



**ABERFELDY & SURROUNDING AREA COMMUNITY
HOUSING NEEDS SURVEY**

July 2022



**ABERFELDY
DEVELOPMENT
TRUST**

Contents

Executive Summary	2
1) Introduction & Methodology	5
2) Resident Survey - Respondent Profile & Response Rate	6
2.1) Energy Efficiency in Resident’s Homes	8
3) Non-Residents Survey Respondent Profile	9
4) Housing Needs & Demand	10
4.1) Existing Residents in Aberfeldy & Surrounding Area Wishing to Move	10
Low-Cost Home Ownership Overview	11
Low-Cost Rent Overview	12
Self-Build Overview	13
Open Market Purchase	14
Renovation Overview	15
4.1.1 Workspace Provision in New Homes	15
4.1.2 Respondent’s that have already tried to find alternative housing	15
4.1.3 Respondents wishing move to downsize	16
4.2) Future Potential Households from existing Aberfeldy & Surrounding Area Residents	16
4.3) Non-Resident Survey Housing Need & Demand Summary	17
5) Community Attitudes & Priorities	19
5.1) General Comments from the Community:	20
6. Local Business Views	21
6.1) Profile Of Respondents Wishing to Set Up a New Business	22
6.2) Respondents with an Existing Business	22
6.3) Business Growth and the future	24
6.4) Summary of Business Survey	25
7. Conclusion	25
8. Recommendations	27
Appendix 1 - Tenure options summary	28
Appendix 2A: Current Householders Wishing to Move Home	30
Appendix 2B: Non-Residents Survey Summary	31

Executive Summary

Aberfeldy Development Trust launched in May 2022, with primary objective of supporting the creation of affordable and sustainable housing for the people of Aberfeldy and surrounding districts. To address the housing crisis in the area, with workers having nowhere to stay and young people being outbid on property sales, one of the initial proposals of the Development Trust was to request Communities Housing Trust (CHT) to carry out a housing needs survey in the areas of community areas of Aberfeldy, Weem, Strathtay, Grandtully, Logierait and Ballinluig. To provide a snapshot of housing need, three surveys were commissioned: one for existing residents in the area, one for those looking to relocate to the area and one for local businesses.

The combined results of the resident and non-resident housing needs surveys identified a total of 203 households looking for housing in the Aberfeldy and surrounding area within the 5 years. The surveys identified demand for a mixed tenure developments with the residents' survey showing a preference for affordable options of low-cost home ownership (LCHO) and low-cost rent as well as open market purchase and to a lesser degree, self-build plots. The non-resident survey showed a clear demand for low cost homeownership and a smaller degree of demand for open market purchase and low cost rent.

Tenure options overview

Mixed tenure developments, mainly comprising of low-cost rent and low-cost homeownership should be considered, with mainly 2 & 3 bed units. Discounted self-build plots should also be considered as part of any new development.

Both surveys evidenced interest in purchasing on the open market. However, high average house prices in the area could be a determinantal factor and effect the ability of people to compete on the open market. However, community owned open market housing could provide cross-subsidy to help finance low-cost rented housing.

Development of low-cost rental units could be key to keeping younger people in the area, with demand for smaller 1 and 2 bed units.

Residents Survey Key Findings:

295 permanent residents in the community replied to the survey

Most respondents currently reside in Aberfeldy CC area and are owner occupiers

70% would like energy efficiency advice with 49% being classed as living in fuel poverty

79 current households said they would like to move in the next 5 years

56% of those looking to move selected an affordable option with 33% selecting LCHO and 23% low cost rent

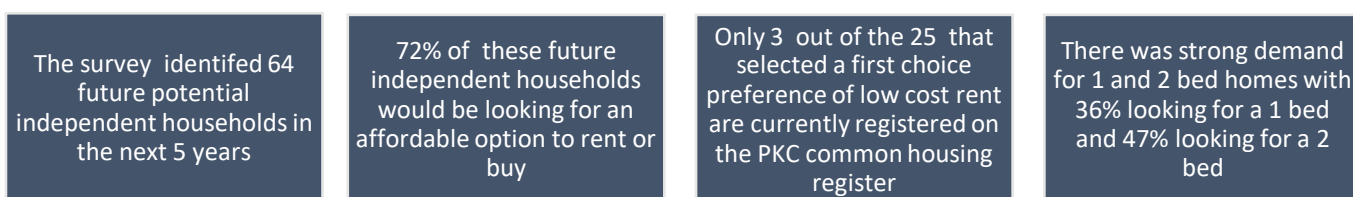
There was also strong demand for open market purchase 29%

67% have previously tried to find alternative housing and failed.

Overall, there was most demand for 2 or 3 bed homes

- 295 households responded to the survey.
- A high proportion of respondents (70%) stated that they would benefit from energy efficiency measures. It would therefore be beneficial to highlight in the community help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- 27% of survey respondents wish to move home and stay in the Aberfeldy and surrounding area. The majority of those wishing to move (78%) currently live in Aberfeldy and current tenure is that of either owner occupier or private rent.

- 43% that expressed an interest in moving would like some form of workspace in their new home, with most selecting a home office. The majority (70%) indicated the workspace would be for part-time homeworking. The provision of work space in new homes should be considered where possible.
- The survey demonstrates strong demand for a mix of affordable tenures, with 56% selecting either low - cost rent or low-cost homeownership. A community development trust would be well placed to deliver such homes and can access initiatives such as the Rural Housing Fund and Scottish Land Fund.
- There was also significant demand for open market purchase (29%). For those that selected purchasing on the open market as a first-choice tenure, high purchase prices in the area along with high demand from those wishing to purchase second homes, may make it difficult to compete.
- There was a degree of demand for self-build plots. At the time of writing this report, there were 3 plots for sale on the open market, ranging from £120,000 to £160,000. To meet the demand, any new development should consider including affordable self-build plots to provide greater variety of tenures and more fully meet need.
- 21% of those looking to move said that they would consider leaving the area if they cannot find suitable housing to meet their needs.
- In trying to ascertain potential future housing demand in the area, respondents were asked if any current members of their household were planning to move out within the next 5 years and required independent accommodation in the area and the responses showed:



- It is encouraging from the results of this survey that there are potentially 64 future independent households in the next 5 years, with current household members looking to set up new households in the area. Retaining young people in the area is important to sustain the local economy, given the ageing population projections for the area.
- The provision of affordable housing in the area may be key to retaining younger people in area, with a low-cost option being identified as the preferred option for 46 out of the 64 potential future households.
- The table below demonstrates the combined demand over the next 5 years for housing in the area - both for current householders looking to move and potential future independent households:

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

	1 Bed	2 Bed	3 Bed	4 or more	Not Specified	Total
Low-Cost Home Ownership	4	23	16	3	1	47
Low-Cost Rent	20	16	4	2	1	43
Open Market	1	12	17	3	1	34
Self-Build	0	7	5	2	0	14
Renovation	0	0	3	0	0	3
Private Rent	2	0	0	0	0	2
TOTAL	27	58	45	10	3	143

Non-Residents Survey Key Findings:

There were 62 respondents to the survey - 42% of which currently reside in Perth & Kinross area

Nearly 40% of respondent households contain at least 1 child aged 16 or under

Most selected a first choice of low cost home ownership (40%)

There was also significant demand for open market purchase 23% and low cost rent 20%

Overall, there was most demand for 2 or 3 bed homes

Aberfeldy was the preferred area for the vast majority looking to relocate

27 have already tried to find housing in the area

50% expressed an interest in setting up a new business in the area if they were to move

- The non-residents survey demonstrated demand for a mix of tenures from those wishing to move to the area. Nearly 60% of respondents' selected a low cost option of either LCHO (40%) or low cost rent (20%). There was also significant demand for open market purchase.
- 56% of respondents have already lived in the area before and are wishing to return the Aberfeldy and surrounding area. This would be regarded as a key group for Aberfeldy Development Trust to seek to enable to return to the area as they are predominantly younger, economically productive and have acquired skills and experience which may significantly contribute to the economic development of Aberfeldy and the surrounding area.
- Nearly 70% of respondents have tried to find housing in the area already but failed to do so due to not being able to find a suitable property in their preferred location or budget.

<i>Non-Resident Survey – Tenure Choice</i>	1 Bed	2 Bed	3 Bed	4 or more	Total
<i>Summary</i>					
Low-Cost Home Ownership	2	9	11	2	24
Open Market	0	2	10	2	14
Low-Cost Rent	1	7	3	1	12
Self-Build	0	0	4	0	4
Private Rent	0	3	0	0	3
Renovation	1	1	0	1	3
TOTAL	4	22	28	6	60

Summary of findings

Both surveys conducted by CHT show strong demand for affordable and open market housing from existing residents looking to move home and non-residents looking to relocate to the area. In total between both surveys, 203 households stated that within the next 5 years, they would be looking to either move locally within or into the area.

The surveys show clear and substantial demand for affordable housing options, and when looking at the combined housing need identified from both the residents and non-residents' surveys, 33% selected low-

cost home ownership as their preferred first choice tenure and 30% selected lower-cost rent as a preferred first choice tenure type. There was also a notable degree of interest in both open market purchase (24%) and self-build plots (10%). With the clear demand for housing in the area, along with the issue of people having to leave due to not being able to find housing, it is evident that new housing for the area is urgently required if the area is going to a) retain existing families and the economically active, b) enable those with family links to the area to return, and c) attract new people to the area who will make a significant positive contribution to the area's economy and demographic profile.

The surveys indicate that mixed tenure developments, offering mainly 2 and 3-bedroom homes for low-cost rent and low-cost home ownership along with discounted self-build plots would be most appropriate. The inclusion of open market housing should be considered given the demand indicated and that it could be used to subsidise the affordable housing provided. Additional affordable accommodation will play a key role in supporting growth and economic regeneration. Any development should also consider including a limited number of 1- and 4-bedroom homes, smaller accessible homes to allow downsizing and homes with workspaces incorporated.

The solutions to meeting the housing needs of the community probably involve a combination of community-led mixed tenure development alongside exploring opportunities to encourage other affordable housing developers to build new homes. Finding ways to release more land for affordable housing plots could also make an important contribution to meeting the high level of housing demand in the area. Community Development Trusts, constituted to deliver housing, can tailor their allocations policies to meet local needs, i.e., that local people are prioritised for new housing. They would also have the option, where open market housing can be provided, of reinvesting the surplus from these sales as a cross-subsidy to help finance affordable housing developments – either as part of the same project or elsewhere. These options should be fully explored along with funding possibilities for community-led housing from both the Rural & Islands Housing Fund and The Scottish Land Fund.

1) Introduction & Methodology

The Aberfeldy Development Trust launched in May 2022 with the primary objectives of supporting the creation of affordable and sustainable houses for the people of Aberfeldy and the surrounding districts and seeking to provide opportunities to young people and families to be able to grow, live and work in housing that is warm, affordable and secure.

To address the affordable housing crisis in the area, with workers having nowhere to stay, young people being outbid on the property sales and a general lack of affordable choice, the initial proposal of the Development Trust was to request Communities Housing Trust (CHT), to carry out a housing needs survey in the areas of community areas of Aberfeldy, Weem, Strathtay, Grandtully, Logierait and Ballinluig to provide a snapshot of housing needs. Three surveys were commissioned: one for existing residents in the area, one for those looking to relocate to the area and one for local businesses.

