focus on the Moray economy as a driver of future housing requirements. A wide range of stakeholder and partner interests were represented at the event including NHS professionals, Moray Council, the Aviation sector and the Moray Chamber of Commerce. Appendix A provides full details of the stakeholders who attended and participated in the workshop. In total, 21 partners and stakeholders attended the full workshop programme. The workshop was success in attaining stakeholder views on the extent of key worker housing requirements including policy interventions to ease recruitment and retention pressures; the effectiveness of key worker housing models and improving the accessibility and affordability of housing options for working age households in Moray.

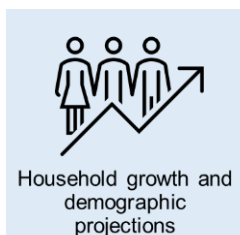
Detailed briefing papers which record stakeholder views and perspectives on HNDA evidence and analysis for each stakeholder engagement event are available in the following appendices:

- [Appendix N: HNDA Estimates Validation Workshop - Stakeholder Consultation Report](#)
- [Appendix O: Specialist Housing Workshop - Stakeholder Consultation Report](#)
- [Appendix P: Key Worker Housing Workshop - Stakeholder Consultation Report.](#)

The consultation themes, feedback and engagement outcomes associated with each HNDA conference event are detailed below.

8.1 HNDA Calculation Validation Conference Outcomes

Evidence on key housing market drivers and topline outcomes of the Moray HNDA household survey were scrutinised by stakeholders with opportunities to highlight and share further local knowledge to help inform housing estimates. The main themes which emerged from stakeholder discussion were as follows:



Stakeholders expressed concerns regarding the use of household projections prepared by the National Registers of Scotland as the basis of future housing and land use planning. NRS population and household projections use the 2011 Census as foundation data, which may not offer a reliable baseline to inform housing need estimates over the next 20 years. It was explained to stakeholders that this is one of the key assumptions informing the HNDA i.e. should housing estimates be based on demographic data alone or should

other housing market drivers be reflected. Other key drivers which were identified by stakeholders include the impact of refugee sanctuary projects, the impact of MOD expansion and economic impacts of the Moray Growth Deal on migration into the area.

“Population statistics and forecasts for Moray which are now over 11 years from the last census are not reliable due to the nature of the way MOD changes are calculated, is there any sensitivity analysis done to reflect this?”

“Linked to the question above, was there any data captured <from the HNDA household survey> on the percentage of military households who were looking to move into private rented / owner occupied homes?”



The impact of the MOD on the housing system

It was highlighted further that the location of Military Personnel in Moray at RAF Lossiemouth is a significant key driver of housing need in the area. An Economic Impact Assessment (EIA) is currently being undertaken which is a key piece of evidence for the HNDA and will provide more detailed data on the previous and future expansion of the base including the economic impacts. It was felt that the HNDA work, and the EIA should be aligned to improve understanding of the potential housing system impacts created by RAF expansion.

‘What we do know is that over the last decade RAF Lossiemouth has increased by about 2,000 personnel (from about 1,500 to 3,500 personnel) so there has been significant expansion. The RAF is also moving to a model where they provide an allowance for military personnel to source their own accommodation (private let or mortgage) rather than providing housing as standard which will dramatically impact on housing need and demand in the Moray area’.

‘What happens is that RAF personnel come into Moray and then get posted to other areas, but the principal family tend to stay in Elgin or Moray area, and more migration comes from parents who move to be closer to their families. Therefore there is likely to be quite a significant percentage of in-migration associated with RAF personnel which is not currently reflected by the estimates.’

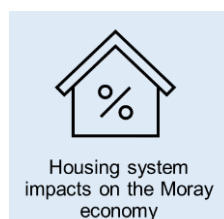


Key worker housing pressures

Discussion also focused on the insights held on the key economic sectors in Moray and the impact of the health sector on employment in the working age population. It was suggested that major challenges are experienced by current and potential health workers in Moray who struggle to access rented accommodation or market entry housing. One intervention currently under consideration is the possibility of prioritising social rented housing for key workers within the allocations policy. It is intended that a separate HNDA

consultation workshop will be held with major local employers and relevant stakeholders to evidence key worker housing pressures in more depth and to consider potential supply and policy options for meeting housing need.