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

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

Report Objectives

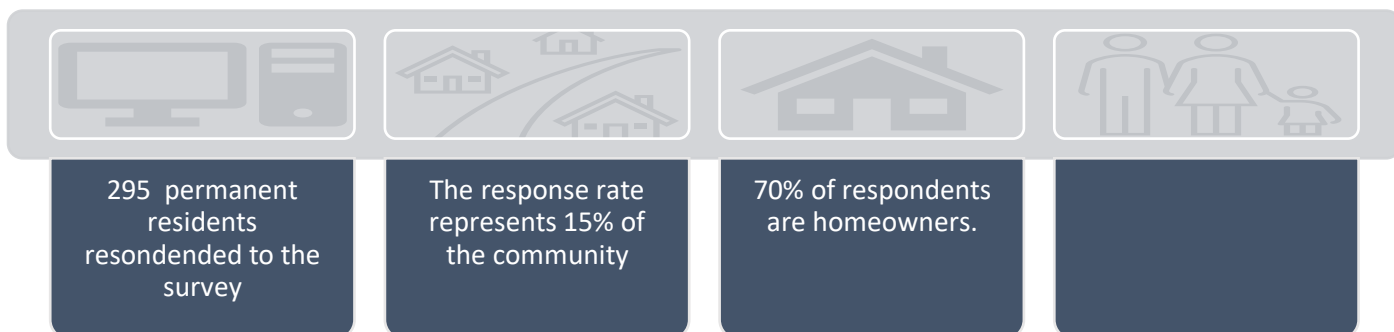
Gauge demand from both residents in the area wishing to move, from non-residents wishing to move to the area and local business housing needs

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

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



2) Resident Survey - Respondent Profile & Response Rate



- The survey received 295 responses, all of whom are permanent residents in the area.
- The majority of respondents (70%) live in the Aberfeldy Community Council area. A further 16% reside in Dull & Weem Community Council and 14% in Mid Atholl, Strathtay and Grandtully Community Council area.
- The Census from 2011 showed that in the PH15 area, there were 1986 households in the Aberfeldy and surrounding area. Based on the response rate to this survey of 295 residents, this represents in the region of 15% of the Community.
- Most of the survey respondents own their own homes (70%) and this slightly higher than the average reported for Scotland (62%) and PH15 Census results (63%).
- The survey returns showed that 5% of respondents live in a form of rented accommodation not specified, 2% of whom live in tied accommodation. This significantly higher than both the PH15 census data and Scottish data.

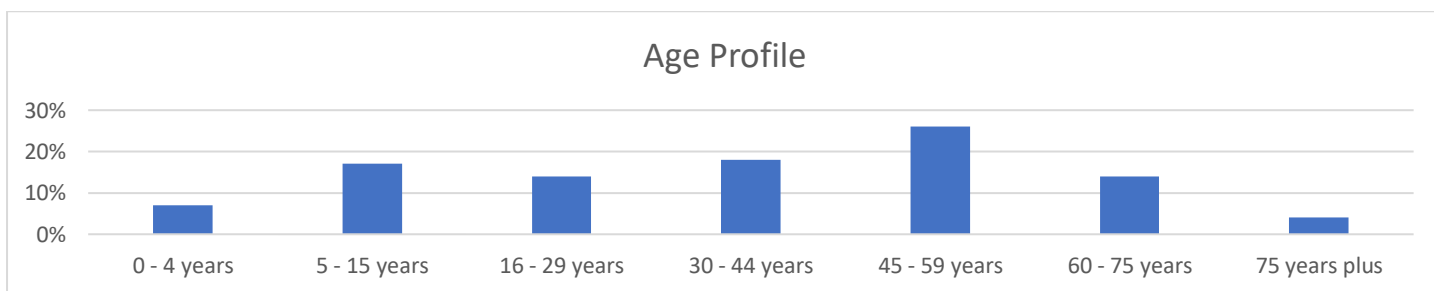
- The number of survey respondents residing in both rented council and other social rented housing in the area is at least 50% below the Scottish average (see Table 4 below).

Table 4: Tenure Type Summary

Tenure	Survey Respondents %	PH15 Census %	Scotland 2011 Census %
Owned	70%	63%	62%
Rented from Council	6%	11%	13.2%
Private Rent	13%	13%	11.1%
Rented - other	5%	2%	1.3%
Living Rent Free	1%	4%	1.3%
Other Social Rented	5%	7%	11.1%

- To gather information on the composition of households, respondents were asked to provide details on the age range for all members in their household. The 295 respondent households are made up of a total of 812 individuals.

Graph 1: Age Comparison



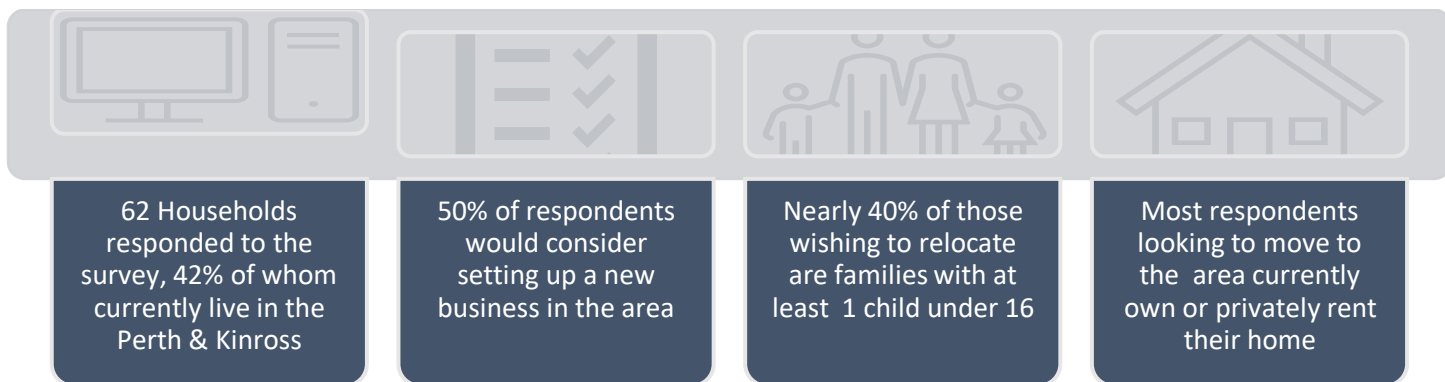
- Nearly 20% of respondents are aged 60 or over and National Records for Scotland population projections for 2018 and 2028 estimate the 75 and over age group will see the largest percentage increase (+30.8%) in the coming years [Perth and Kinross Council Area Profile \(nrscotland.gov.uk\)](http://nrscotland.gov.uk).
- Data from the census also shows that the over 75 age range accounts for 11.1% of the population, compared to 6.4% for the whole of the Perth and Kinross area.
- Given the population projections for the area, there is a need to attract and retain economically active people, and those with children of school age, to sustain the local economy, services and the school roll.
- The majority of respondent households comprise of members in the 30 – 59 age group. This group are classed as being economically active.
- There is only one Secondary school in the area, Breadalbane Academy and 2 primary schools Breadalbane Academy and Grandtully Primary School in the Aberfeldy & surrounding area.
- Many rural areas are struggling to retain young people. This presents the challenge of providing affordable housing to retain and attract younger people while also providing accommodation for the ageing population.

2.1) Energy Efficiency in Resident's Homes



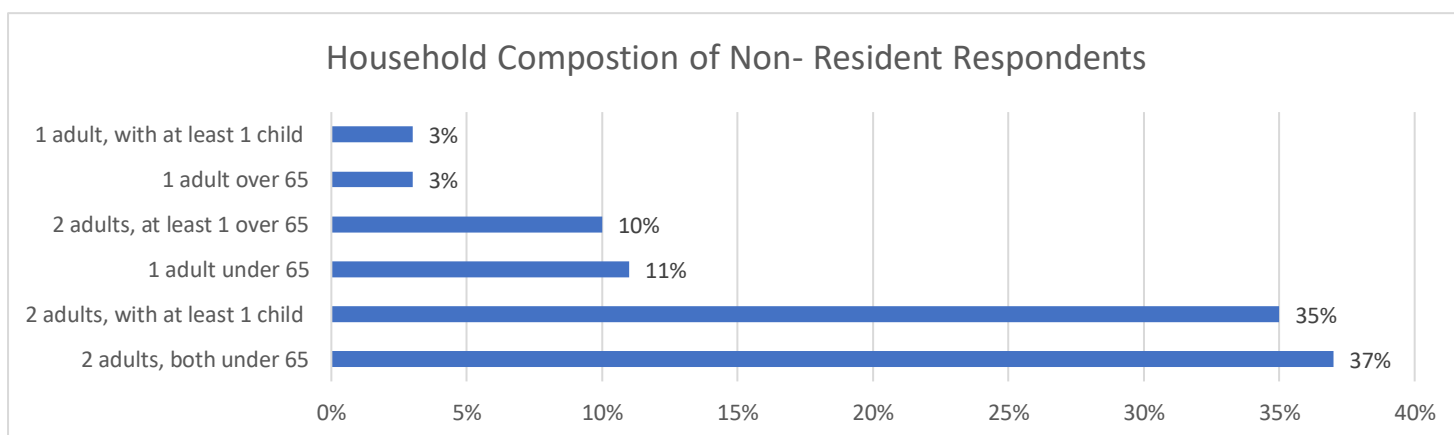
- The survey responses show that 49% of respondents are classed as being in fuel poverty. The current Scottish definition of fuel poverty is:
*A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and number of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income **and** after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living. (Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019)*
- On 1 April 2022, the energy price cap rose by 54% as the cost for wholesale gas and electricity continues to soar and with another increase expected in October, more households are in the area will probably find themselves in fuel poverty and spending more than 10% of their income on energy bills.
- Perth & Kinross Council are in the process of producing a new Local Housing Strategy for 2022-27 and as part of this process, a public consultation which ended in January 2022 identified poor energy efficiency in homes as a key challenge. [Perth and Kinross Local Housing Strategy for 2022-27 - Perth & Kinross Council Citizen Space - Citizen Space \(pkc.gov.uk\)](#)
- Recent statistics indicate that 24.9% of Scottish households were living in fuel poverty in 2017 (Scottish Government 2018). 12.4% of these households are classed as being in extreme fuel poverty.
- Making homes more energy efficient can not only reduce a household's energy bill but also help them to manage mortgage or rent payment and general living costs. In 2018, the Scottish Government published its Energy Efficient Scotland 'route map' (Scottish Government, 2018e) which stated the vision that 'By 2040 our homes and buildings are warmer, greener and more efficient' (p.19).
- As many respondents (70%) stated that they would benefit from energy efficiency measures, it would be beneficial to highlight in the community help available through organisations to reduce energy costs and provide information on the range of measures and assistance available.
- Warm Connections delivers the home energy advice service in the Aberfeldy area. This service is funded and supported by the local authority to help residents heat their homes for less.
www.warmconnections.net

3) Non-Residents Survey Respondent Profile



- A survey for non-residents was running at the same time as the resident’s survey. The main aim of this survey was to identify the demand of those interested in re-locating to Aberfeldy CC area or Dull & Weem Community Council or Mid Atholl, Strathtay and Grandtully Community Council area.
- The non-residents survey received 62 responses from people not already living in the area but would like to relocate to the area on a permanent basis.
- The current tenures of those looking to re-locate is mainly either owner (48%) or private rent (31%).
- Most respondents already live in Perth and Kinross area (42%) or elsewhere in Scotland (37%).
- 56% of respondents have lived in the area before and wish to return to the area.
- Nearly half of respondents wishing to move stated their main reason for considering moving was to stay in the area. Other top reasons selected were family support / connections, offer of employment or retirement.
- Nearly 40% of respondents are households that contain at least 1 child aged 16 or under. Attracting and sustaining families to the area with young children is important in sustaining school roles. Of the other respondents, nearly 50% are adult only households, all under 65 years old, that may still be economically active.