‘From the NHS Grampian employee perspective, interesting to see that 15% of tenures are private rented, but we know these properties disappear in days of them being advertised and is a snapshot of how difficult it is to secure accommodation, especially those trying to migrate into the Moray area, and they are not in a position to buy. It’s a huge problem as we do lose staff who are not willing to fill substantive posts as they cannot move their family into the area’.



It was further highlighted that affordability in the private housing market is also a major challenge for private sector workers. The impact on local employers is very problematic, as businesses' struggle to attract and retain skilled employees. It was suggested that the HNDA needs to be aligned with the future economic development plans for Moray, including the Moray Growth Deal, and impact of future economic opportunities such as offshore wind and renewables.

"I suspect the household survey won't capture messages we get from business who have difficulty attracting people to the area because of the availability of housing. It is not just public sector key workers; it is impacting on the private sector at all levels of housing need."

The need to consider the use of a more diverse range of intermediate housing tenures to address market failure was raised as a potential solution to key worker housing pressures.

"There is a need to steer any market failures and look at intermediate housing in urban centres such as Elgin."



Stakeholders raised that a better understanding was required by what was meant by SMART housing and alignment of the HNDA with the Moray Growth Deal would be beneficial. It was also identified that a proportion of people require specialist provision which is specifically designed to meet their housing needs. The gaps in provision and costs require to be identified across the care client groups including people with learning disabilities, mental health conditions and older people. It was explained to stakeholders that a separate conference event on specialist housing provision is being

scheduled to focus on these specific questions in more detail.

'The cost of specialist housing including the provision of accommodation for learning disabilities is rising and aspirations/needs are continuously changing. We are a private charitable landlord called Castlehill Housing Trust (subsidiary company of Castlehill HA). We have accommodation in Moray mainly shared HMO housing but increasingly there is a growing demand for self-contained properties rather than shared living.'



In validating HNDA assumptions, stakeholders were unanimously supportive of using the local estimates of existing need over the HNDA toolkit estimate, suggesting that the default estimate of existing need was 'ridiculously low' and very unlikely to reflect the extent of households living in unsuitable housing in Moray. It was suggested that some elements of the existing need calculation may even underestimate housing need, including increasing numbers of households who are living in serious disrepair or who require specialist housing in a community setting as an alternative to care home

provision.



Furthermore, stakeholders considered whether using the NRS principal and high-migration household projections provided a good starting point for expressing housing estimates in a range. The general consensus was that whilst the HNDA process necessitates use of NRS projections as the basis for estimating future housing need in Moray, this data models forward historic demographic change which is not representative of the current population, households base or growth in the Moray economy. Benchmarking actual changes in the household base in Moray over the last 20 years supports this

view. Projecting forward a 5% increase in households (under the principal scenario) was not viewed as a sufficiently ambitious basis for increasing housing supply:

“The NRS stats should be taken with a huge pinch of salt - they don't reflect the population or household base in Moray”

“We shouldn't base housing planning on past trends but future policy and strategy. Our economic strategy is focusing on growth and growing the household base...”

“The principal projection is okay for the purposes of submitting an HNDA which complies with the Scottish Government guidance, but we need to pursue a high migration to growth scenario for the purposes of setting housing supply targets and allocating housing land.”

Analysis of stakeholder consultation feedback enabled a number of key themes to emerge, which influenced the work of housing market partners in Moray to finalise the 2023 HNDA study prior to submission to the CHMA for consideration of whether the HNDA is robust and credible:

- Whilst the research has applied the prescribed methodology there is concern that the use of household projections as a basis for demographic trends may underestimate the scale of housing need arising from key drivers such as the Moray Growth Deal, key worker housing pressures and an expansion of military personnel.
- The location and growth of the military base at RAF Lossiemouth is a significant key driver of housing need in the area along with the proposed changes to the RAF accommodation model. The current Economic Impact Assessment and the HNDA work should be aligned to improve understanding of the housing impacts of this shift in order to inform estimates.
- To ensure that a more recent economic context is included in the consideration of housing market drivers, the HNDA process should enable further engagement with a number of key organisations such as the NHS, MOD, Moray Growth Deal projects and key local employers including Orbex, Walkers and Boeing.
- There is overwhelming stakeholder consensus that the growth scenario should be used as the basis to set Housing Supply Targets within the new Local Housing Strategy with some feedback that a higher growth should be tested. This is a credible approach in the context of a robust local evidence base to support the use of the growth scenario aligned to the ambitious economic development strategy associated with the Moray Growth Deal.
- Whilst the prescribed HNDA methodology has been applied, there are concerns that there will be difficulty in clearing the existing backlog of housing need over a 5 year period given constraints in the delivery of affordable housing.
- There are concerns that, in the current economic climate, the private housing market is shrinking at least in the short term causing house price inflation. The role of market housing in contributing to affordable housing delivery should be carefully considered within housing supply target setting policies.
- There are also concerns of the deliverability of the mid-market rent in Moray given the small margin between private rent levels and the local housing allowance rate.
- When determining the Housing Supply Targets, it will be important for partners to consider the range of housing required to address key worker accommodation pressures in both the public and private sectors, together with a need to attract and retain skilled workers to support business growth in the area.
- It is essential that policy decisions on housing supply in specific submarket areas reflect key drivers including second homes, military personnel requirements and business growth, to avoid under delivery.

- The impact of the aging population on housing and housing related services in the Moray area and the need for specialist housing across a range of care client groups, requires further scrutiny and will be considered at a further conference.

8.2 Specialist Housing Conference Outcomes

HNDA evidence of specialist housing need and topline outcomes of the Moray HNDA household survey on the extent of housing unsuitability for the population of households with health conditions and/or disabilities; was considered in detail by stakeholders. This debate enabled stakeholders to highlight and share further local knowledge to help inform the policy framework for specialist housing. The main themes which emerged from the discussion were as follows:

- partners validated that the emerging HNDA evidence on unmet need for specialist housing reflects frontline service experiences and client group pressures
- several partners acknowledged the challenges associated with meeting the increasingly complex care, support and housing needs of an ageing population in Moray. It was noted that the population of unpaid carers (8% of households in the Moray area) are also ageing, with significant gaps in service provision to cope with emergency or crisis situations that arise. This includes the need for carer support and further investment in respite care
- partners noted that lower proportions of older households expressed demand for age exclusive housing with a shift towards preferences for accessible housing. It was suggested that existing age exclusive housing which was built to design specifications in the 1970's and 1980's, which may be affecting customer preferences rather than a decline in demand for housing for older people. Redesigning existing age exclusive provision is a priority for social landlords in Moray including reimagining housing provision to meet current customer expectations and realigning the service offer towards new models of care such as extra care housing
- important considerations in designing or commissioning future housing models for older people include adaptability features and flexible care options. Other key factors in planning and commissioning include connectivity to local services, amenities, public transport and capacity in the local care sector
- creativity in developing supported housing provision for a wider range of mixed client groups is needed in Moray to improve the utilisation of scarce resources and provide a more flexible model of accommodation based care.

Analysis of stakeholder consultation feedback on specialist housing enables a number of key themes to emerge, which influenced the Moray HMP to finalise Core Output 3 of the HNDA as follows:

- A key barrier to the delivery of wheelchair housing by private sector developers is a lack of planning policies in place to guide design and delivery. This should be a priority for the next Moray LDP and LHS

“Current planning policy is essentially 10% of private units (to be delivered as accessible) but that’s clearly way below the actual demand that is emerging through the HNDA. We will need a change in policy both at the national and local level to increase supply up to an adequate level”

- The 10% target on market housing completions should be assessed against the emerging findings of the HNDA to assess whether it provides an appropriate starting point for setting an all-tenure wheelchair housing target

- The delivery of accessible housing from a private development perspective requires a difficult balance between design, site density and development viability. This often creates a barrier to developing accessible housing from a commercial perspective

“Lower site densities as a result of ambitious wheelchair accessible housing targets could actually lower overall completion as less development is achieved on each site. This has implications for the affordable housing policy and unintended consequences for the market. We need to strike the right balance between accessibility and viability.”

- As well as delivering more wheelchair accessible and accessible homes we should be investing in housing design which is future proofed for changing health and mobility needs including adaptable features and the infrastructure for SMART technology
- Future housing provision for older people should offer a flexible care model which can be stepped up and stepped down within a community setting. Futureproofed adaptable design and technology enabled care should also be key features of future housing models

“As housing needs progress as a result of age or health conditions, property adaptability is very important. We need to consider how we make best use of our housing stock too. Adaptable housing designs would be a major step forward in future proofing our homes. But over and above this, we need strong investment in property adaptations and smart tech in existing homes.”