Graph 2: Household Composition of Non-Residents



- 45% of respondents said that they would consider setting up a new business in the area if they were to re-locate. This is quite a high percentage of respondents, and it is important to note that many of these business opportunities may be purely aspirational and not feasible.

- A range of sectors were identified for potential future new businesses with the top sectors being tourism, retail and education.
- 44% of the proposed new businesses envisage that they would need to recruit local employees to operate. Most anticipate that they would employ between 1 to 2 staff members.
- A range of measures were identified to help start up these new businesses, with the top two measures identified being affordable housing (19%) and funding and grants (17%). Other measures identified included community support, business premises, good broadband and business start-up support.

Measures to help set up new business:	Top sectors for new businesses:	Employment opportunities:	Workspace requirements
<ul style="list-style-type: none"> •Affordable Housing •Funding & Grants •Community Support •Business Premises •Broadband 	<ul style="list-style-type: none"> •Tourism •Retail •Education 	<ul style="list-style-type: none"> •44% plan to recruit additional staff •Most estimated they would employ between 1 - 2 staff 	<ul style="list-style-type: none"> •86% said a workspace would be beneficial •Top types of workspace were: Office Space and Workshops Space

- When asked “would you or any members of your household be seeking employment if you were to relocate” over half of respondents answered “yes” (56%). 32% could continue their existing line of work and 11% are retired.

4) Housing Needs & Demand

This section will examine the housing need and demand from **both the residents and non-residents survey**. In both survey’s respondents were presented with 6 tenure choices and asked to select a first-choice preference for their new home. A full definition of the tenure choices is in Appendix 1.

4.1) Existing Residents in Aberfeldy & Surrounding Area Wishing to Move



79 respondents expressed an interest in moving home. 60% are adult only households



58% of those wishing to move want to move within 1 year



Most looking to move selected low cost ownership (34%) as their first choice tenure



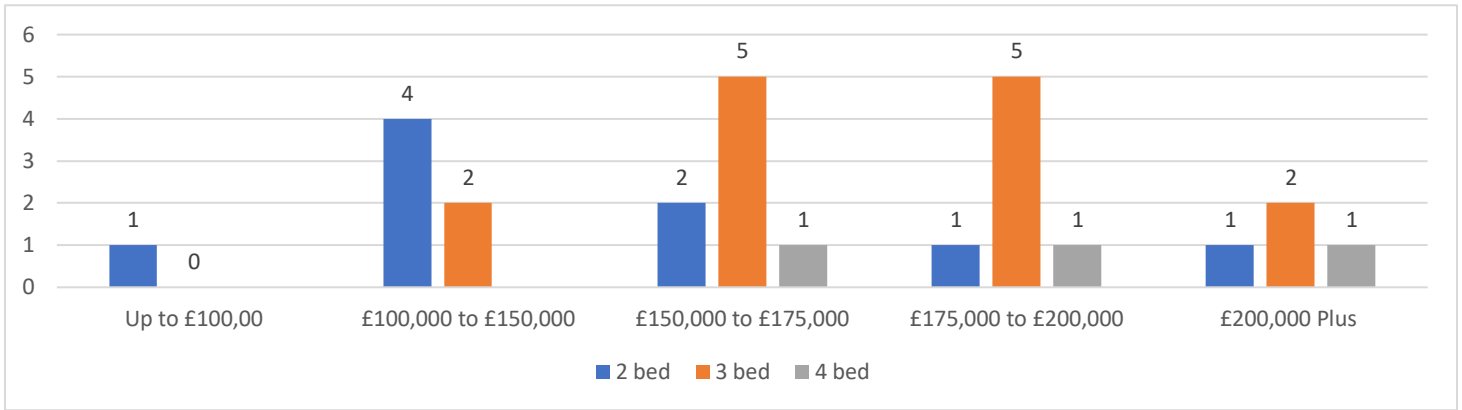
Nearly 50% said yes to planning to downsize to free up a home in the area

- 79 respondents answered “yes” to planning to move home and stay in Aberfeldy or the surrounding area. This represents 27% of the overall survey respondents.
- The majority of those looking to move currently reside in the Aberfeldy CC area (78%). A further 8% reside in Dull & Weem and 14% in Mid Atholl, Strathtay and Grandtully CC.
- The current tenure of those wishing to move is: Owner (30), Private Rent (22), Renting from Council (9), Rented Other (8), Other Social Rented (7), Tied (2), Living Rent Free (1)
- The household composition of most respondents looking to move is adult only households (60%). The remaining 40% are households that contain at least 1 child aged 16 or under.
- The main reasons selected for wishing to move home were: current home too small, home doesn’t meet the needs of all household members, lack of housing options in the area and current home too large.
- Nearly 50% specifically answered “yes” to planning to downsize and freeing up a home in the local area. It is recognised that in many areas, there is a problem regarding the absence of downsizing options for older people. Section 4.1.1 will provide further analysis on these 38 respondents.
- Most people wanting to move home wish to do so either within 12 months (58%) or within 3 years (30%). The remaining respondents wish to move within 5 years (12%)
- The survey is showing that 56% of respondents wishing to move would be looking for low cost option of either low cost homeownership or low cost rent. The survey is also evidencing demand for both open market purchase and self-build.
- The below table shows a summary of the **first-choice preferences** only. **A full breakdown of these households and their preferred tenure choices is contained in Appendix 2A**

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Home Ownership	0	9	14	3	26
Open Market	0	6	14	3	23
Low-Cost Rent	4	9	3	2	18
Self-Build	0	4	5	2	11
Renovation	0	0	1	0	1
TOTAL	4	28	37	10	79

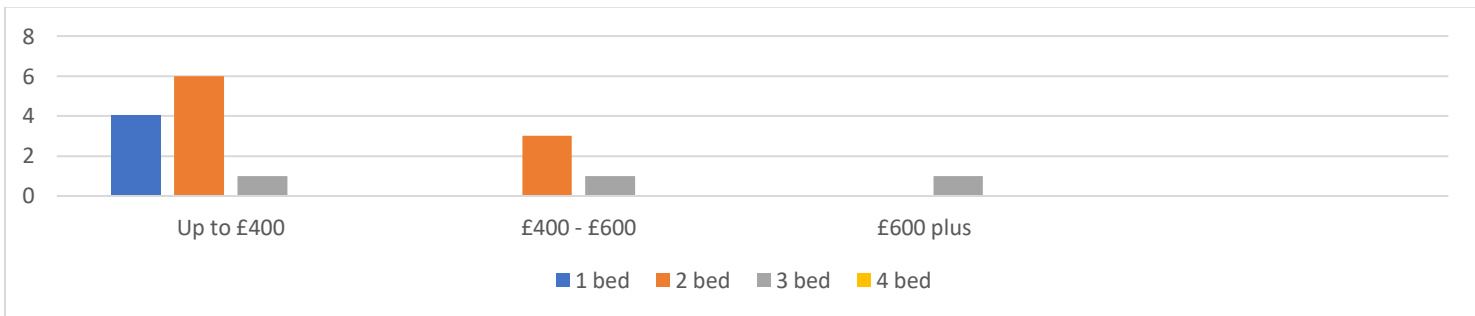
[Low-Cost Home Ownership Overview](#)

- Low-cost home ownership (LCHO) was the most popular first choice tenure option. There are various options on how low-cost homeownership can be delivered but the main of the LCHO schemes is to help first time buyers with low or moderate incomes to access home ownership.
 - The schemes can be delivered in a number of different ways but mainly through either shared ownership or shared equity – details of both are outlined fully in Appendix 1. LCHO houses can be delivered through community led housing with CHT, and other rural housing bodies, securing a discount on the selling prices of homes through the Rural Housing Burden.
 - Budgets for LCHO range from up to £100,000 to over £200,000 and the below chart shows respondents budgets along with bedrooms required



Low-Cost Rent Overview

- Of the 18 respondents that selected a first-choice option of Low-cost rent, only 10 are currently registered on Perth and Kinross Council’s Common Housing Register. Perth & Kinross Council operate a Common Housing Register that provides a single point of access to most of the social housing providers in the area. [Apply for housing - Perth & Kinross Council \(pkc.gov.uk\)](http://pkc.gov.uk)
- Anecdotal evidence from CHT’s work in other communities suggests that many people looking for housing do not register on Common Housing Registers as they do not think that they will be successful in finding a house through this route and find other temporary housing solutions, move somewhere else or privately rent instead.
- 11 of the 18 respondents that selected low-cost rent as their preferred first option, have selected a rental budget of up to £400 per month. The below chart show monthly rental budgets along with bedrooms required:



- Based on Local Housing Allowance Rates for Perth & Kinross area, this may not be enough if rents are set at this level:

Table 8: Local Housing Allowance Rates

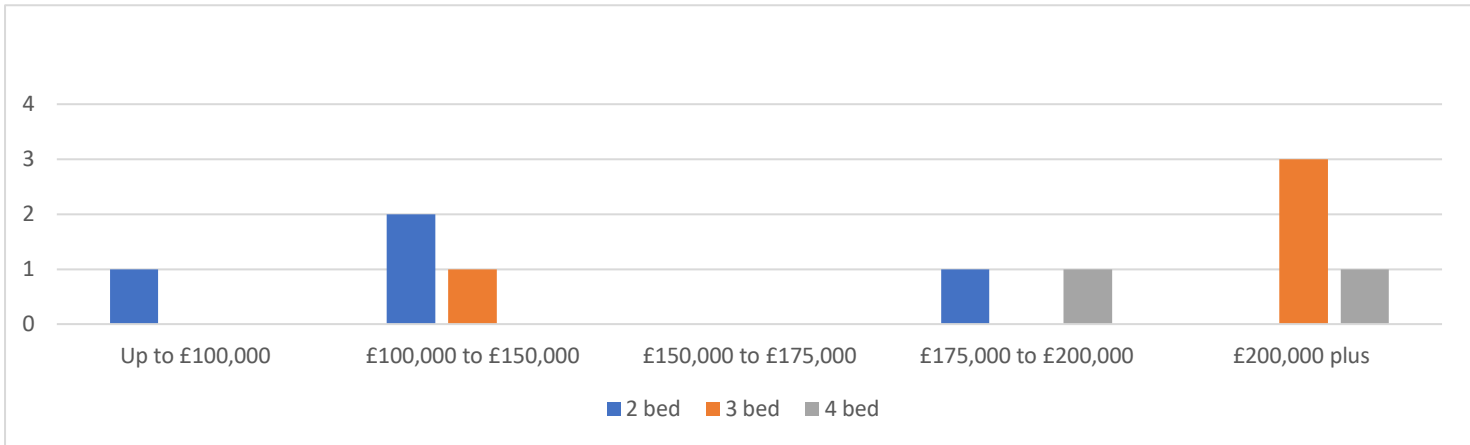
	1 Bed Shared	1 Bed	2 Bed	3 Bed	4 Bed
Weekly Rent	65.01	92.05	115.07	149.59	205.97

- The below table shows the current waiting list for social housing in the Aberfeldy area. It can be seen that demand is vastly in excess of availability.

Housing Type			PKC Current Stock	Caledonia Housing current Stock	Hillcrest Housing Current	Est. new tenancy this year	Current voids	Potential applications
							0	
1 apt	Flat	mainstream	1	1	0		0	193
2 apt	cottage/Bungalow	mainstream	20	4	4	2	0	
2 apt	cottage/Bungalow	amenity			10		0	
2 apt	Flat	amenity			4		0	
2 apt	Flat	mainstream	39	24	4	5	1	316
3 apt	Flat	mainstream	6	10		3	0	
3 apt	Bungalow	Amenity			2		0	
3 apt	cottage	mainstream	3	15	0		0	
3 apt	house	mainstream	44	5	18	3	0	67
4 apt	cottage	mainstream	2	3	0		0	
4 apt	house	mainstream	27	12	21	2	1	
4 apt	Flat	mainstream	9	3	0	1	1	
4 apt	flat	amenity			0		0	17
5 apt	house	mainstream	1	3	4		0	
6 apt	house	mainstream		1	0		0	0
		total	152	81	67	16	3	593

Self-Build Overview

- The survey evidenced demand for self-build in the area, with 14% of those looking to move selecting this option.
- At the time of writing this report, an initial search shows that there were 3 plots for sale in the Aberfeldy area with plot prices ranging from £125,000 to £160,000 [Search Plots For Sale In Aberfeldy, Perth & Kinross | OnTheMarket](#)
- Respondents that selected a first choice preference of self-build had varying budgets. Based on current high construction costs, it is unlikely that those with budgets below £175,000 will be able to embark on self-build projects. The below graph shows a breakdown of project budgets and bedrooms required in new home – 1 respondent did not leave budget details.



- Given high construction costs, along with added plot purchases costs, for those interested in a self-build project, affordable plots would be an attractive alternative to open market plot purchase.
- ‘Housing to 2040’ is the Scottish Government’s most recent Housing Strategy, and as self-build has been identified as a popular aspiration amongst young people in rural areas, there are plans to make self-build a more mainstream option and ‘provide an important way to help young people to stay in the rural areas they grew up in if they want to’ (Housing to 2040, SG, 2018).

Open Market Purchase

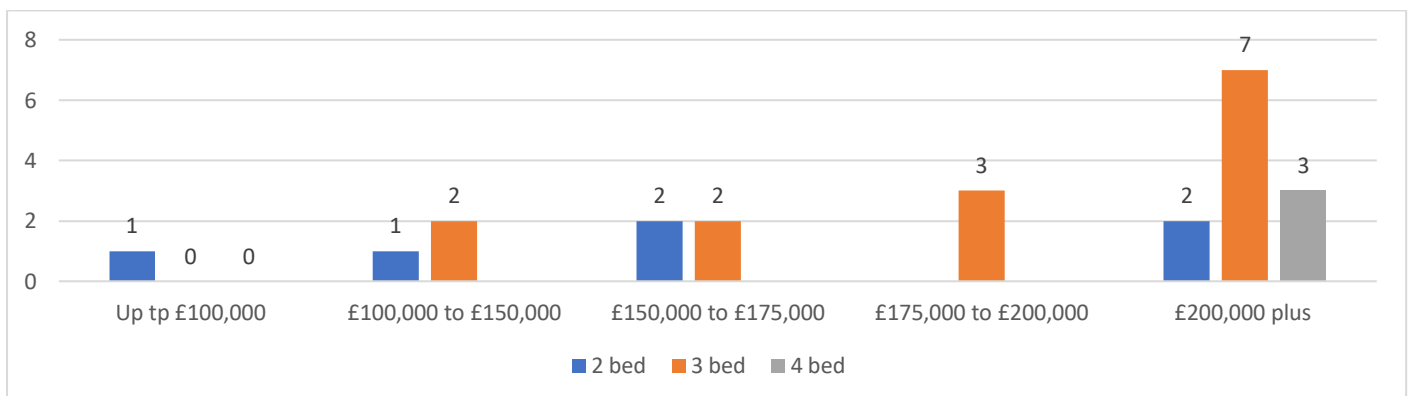
- The average house price in Aberfeldy over the last 12 months was £344,326 [House prices in Aberfeldy stand at £344,326 - Zoopla](#)

£

Average house price
paid £344,326

44 Sales in last 12
months

- The majority of respondents that selected open market purchase have a budget of over £200,000. For those with a budget under £200,000, based on current house prices, they may not be able to compete on the open market. The below chart shows purchase budgets along with bedrooms required:



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

Renovation Overview

- The survey also showed a small demand for property renovation. Perth and Kinross Council offer a matchmaker service for those interested in a renovation in touch with people wishing to sell empty properties. [Reusing empty properties - Perth & Kinross Council \(pkc.gov.uk\)](#)

4.1.1 Workspace Provision in New Homes

43% would like a form of workspace in their new home

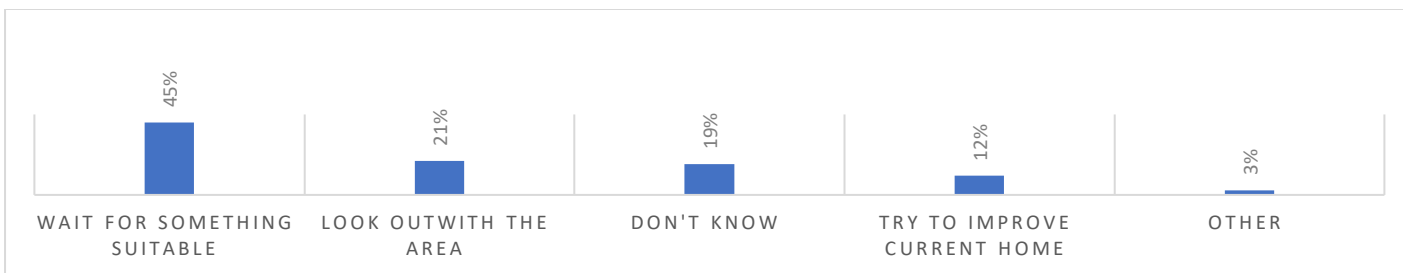
70% would require this space for part-time homeworking

Office space was the top type of space identified for 64% of respondents

- 43% of respondents would like a form of workspace in their new home, mainly for part-time home working.
- The preferred tenure of those wishing workspace in their new home is: LCHO (14), open market purchase (9), self-build (8) low cost rent (2) and renovation (1). For those wishing to do a self-build project, this space can be accommodated in their plans and for future LCHO developments, where possible, the provision of workspace should be considered.
- 64% selected a home office as the type of workspace required but there was also interest expressed in other forms including: workshops, sheds and garages.

4.1.2 Respondent’s that have already tried to find alternative housing

- Most respondents have already tried to find alternative housing in the area (67%).
- The preferred first choice tenure of those looking to find new housing but have been unable to do so are: low-cost rent (11) or LCHO housing (19), open market purchase (15) and self-build (8).
- Whilst the majority said they would wait until something suitable comes along, 21% said that they would look for housing out with the area if they cannot find suitable housing in the area. It is concerning that people may leave the area due to the lack of housing options.



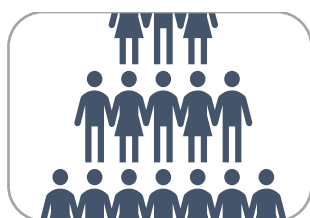
4.1.3 Respondents wishing to downsize

- Many communities are aware of the problem of a lack of downsizing options for older people in the area.
- Out of the 79 that expressed an interest in moving home, 38 answered “yes” as downsizing being a direct reason for them wishing to move home.
- However, only 9 out of the 38 households contain an adult(s) over 60 years old. This indicates that as well as older people, others in the area are also looking to downsize.
- The current tenure of most of these 9 respondents is that of homeowner (8) and if they were to find suitable smaller properties to move to, this would free up larger homes to buy in the area.

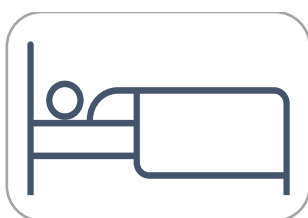
Table 9: Summary of those wishing to downsize

Current Tenure	Household Composition	No Bedrooms	No Spare Rooms	Preferred Tenure	No Beds
Owned	Two adults, at least one over 60	3	2	Self Build	2
Owned	Two adults, at least one over 60	5	4	Buy on Open Market	2
Owned	Three or more adults	5	2	Self Build	3
Rented - other	One adult over 60	4	2	Low Cost Rent	2
Owned	Two adults, at least one over 60	2	1	Buy on Open Market	2
Owned	Two adults, at least one over 60	5	4	Buy on Open Market	3
Owned	Two adults, at least one over 60	3	1	Renovation	3
Owned	Two adults, at least one over 60	4	2	Buy on Open Market	2
Owned	One adult over 60	3	1	Self Build	2

4.2) Future Potential Households from existing Aberfeldy & Surrounding Area Residents



The survey identified 64 new potential households



There was strong demand for 1 & 2 bed homes



Low cost options of rent and ownership were the dominant tenure choices



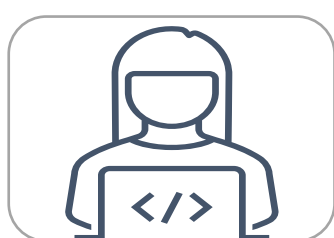
Only 3 people are currently registered on the common housing register

- In trying to assess potential future housing demand, respondents were asked if any current members of their household were planning to move out of their household and required independent accommodation in Aberfeldy and surrounding area in the next 5 years. Overall, the survey identified 64 potential new future households.

- Respondents were presented again with 6 tenure choices for these potential future households and asked to select a first-choice tenure preference and the results were as follows:
- The survey identified that the majority of potential future households would prefer an affordable housing option: 25 opting for low-cost rent and 21 opting for low-cost home ownership.
- Only 3 out of the 25 future householders that selected a first-choice preference of Low-cost rent are currently registered on the common housing register.
- It is encouraging from the results of this survey that so many people wish to remain in the area and providing a range of affordable housing options may be key to ensuring that people do not have to leave the area.
- A major challenge for many rural communities in Scotland is depopulation, with many young people leaving the areas in which they were raised because of a lack of suitable housing or employment. The Scottish Government have recognised this in their plans to reinvigorate Scotland’s rural communities. The Scottish Government’s ‘Housing to 2040’ policy has made the engagement of young people an important part of shaping the 20-year housing strategy.