- Forward planning and anticipating future needs will be key to addressing the needs of the increasing population of those who will require some form of specialist housing. Further investment in awareness raising and signposting of the full range of resources available to support independent living at home, should encourage households with health conditions and disabilities to forward plan interventions to meet housing, care and support needs
- The Centre for Research and Innovation in Digital Health provides partners in Moray with a very unique opportunity to develop and test models of technology enabled care which support people to live independently in a home environment for as long as possible
- The Housing with Care model delivered by RSLs in the Moray area should be expanded to meet the needs of a growing population of older people, as well as key client groups such as people with learning disabilities and young people leaving care

“There is evidence of unmet demand for housing models which offer flexible care but security of tenure for older people. Our Housing with Care developments which provide 2-bedroom properties have proven to be extremely popular with older people. We need more provision using the principles of this model”

- The core and cluster model, with a cluster of self-contained tenancies in the community, was seen as a progressive model of care and working well for both older people and people with learning difficulties. This model should be considered for other client groups
- As well as gaps in specialist housing provision, the obvious gap is a housing support model for client groups who need assistance to achieve independent living and develop tenancy management skills. This includes people under the age of 65 with physical and sensory disability, younger people not falling into diagnosis of mental health or learning disability but who need support, and older people with addictions
- Young people with particular housing needs are a client group with extremely limited housing options and should be a priority in future housing and social care commissioning strategies

“The other area that we're seeing more of in Moray are children transitioning through into adult services who are not falling into the typical diagnosis of learning disability or mental health

conditions, but who require something more than mainstream housing, e.g. younger adults with autism who need structure around their accommodation and support"

8.3 Key Worker Housing Conference Outcomes

HNDA evidence on the economic drivers of housing growth and gaps in the provision of accommodation for working age households was shared with stakeholders so that further anecdotal evidence of housing related recruitment and retention challenges could be shared. Discussion on the drivers of key worker housing pressures and the policy interventions that should be pursued to support economic growth revealed a number of main themes to be identified as follows:

Aviation Sector Growth: it was suggested that HNDA evidence may not be fully reflective of the extent of Aviation Sector growth in Moray over the next 5 to 10 years. The potential for 300-400 new employees in the next five years was suggested, plus wider contractor interest in the Moray sector which could further increase growth

Specific Accommodation Challenges for Health Sector Workers: Stakeholders from across health services in Moray confirmed that key worker housing challenges were having a severe impact on employee recruitment and retention, with an urgent need to provide keyworker housing to relieve workforce pressures

'The experience locally is that accommodation is an issue for staff wanting to work in the Health Sector and I think it is important that this is available locally and where it is needed'.

'I work with Physiotherapy, Speech and Language Therapy, OT, Podiatry and Dietetics; within these services we have had a lot of experience of staff accepting jobs and really struggling to get accommodation and then turning jobs down which'.

Scale of Short-term Health Recruitment Issues: Stakeholders from Health Services confirmed a substantial recruitment into health sector vacancies will be necessary in Moray over the next 12 months and findings from the HNDA Keyworker Survey 2023 offered credible evidence of this

Wider Impacts of MOD expansion on the Moray Housing System: It was noted that families of serving personnel who decide to remain in Moray longer term are often employed locally by the NHS, the Council and other economic sectors. Therefore, along with the provision of homes, there is a need to provide schools and nurseries to encourage households to stay and build a life in Moray

'I know that many RAF personnel end up staying here long term and settle here, with similar trends for the Army. This is a good thing as we do get quite a lot of health staff whose partners work for the MOD so it's actually a useful way of bringing people to the area. I'm sure that this applies to the Council and other sectors too. But we need to make that choice easier for them and provide homes and schools for families'

Single and Temporary Accommodation Shortages: Health Stakeholders identified that more single occupancy and temporary accommodation options were required for single people who often cannot afford to buy or rent as individuals, to make it easier to find accommodation once they have relocated to Moray. Social isolation was also highlighted as an issue when new employees manage to source the accommodation they need

'Single person occupancy is really difficult, and we've had a few who have come to the area who have managed to get something, but then it's either far too expensive or they are just really lonely because the type of accommodation they've managed to find isn't on public transport routes. It's sometimes easier to get accommodation once you're here'.