	1 Bed	2 Bed	3 Bed	Not Specified	Total
Low-Cost Rent	16	7	1	1	25
Low-Cost Home Ownership	4	14	2	1	21
Open Market	1	6	3	1	11
Self-Build	0	3	0	0	3
Private Rent	2	0	0	0	2
Renovation	0	0	2	0	2
TOTAL	23	30	8	3	64

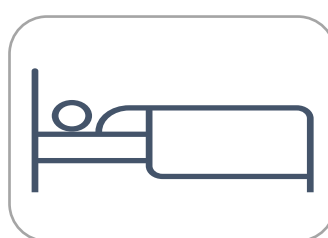
4.3) Non-Resident Survey Housing Need & Demand Summary



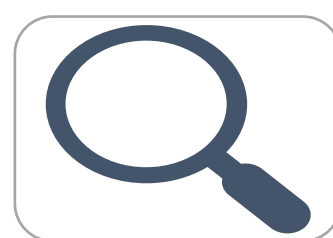
60 expressed an interest in permanently moving to the Aberfeldy area



The majority selected low cost home ownership as first tenure choice



Survey showed demand for two and three bed homes

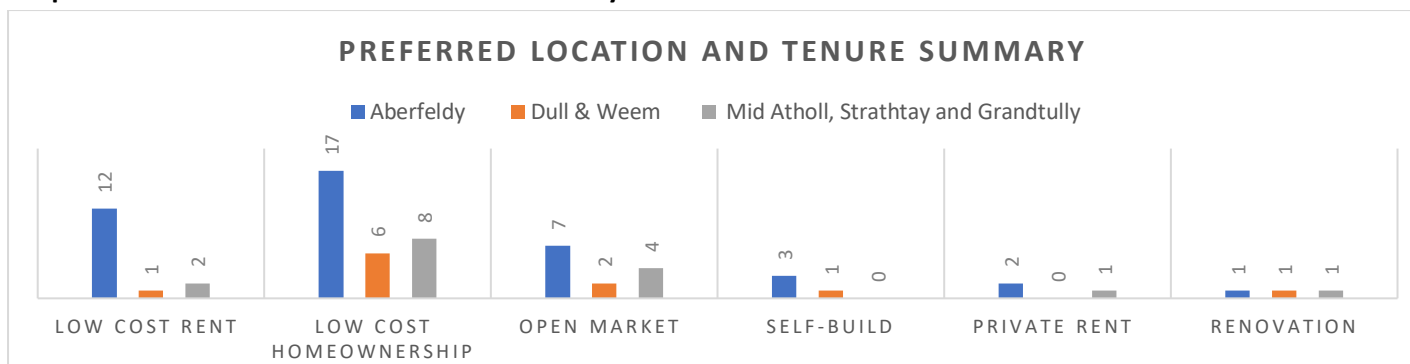


67% have already tried to find a new home in the area already

- The survey demonstrated a good degree of interest from people not currently living in the Aberfeldy and surrounding area wishing to permanently move to the area, attracting 60 responses.

- Respondents expressed an interest mainly in relocating to the Aberfeldy area (43), with interest also expressed in Dull and Weem (12) and also Mid Atholl, Strathtay and Grandtully (17). *Please note, some respondents selected multiple areas.*
- The below graph shows the preferred location of those wishing to relocate along with first choice tenure for their new home. *Again, some respondents chose more than one area.*

Graph 4: Preferred Location and Tenure Summary



- As the graph above shows, overall, most respondents selected a first-choice tenure preference of low cost homeownership though there was also significant interest in both low cost rent and open market purchase. The below diagram gives a summary of all tenure choices selected – *a full breakdown is provided in Appendix 2B:*

	1 Bed	2 Bed	3 Bed	4 or more	Total
Low-Cost Home Ownership	2	9	11	2	24
Open Market	0	2	10	2	14
Low-Cost Rent	1	7	3	1	12
Self-Build	0	0	4	0	4
Private Rent	0	3	0	0	3
Renovation	1	1	0	1	3
TOTAL	4	22	28	6	60

- 67% of respondents have already tried to find a new house in the area. This suggests that these respondents would have a strong interest re-locating to the area should more housing be made available.
- When asked what prevented them from actually moving to the area already, most selected nothing available within our budget (38%), no suitable properties (26%) or nothing within preferred location (16%).
- The lack of housing options in the area appears to be a significant barrier to people relocating to the area.

5) Community Attitudes & Priorities



87% support the need for more affordable housing



There is a strong consensus that any new housing should be allocated to local people



Only two services were rated either adequate or poor - transport and child care




The 3 best things about living in the area are: location and landscape, low crime and community spirit

- Overall, respondents were supportive of the need for additional affordable housing for rent in the area and that priority for any new housing should be given to local people
- There was also strong support for the statement that people have had to leave the area because they have not been able to find suitable housing. This is further evidenced by 43% of respondents having direct experience of friends / family members having to leave the area because they could not find suitable housing.
- The top reasons for people leaving the area were: lack of affordable housing options (35%) and nothing available within budget (31%).
- The below table provides a full outline of respondents' opinions to nine statements on housing in the area:

Table 10: Resident's Views on Needs Housing in Aberfeldy & Surrounding Area:


	Strongly Agree	Generally Agree	Don't know/ not sure	Generally Disagree	Strongly Disagree
Our community needs more affordable housing for rent	257	31	2	3	2
Local people have had to leave the area because they could not find suitable housing	182	74	32	5	2
Most people who live in our area want to stay permanently	138	103	42	8	2
People who live and work in the immediate surrounding area should get priority for new affordable homes	205	63	12	10	4
People who have a family connection should get priority for new affordable homes	83	119	59	25	8
Local people should get priority for any new affordable housing in our community	186	84	15	6	3
People from outside our community area should get priority for any new affordable housing	6	19	78	113	77
The people of our community welcome newcomers from other communities to live here permanently	92	138	48	7	9
Our community needs more smaller accessible homes to meet changing needs	159	84	42	8	1

- The survey also tried to establish respondents' views on service / provisions in the area and asked them to rate a list of services in the area.
- Services or provision which were rated as excellent or good were the primary school, post office, medical facilities and access to countryside.
- Services or provision were rated as "poor" included public transport and childcare services.



Good Provision

- Primary School
- Post Office
- Medical Facilities
- Countryside / Greenspace



Poor Provision

- Public Transport links
- Childcare services

- The non-residents survey asked respondents to rate the same list of services and asked what services would encourage them, or must be in place, before they re-located to the area. The following were rated as key services:

Services Essential / Important to Re-locating

- Banking Facilities
- Local Medical Facilities
- Employment Opportunities
- Local Shop
- Local clubs and activities

- Finally, residents were asked to identify the 3 best things about living in the area and top 3 factors identified were: location and landscape, access to the countryside and community spirit.

5.1) General Comments from the Community:

- Respondent's were asked to leave general comments and at the end of the survey and overall, the vast majority of comment raised the same concerns, namely:
 - the lack of affordable housing options in the area
 - the number of homes in the area that are holiday lets or second homes.
 - high purchase price of homes on the open market making it difficult to get on to the housing ladder.

➤ Below is a short selection of comments:

“We currently rent a property in the centre of town which is over £600 per month for just rent. We would absolutely love to buy our first home in the area, unfortunately the house prices and houses for sell as of late have not been affordable/suitable to us. If we are unable to find an appropriate house to buy, we will ultimately be forced to move away from the area, leaving our work with

“The issue with housing in Aberfeldy is down to excessive numbers of second homes and holiday homes, most of which are empty during the week year round.”

“Aberfeldy is no longer a place where young people can afford to live - it's becoming a retirement village for wealthy second-home owners and people who buy up properties for tourism. The town is becoming hollow - good on the outside, but no vitality.”

“We have two adult children still living at home due to the lack of local affordable options - both have secured employment in the local area and contribute to the community...it is soul destroying to see them time and again putting in offers for houses and being out bid and a vast majority of the homes they have tried to buy becoming holiday accommodation. “

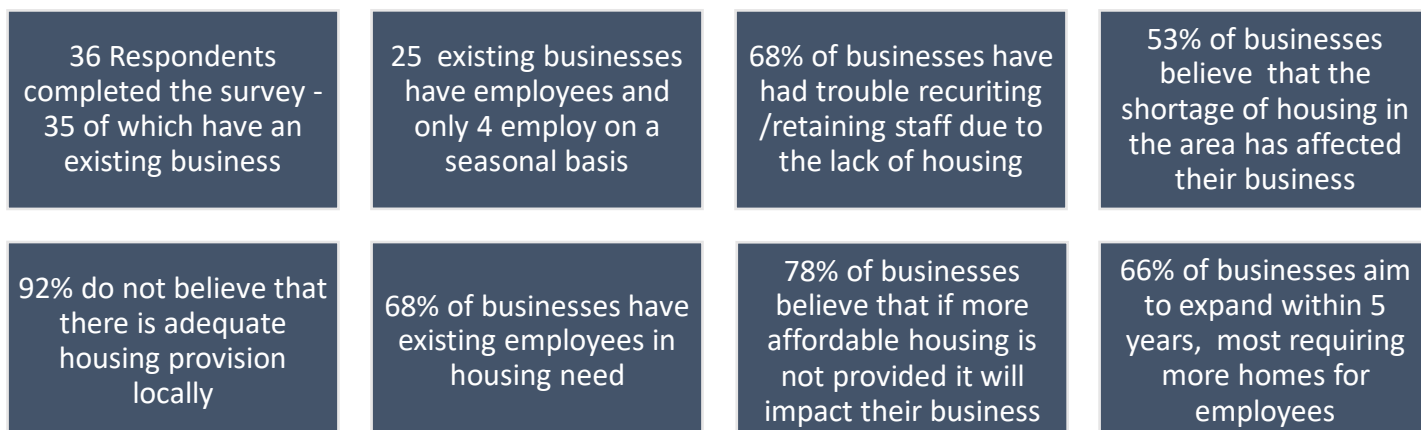
“Making second home ownership less desirable has to be part of the solution.”

“There should be priority given for local people who are looking to rent before allocating accommodation to people coming from other areas.”

6. Local Business Views

Local businesses and people wishing to start up a new business were surveyed to obtain an understanding of their existing and future housing and business needs. The survey was carried out 2022 alongside the resident and non-resident surveys and was online.