Gaps in Public Transport Connectivity: A number of stakeholders agreed that public transport was also impacting on recruitment and retention with gaps in connectivity between train and bus

networks, as well as the rural location of many of Moray's settlements influencing appetite to relocate or remain in the area. This also has an impact on social isolation in the workforce who relocate to work in Moray, with examples of households leaving due to lack of social networks and difficulties in building social connections

Promotion and Marketing of Transformational Growth: Stakeholders also agreed that there was a need for further promotion and marketing of Moray as an attractive place to live and work, in order to entice workers to consider relocation to the area

Collaboration and Learning: There was strong consensus and agreement across employers that more partnership working was needed to share understanding of the marketing approaches and accommodation models which have worked effectively in the private sector and could be extended to the public sector in Moray.

The HNDA key worker housing workshop was instrumental in engaging local employers and housing market partners across Moray to scrutinise, debate and validate:

- the extent and nature of housing policy interventions and incentives to support the recruitment and retention of essential workers in the Moray economy
- the potential role of specific key worker housing provision in meeting housing need in Moray
- the extent to which a more diverse and accessible range of housing options need to be developed to meet the needs of key workers with the Moray housing system
- the role of social housing developers in meeting the need for key worker housing.

Key engagement outcomes associated with this debate can be summarised as follows:



A shortage of key worker housing options is having a substantial impact on public sector recruitment and retention in Moray

Public sector employers and particularly the NHS, are experiencing major housing related recruitment problems. A 'scramble' in recruiting NHS and allied health professionals was exacerbating wider key worker housing pressures in Moray with public sector organisations less likely to be agile in the Moray housing market and less able to test creative solutions.



Collaboration and best practice sharing on recruitment and relocation incentives is needed across public and private sector employers

Temporary and transitional accommodation used by the private sector has been central in enabling potential candidates to move to Moray and then search for settled accommodation. It was agreed that public sector employers need to learn from these successful recruitment and relocation approaches and that a more collaborative approach is required to jointly market Moray as a place to live and work.



Partnership working across employers and housing providers is required to improve the availability of short term key worker housing options

More positive relationships to boost key worker housing options are needed e.g. Health partnership working with UHI to deliver short term accommodation, and more engagement with letting agents to identify supply and create appropriate leasing mechanisms.



Improving the diversity of housing options available across the Moray housing system is key to relieving key worker housing pressures

Improving the operation of the housing system by creating a greater diversity in housing options is essential in tackling key worker housing pressures. Tackling house price inflation also requires to be a housing and planning policy priority to ease key worker housing pressures.



Innovation and partnership is required to test, develop and improve access to a range of accommodation options across public and private sector employers

Local employers are supportive of a 'blended approach' to delivering key worker housing solutions. Options include transitional/temporary tenancies to support relocation, shared accommodation models, specific purpose-built accommodation and flexible key worker Hubs which could collocate and accommodate employees across a range of employment sectors. Innovative accommodation models could be developed through business collaborations which are linked to the Moray Growth Deal.



The scale of the key worker housing market in Moray could support the viability of targeted shared accommodation options

Despite employer support for shared key worker housing resources, Moray has a very limited HMO sector. Exploring whether the acquisition of property and conversion into HMOs for a key worker market, was identified by local employers as a potential delivery mechanism of interest.



Improving access to the private rented sector for key workers in Moray is needed

Public sector organisations need to engage more proactively with registered landlords both in communicating demand and in working towards the development of occupancy agreements which could be used as the basis of transitional key worker housing. Better engagement with letting

agents across public and private sector employers is also required to improve communication around available lettings.



Mid-market rent development should be seriously considered as a key worker housing model

There is limited current confidence in PRS growth through a build to rent/institutional investment model in Moray. The delivery of mid-market rent accommodation could provide a more tailored accommodation model which would work well for the key worker housing market, as well as delivering homes which are high quality and energy efficient.

The provision of transitional or temporary accommodation to key workers relocating to Moray was identified as more feasible option for the social rented sector than enhanced allocation of social tenancies, given the pressures on social landlords to meet urgent housing need.



Agreeing a clear definition of what is meant by a 'key worker' in the Moray economy is crucial in launching key worker accommodation models

Given the competing pressures across public and private employers, creating a definition of key workers that social landlords could use to target and prioritise the allocation of social housing is required.