Business Survey Key Findings:

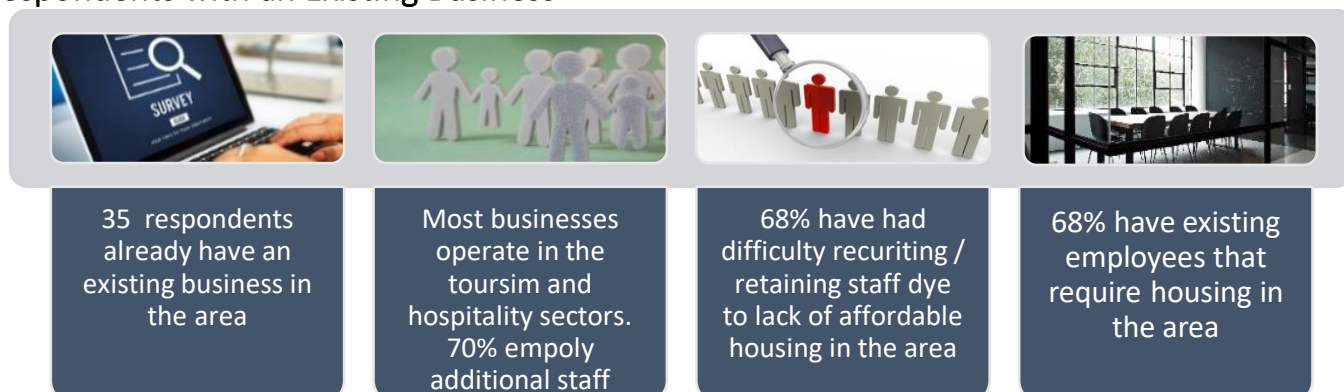


6.1) Profile Of Respondents Wishing to Set Up a New Business



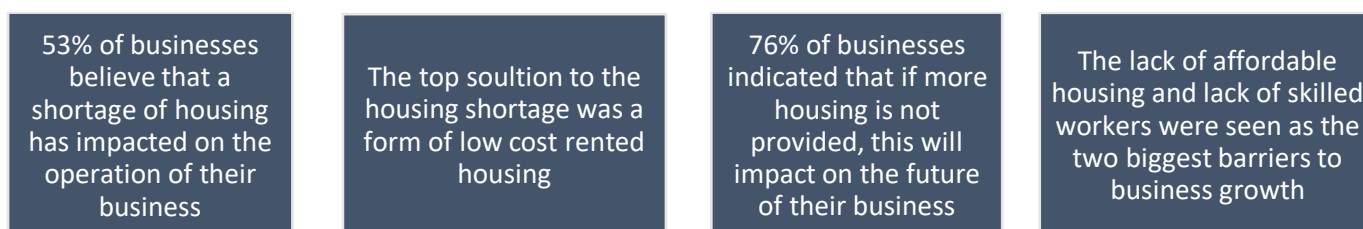
- One respondent that is looking to relocate to Aberfeldy, is considering set up a new business in the area.
- The proposed new business would operate in the tourism sector and they do not anticipate employing any additional employees to work in their business.
- If more affordable housing is not provided in the area, this would impact on the respondent's decision to set up a new business in the area.
- No designated workspace would be required for the new business but funding / grant assistance would be required to help with the business start up.

6.2) Respondents with an Existing Business

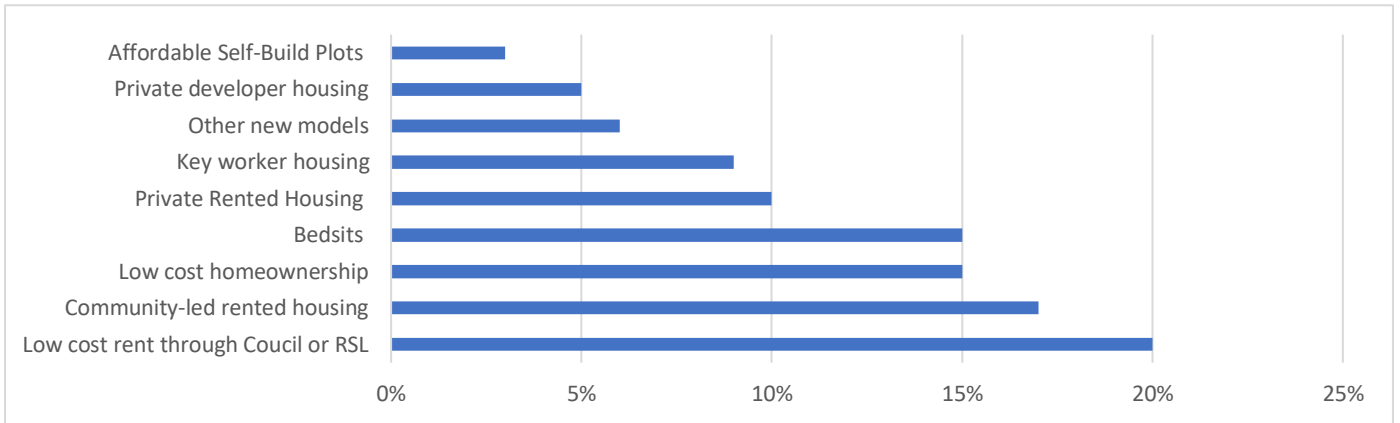


- Respondent's from a wide range of sectors replied to the survey, with most operating in either the tourism / hospitality sector or retail sector.
- The majority of respondents (70%) are either employers or self-employed businesses with additional employees. The remaining 30% are self-employed businesses with no employees.
- 72% of business are classed as micro-businesses (less than 10 employees). This profile is consistent with the most business in rural areas where micro businesses are predominant and account for 36% of employment in remote rural areas and 29% in accessible rural areas, while they only account for 13% of employment in the rest of Scotland <https://www.gov.scot/publications/rural-scotland-key-facts-2021/documents/>
- Most of the businesses indicated they generally recruit from Perthshire and can have difficulty recruiting and retaining staff due to a lack of skilled workers and/or lack of suitable housing. Three businesses indicated they have staff that presently require local housing. Three of the businesses said their business would benefit from additional workspace.
- Of the 68% of businesses that have had experienced problems recruiting / retaining staff due to a lack of suitable housing locally, this is a frequent and re-occurring problem for most businesses.
- Nearly 50% of businesses feel that their staff turnover is impacted by a lack of affordable housing
- Most recruit from the Perthshire area (56%) or UK wide (24%).
- 68% of businesses currently have existing employees that have a housing need and require housing in the area. A total of 25 employees were identified from the survey that require housing in the area.
- Nearly 30% of businesses would benefit from some type of additional work space with most looking for either shed / workshop or office space.

Respondents' views on Housing Provision



- The majority of respondents (92%) stated that they felt the provision of local housing was inadequate which supports the views expressed in the resident and non-resident surveys.
- 19 businesses indicated (53%) that a shortage in housing had impacted their business.
- The 19 businesses that have already been affected by housing shortages were asked to identify the best solutions to the housing shortage. The majority favoured a form a low cost rent: provided either by the local authority or via community owned rented housing. The graph below shows support for all the options selected:



- When looking to the future, 28 businesses (78%) indicated they expected that if more housing is not provided that it will impact on the operation of their business.
- Most businesses envisaged the impact on their business will be that they will have to reduce products / services, experience financial or operational difficulties or will have to reduce staff. Over 10% of businesses however said they would have to consider leaving the area.

6.3) Business Growth and the future



5 businesses would consider a joint venture to provide additional housing

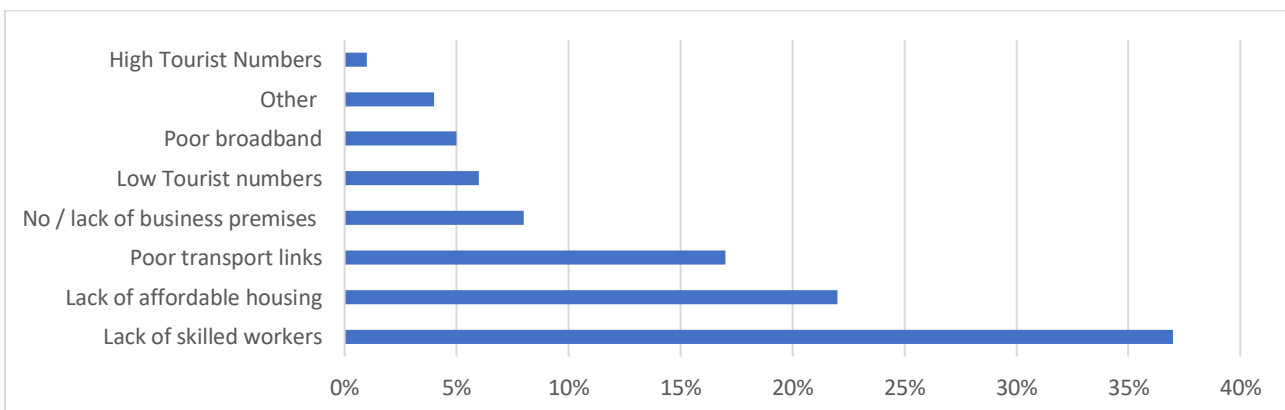


A lack of affordable housing, skilled local workforce and poor transport links were the top most limiting factors to growing businesses



66 % of businesses anticipate that they will grow within the next 5 years

- 5 businesses would consider a joint venture to provide additional housing. The Development Trust should make contact with these businesses going forward to discuss ideas and possible solutions.
- Most respondent businesses (66%) anticipate that they will grow within the next 5 years and that housing will be required for additional employees. In total, it was estimated that 12 houses would be required.
- Respondent's identified a range of limiting factors to growing their business and the below graph shows the factors identified:



6.4) Summary of Business Survey

The business survey is clearly showing that most businesses have re-occurring issues in recruiting and / or retaining staff because of the lack of suitable housing locally. This is also having an impact on staff turnover with over 50% of businesses directly linking staff turnover to the lack of housing opportunities. Moreover, the lack of housing options in the area is already affecting the operation of many businesses on a re-occurring basis and will continue to do so if more housing is not provided, with businesses anticipating that they will have to reduce products / services, experience financial difficulties and reduce staff if more affordable housing is not provided.

The issue of finding suitable housing for employees is a major issue, with 17 businesses having employees in current need of housing in the area. In total, the survey identified that 25 houses that are currently required to meet the demand of these employees in housing need. This is a major concern to these businesses and their ability to retain staff if they cannot find suitable housing locally. However, as some businesses employ staff on a seasonal basis, the provision of temporary accommodation, as well as permanent solutions, is required. Given the existing housing pressures in the area, as evidenced in section 4 above, finding temporary housing solutions may be particularly problematic.

A range of solutions were supported by respondents to help alleviate housing pressures in the area, with the most popular options being affordable rented housing, community led- rented housing and low cost home ownership. A number of businesses (5) were also supportive of a joint venture to supply more housing and this option should be fully explored.

With nearly 70% of businesses hoping to expand in the future, a lack of workers locally and lack of affordable housing were identified as the two most limiting factors to business growth. This reinforces the issues currently experienced by businesses. Most businesses that are hoping to expand also envisage that housing will be required for additional employees, with an estimated 12 houses being required.

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

7. Conclusion

Both the residents and non-residents survey show a high demand for new housing in Aberfeldy and the surrounding area, both from existing residents looking to move home and people looking to relocate to live in the area. The need for affordable housing is supported by the findings of the business survey. In total between both surveys, 203 households stated that they may need housing within the next 5 years:

Table 11: Combined housing need of all respondents from both surveys

	1 Bed	2 Bed	3 Bed	4 or more	Not Specified	Total
Low-Cost Home Ownership	6	32	27	5	1	71
Low-Cost Rent	21	23	7	3	1	55
Open Market Purchase	1	14	27	5	1	48
Self-Build	0	7	9	2	0	18
Private Rent	2	3	0	0	0	5
Renovation	1	1	3	1	0	6
TOTAL	31	80	73	16	3	203

The surveys demonstrate demand for a variety of affordable housing options, and when looking at the combined housing need identified from both the residents and non-residents/returners' surveys, 35% selected low-cost home ownership as their first choice of housing tenure and 27% selected low cost rent as their preferred first choice of housing tenure. There was also a notable degree of interest in both open market purchase 24% and to a lesser extent, self-build plots 9%. The strong demand for housing proves that new housing for the area is urgently required to satisfy the existing demand, to retain home leavers and to attract new people wishing to settle in the area.

The provision of new affordable rented housing in the area is probably key to retaining younger people and prevent them from migrating to other settlements. The issue of housing for sale being lost to second homes and holiday self-catering accommodation, and local people not being able to compete on the open market against higher bidders, is also a major issue. The demand and house prices have been pushed even higher in 2021/22 as a result of those from urban areas resettling in rural areas, while being able to retain their employment and work from home anywhere in the world over the broadband network.

Community-led, mixed-tenure developments may be one part of the solution to the housing needs of the community. Community Development Trusts, constituted to deliver housing, can help local people to be prioritised for new housing through suitable and inclusive allocations policies. Given the need for a mix of housing tenures, open market housing and self-build plots should also be considered. While community-led development is a viable delivery route, it is essential that a holistic approach is explored by encouraging a range of affordable and private housing developers to help tackle the housing shortages.

The research findings suggest that the existing community is supportive of more affordable housing for the area and that residents are strongly in favour of ensuring that the needs of local people are met first, with priority for any new affordable housing being offered to those already living in the local community.

From the results of the resident's survey, it appears that a mixed tenure development would be most appropriate, offering a mix of 2- and 3-bedroom homes for low-cost rent and low-cost home ownership as well as discounted self-build plots. Any development should also carefully consider the inclusion of a small number of 1 and 4 bed properties, providing housing to allow downsizing and providing workspaces within or adjacent to housing. Open market housing should also be considered to meet demand and to subsidise the affordable tenures.

When assessing future housing provision the needs of people wanting to move into the area and businesses highlighted in the survey responses should be taken into consideration. Low Cost Home ownership was the preferred first tenure choice of non-residents and businesses indicated the need for additional commercial units. Providing open market housing and commercial units to meet this demand and cross subsidise other tenures should be considered.

8. Recommendations

- Finalise the establish a Community Development Trust as a vehicle for delivering community owned homes for the area.
- Based on the survey findings, create a housing strategy to establish a clear way forward for delivering new homes and housing options.
- Review Scottish Government funding initiatives to develop new targeted options that are specific to the area, based on the requirements that can be drawn from the results of this research. For example, determining the most appropriate initiatives, tenure, and size to fit the specification of the community.
- Explore the options for partnership working with key stakeholders such as the local authority, local landowners, or housing associations. This can broaden the scope of any future project and has the potential to provide further project viability, expertise, funding streams and support.
- Contact businesses and individuals who indicated interest in assisting with the delivery of affordable housing.
- Identify potential sites for future developments
- Explore complementary uses for sites which would sit alongside new housing such as office accommodation, NHS outreach, nursery school or private housing. These can reduce risk, open up additional funding options and provide benefits to the community.
- With support from CHT work with Perth and Kinross Council, local Estates and other local property owners to address the challenges posed by second homes and short term lets. Including the use of short term tenancy control areas, rural housing burdens, hard to let and other affordable housing models.
- Promote the services that Warm connections deliver in the area to help householders that would benefit from energy efficiency measures.
- If the project is to progress, draft an allocations policy to prioritise local people for any new housing.

Appendix 1 - Tenure options summary

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

Low-Cost Rent

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

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

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

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

Low-Cost Home Ownership

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

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

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

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

Self-Build

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

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

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

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

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

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

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

Appendix 2A: Current Householders Wishing to Move Home

Current Tenure	Household Composition	Area	Reasons for moving	Downsizing?	Timescale	1st Choice Tenure	Bedrooms	Income	Rental Budget	Purchase / Build Budget
Private Rented	Two adults under 60	Aberfeldy CC	To purchased our first home in the town of Aberfeldy, hopefully with a garden.	No	Within 1 year	Buy on Open Market	3	£40,000 Plus	Â£600 plus	Â£150,000 to Â£175,000
Private Rented	One adult under 60	Aberfeldy CC	Health & Disability, Tenure is not secure		Within 1 year	Buy on Open Market	2	£10,000 - £20,000	Up to Â£400	Â£100,000 to Â£150,000
Owned	Two adults, at least one over 60	Aberfeldy CC	Health & Disability	Yes	Within 1 year	Buy on Open Market	2	£30,000 - £40,000		Â£200,000 plus
Other Social Rented	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too large	Yes	Within 3 years	Buy on Open Market	3		Â£400 - Â£600	Â£100,000 to Â£150,000
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	Yes	Within 3 years	Buy on Open Market	4 or more	£40,000 Plus		Â£200,000 plus
Private Rented	Two adults, at least one over 60	Mid Atholl, Strathtay and Grandtully CC	Current home too small, Home in poor physical condition, Current home does not meet the needs of all household members		Within 1 year	Buy on Open Market	3	£40,000 Plus		Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 3 years	Buy on Open Market	4 or more	£40,000 Plus		Â£200,000 plus
Rented from Council	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 1 year	Buy on Open Market	3	£20,000 - £30,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Owned	Two adults under 60	Dull and Weem CC	Current home too large	Yes	Within 1 year	Buy on Open Market	3	£40,000 Plus		Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small, Home in poor physical condition, Lack of housing options within the area		Within 3 years	Buy on Open Market	3	£40,000 Plus		Â£150,000 to Â£175,000
Rented - other	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small		Within 1 year	Buy on Open Market	3	£30,000 - £40,000		Â£200,000 plus
Owned	Three or more adults	Aberfeldy CC	Current home does not meet the needs of all household members	Yes	Within 3 years	Buy on Open Market	3	£10,000 - £20,000		Â£175,000 to Â£200,000
Owned	Two adults under 60	Aberfeldy CC	Current home does not meet the needs of all household members	Yes	Within 3 years	Buy on Open Market	2	£30,000 - £40,000		Â£175,000 to Â£200,000
Rented - other	Three or more adults	Aberfeldy CC	Current home does not meet the needs of all household members	No	Within 1 year	Buy on Open Market	2	£20,000 - £30,000		Up to Â£100,000

Owned	Two adults, at least one over 60	Aberfeldy CC	Live in a flat with large rooms also large garden would like somewhere a bit smaller and easier to keep	Yes	Within 1 year	Buy on Open Market	2			Â£175,000 to Â£200,000
Owned	Two adults, at least one over 60	Aberfeldy CC	Current home too large	Yes	Within 1 year	Buy on Open Market	3	£30,000 - £40,000		Â£200,000 plus
Owned	One adult under 60	Aberfeldy CC	Prepare for retirement/old age.	Yes	Within 1 year	Buy on Open Market	3	£20,000 - £30,000		Â£200,000 plus
Owned	Two adults, at least one over 60	Aberfeldy CC	Health & Disability	Yes	Within 3 years	Buy on Open Market	2			Â£200,000 plus
Private Rented	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 1 year	Buy on Open Market	3	£30,000 - £40,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Owned	Two adults under 60	Aberfeldy CC	Current home too large, Current home does not meet the needs of all household members	Yes	Within 3 years	Buy on Open Market	3	£40,000 Plus		Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Mid Atholl, Strathtay and Grandtully CC	Current home too small		Within 5 years	Buy on Open Market	3	£30,000 - £40,000	Â£600 plus	Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	Yes	Within 3 years	Buy on Open Market	4 or more	£40,000 Plus		Â£200,000 plus
Private Rented	One adult under 60	Aberfeldy CC	Tenure is not secure, Lack of housing options within the area, Lack of services / facilities within the area	Yes	Within 5 years	Buy on Open Market	3	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Other Social Rented	Three or more adults	Aberfeldy CC			Within 1 year	Low Cost Home Ownership	3	£20,000 - £30,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Owned	Two adults under 60	Mid Atholl, Strathtay and Grandtully CC	Health & Disability, Current home too large	Yes	Within 1 year	Low Cost Home Ownership	2	£20,000 - £30,000	Up to Â£400	Â£100,000 to Â£150,000
Private Rented	Two adults under 60	Mid Atholl, Strathtay and Grandtully CC	Current home too small		Within 5 years	Low Cost Home Ownership	4 or more	£40,000 Plus	Â£400 - Â£600	Â£175,000 to Â£200,000
Rented - other	Two adults with at least one child 16 or under	Aberfeldy CC	Tenure is not secure		Within 1 year	Low Cost Home Ownership	3	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Living Rent Free	Three or more adults	Aberfeldy CC	Overcrowding, Living in temporary accommodation, Current home does not meet the needs of all household members	No	Within 1 year	Low Cost Home Ownership	2	£30,000 - £40,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small, Lack of housing options within the area	No	Within 1 year	Low Cost Home Ownership	3	£40,000 Plus		Â£175,000 to Â£200,000
Rented from Council	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small, Home in poor physical condition, Current home does not meet the needs of all household members		Within 1 year	Low Cost Home Ownership	3	£30,000 - £40,000	Â£400 - Â£600	Â£150,000 to Â£175,000

Rented from Council	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small		Within 1 year	Low Cost Home Ownership	3	£30,000 - £40,000	Â£400 - Â£600	Â£150,000 to Â£175,000
Rented - other	One adult under 60	Aberfeldy CC	Tenure is not secure, Living in temporary accommodation, To give or receive informal family care / support, Lack of housing options within the area	No	Within 1 year	Low Cost Home Ownership	2	£20,000 - £30,000	Â£400 - Â£600	Â£150,000 to Â£175,000
Other Social Rented	Three or more adults	Aberfeldy CC	Current home does not meet the needs of all household members, Lack of housing options within the area	No	Within 3 years	Low Cost Home Ownership	3	£30,000 - £40,000	Up to Â£400	Â£100,000 to Â£150,000
Rented - other	Two adults with at least one child 16 or under	Mid Atholl, Strathtay and Grandtully CC	Living in temporary accommodation	No	Within 1 year	Low Cost Home Ownership	3	£20,000 - £30,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Rented - other	Three or more adults	Aberfeldy CC	Overcrowding, Current home does not meet the needs of all household members, Lack of housing options within the area	No	Within 1 year	Low Cost Home Ownership	2	£30,000 - £40,000	Up to Â£400	Â£100,000 to Â£150,000
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small, Current home does not meet the needs of all household members	Yes	Within 3 years	Low Cost Home Ownership	4 or more	£30,000 - £40,000		Â£150,000 to Â£175,000
Rented from Council	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 3 years	Low Cost Home Ownership	3	£10,000 - £20,000		Â£150,000 to Â£175,000
Private Rented	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too large, Tenure is not secure	No	Within 1 year	Low Cost Home Ownership	3	£40,000 Plus	Â£600 plus	Â£200,000 plus
Private Rented	One adult under 60	Aberfeldy CC	Land larder has given notice of selling the property	No	Within 5 years	Low Cost Home Ownership	2	£30,000 - £40,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small		Within 3 years	Low Cost Home Ownership	4 or more	£40,000 Plus		Â£200,000 plus
Private Rented	Two adults under 60	Aberfeldy CC	Current home does not meet the needs of all household members	Yes	Within 5 years	Low Cost Home Ownership	2	£30,000 - £40,000	Â£600 plus	Â£150,000 to Â£175,000
Private Rented	Two adults under 60	Mid Atholl, Strathtay and Grandtully CC	Tenure is not secure		Within 3 years	Low Cost Home Ownership	2	£40,000 Plus	Â£600 plus	Â£200,000 plus
Private Rented	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 1 year	Low Cost Home Ownership	3	£40,000 Plus	Â£600 plus	Â£175,000 to Â£200,000
Private Rented	Two adults under 60	Aberfeldy CC	Current home does not meet the needs of all household members, Lack of housing options within the area	No	Within 1 year	Low Cost Home Ownership	3	£40,000 Plus		Â£150,000 to Â£175,000
Private Rented	One adult under 60	Aberfeldy CC	Current home too small, Tenure is not secure	Yes	Within 1 year	Low Cost Home Ownership	2	£20,000 - £30,000	Up to Â£400	Â£100,000 to Â£150,000
Private Rented	Two adults under 60	Aberfeldy CC	Current home too small	Yes	Within 1 year	Low Cost Home Ownership	2	£10,000 - £20,000	Â£400 - Â£600	Up to Â£100,000

Owned	Two adults with at least one child 16 or under	Dull and Weem CC	Current home too small	Yes	Within 5 years	Low Cost Home Ownership	3	Â£600 plus	Â£175,000 to Â£200,000	
Private Rented	Two adults under 60	Mid Atholl, Strathtay and Grandtully CC	Have been given notice to quit with only 3 months notice!	No	Within 1 year	Low Cost Home Ownership	3	£40,000 Plus	Â£200,000 plus	
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small	No	Within 1 year	Low Cost Home Ownership	3	£30,000 - £40,000	Â£150,000 to Â£175,000	
Other Social Rented	One adult under 60	Aberfeldy CC	Current home too large	Yes	Within 1 year	Low Cost Rent	2	£20,000 - £30,000	Â£400 - Â£600	
Rented from Council	Three or more adults	Aberfeldy CC	Overcrowding		Within 1 year	Low Cost Rent	2		Up to Â£400	
Rented - other	Two adults with at least one child 16 or under	Aberfeldy CC	Job offer out with the area	Yes	Within 3 years	Low Cost Rent	3	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Private Rented	Two adults with at least one child 16 or under	Mid Atholl, Strathtay and Grandtully CC	Current home too small, Home in poor physical condition, Tenure is not secure	Yes	Within 1 year	Low Cost Rent	3	£30,000 - £40,000	Â£600 plus	Â£150,000 to Â£175,000
Rented - other	One adult over 60	Dull and Weem CC	Tenure is not secure, Lack of housing options within the area	Yes	Within 1 year	Low Cost Rent	2	£10,000 - £20,000	Â£400 - Â£600	
Rented from Council	One adult under 60	Aberfeldy CC	Home in poor physical condition, To give or receive informal family care / support		Within 3 years	Low Cost Rent	2	Up to £10,000	Up to Â£400	Up to Â£100,000
Private Rented	Two adults under 60	Mid Atholl, Strathtay and Grandtully CC	Living in temporary accommodation	No	Within 3 years	Low Cost Rent	2	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Rented from Council	Two adults under 60	Aberfeldy CC	Current home too small, Lack of housing options within the area		Within 1 year	Low Cost Rent	2	Up to £10,000	Up to Â£400	Up to Â£100,000
Other Social Rented	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small	Yes	Within 1 year	Low Cost Rent	2		Up to Â£400	Â£100,000 to Â£150,000
Rented from Council	One adult under 60	Aberfeldy CC	Health & Disability, Home in poor physical condition, To give or receive informal family care / support		Within 3 years	Low Cost Rent	1	Up to £10,000	Up to Â£400	
Tied Housing	Two adults with at least one child 16 or under	Aberfeldy CC	Home in poor physical condition, Job offer out with the area	Yes	Within 1 year	Low Cost Rent	3	£20,000 - £30,000	Up to Â£400	Â£100,000 to Â£150,000
Private Rented	Two adults under 60	Aberfeldy CC	Home in poor physical condition, Current home does not meet the needs of all household members, Lack of housing options within the area	Yes	Within 1 year	Low Cost Rent	1	£10,000 - £20,000	Up to Â£400	Up to Â£100,000
Private Rented	Two adults, at least one over 60	Mid Atholl, Strathtay and Grandtully CC	Health & Disability, Current home too small, Tenure is not secure, Current home does not meet the needs of all household members, Lack of housing options within the area	No	Within 1 year	Low Cost Rent	2	£20,000 - £30,000	Up to Â£400	

Private Rented	Two adults with at least one child 16 or under	Dull and Weem CC	Overcrowding, Current home too small, Current home does not meet the needs of all household members, Lack of housing options within the area	Yes	Within 1 year	Low Cost Rent	4 or more	£30,000 - £40,000	Â£400 - Â£600	
Other Social Rented	One adult over 60	Aberfeldy CC	To expensive to heat all electric	Yes	Within 1 year	Low Cost Rent	1	£10,000 - £20,000	Up to Â£400	
Other Social Rented	One adult under 60	Aberfeldy CC	Current home too large	Yes	Within 1 year	Low Cost Rent	2	£20,000 - £30,000	Up to Â£400	
Rented from Council	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small		Within 1 year	Low Cost Rent	4 or more	£20,000 - £30,000	Â£400 - Â£600	Up to Â£100,000
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home does not meet the needs of all household members, Relationship breakdown, Lack of housing options within the area	Yes	Within 3 years	Low Cost Rent	1	Up to £10,000	Up to Â£400	Up to Â£100,000
Owned	Two adults, at least one over 60	Aberfeldy CC	Health & Disability	Yes	Within 3 years	Renovation	3	£40,000 Plus		Â£200,000 plus
Owned	Two adults under 60	Aberfeldy CC	Want an easier garden	Yes	Within 5 years	Self Build	3		Â£600 plus	Â£200,000 plus
Owned	One adult with at least one child 16 or under	Aberfeldy CC	Current home does not meet the needs of all household members	Yes	Within 1 year	Self Build	3	£40,000 Plus	Â£600 plus	Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too small, To give or receive informal family care / support		Within 3 years	Self Build	4 or more	£30,000 - £40,000	Â£400 - Â£600	Â£175,000 to Â£200,000
Owned	Two adults, at least one over 60	Dull and Weem CC	Current home too large	Yes	Within 3 years	Self Build	2			Â£175,000 to Â£200,000
Private Rented	One adult under 60	Aberfeldy CC	Tenure is not secure	No	Within 3 years	Self Build	2	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Owned	Three or more adults	Mid Atholl, Strathtay and Grandtully CC	Current home too large	Yes	Within 5 years	Self Build	3			
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Overcrowding, Current home too small	Yes	Within 5 years	Self Build	4 or more			Â£200,000 plus
Owned	Two adults with at least one child 16 or under	Aberfeldy CC	Current home too large	No	Within 1 year	Self Build	3	£30,000 - £40,000		Â£200,000 plus
Tied Housing	Three or more adults	Dull and Weem CC	Current home too large, Home in poor physical condition, Tenure is not secure, Living in temporary accommodation, Lack of housing options within the area	No	Within 1 year	Self Build	2	£10,000 - £20,000	Up to Â£400	Up to Â£100,000
Private Rented	Two adults under 60	Aberfeldy CC	Lack of housing options within the area	Yes	Within 1 year	Self Build	3	£20,000 - £30,000	Â£400 - Â£600	Â£100,000 to Â£150,000
Owned	One adult over 60	Aberfeldy CC	Current home too large	Yes	Within 3 years	Self Build	2	£10,000 - £20,000	Up to Â£400	Â£100,000 to Â£150,000

Current Tenure	Current Location	Household Composition	No beds in new home	1st choice tenure	Rental Budget	Purchase Budget
Owned	Other area of Scotland	Two adults under 65	2 bedrooms	Buy on the open market		Â£175,000 to Â£200,000
Owned	Perth and Kinross	Two adults, at least one over 65	3 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Buy on the open market		Â£150,000 to Â£175,000
Owned	Perth and Kinross	Two adults under 65	3 bedrooms	Buy on the open market		Â£175,000 to Â£200,000
Owned	Perth and Kinross	Two adults under 65	3 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Elsewhere in the UK	Two adults, at least one over 65	3 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Buy on the open market		Â£200,000 plus
Private Rent	Perth and Kinross	One adult under 65	2 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Buy on the open market		Â£175,000 to Â£200,000
Owned	Other area of Scotland	Two or more adults with at least one child 16 or under	4 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Elsewhere in the UK	Two adults under 65	4 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Perth and Kinross	Two adults under 65	3 bedrooms	Buy on the open market		Â£200,000 plus
Owned	Other area of Scotland	Two or more adults with at least one child 16 or under	3 bedrooms	Buy on the open market		Â£200,000 plus
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£200,000 plus
Other social rent	Perth and Kinross	Two adults under 65	2 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Living rent fee	Other area of Scotland	One adult under 65	1 bedroom	Low cost home ownership		Â£100,000 to Â£150,000
Owned	Other area of Scotland	Two adults, at least one over 65	2 bedrooms	Low cost home ownership		Â£200,000 plus
Owned	Elsewhere in the UK	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Owned	Perth and Kinross	Two adults under 65	2 bedrooms	Low cost home ownership		Â£150,000 to Â£175,000
Caravan	Perth and Kinross	One adult under 65	1 bedroom	Low cost home ownership		Up to Â£100,000
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£175,000 to Â£200,000
Private Rent	Other area of Scotland	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Low cost home ownership		Â£200,000 plus
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership	Â£400 - Â£600	Â£200,000 plus
Private Rent	Perth and Kinross	One adult with at least one child 16 or under	2 bedrooms	Low cost home ownership		Â£150,000 to Â£175,000
Private Rent	Other area of Scotland	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£150,000 to Â£175,000
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	2 bedrooms	Low cost home ownership		Â£150,000 to Â£175,000
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Private Rent	Other area of Scotland	Two adults under 65	3 bedrooms	Low cost home ownership		Â£175,000 to Â£200,000
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£175,000 to Â£200,000
Owned	Perth and Kinross	Two or more adults with at least one child 16 or under	2 bedrooms	Low cost home ownership		Up to Â£100,000
Private Rent	Perth and Kinross	Two adults under 65	2 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Living with parents	Perth and Kinross	Two adults under 65	2 bedrooms	Low cost home ownership		Â£150,000 to Â£175,000
Rented - other	Perth and Kinross	One adult under 65	2 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Owned	Thailand	One adult with at least one child 16 or under	4 bedrooms	Low cost home ownership		Â£175,000 to Â£200,000
Owned	Perth and Kinross	Two or more adults with at least one child 16 or under	4 bedrooms	Low cost home ownership		Â£200,000 plus
Rented from Council	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost home ownership		Â£100,000 to Â£150,000
Rented from Council	Other area of Scotland	Two adults under 65	1 bedroom	Low cost rent	Up to Â£400	
Private Rent	Perth and Kinross	Two adults under 65	3 bedrooms	Low cost rent	Â£400 - Â£600	
Private Rent	Angus	Two adults under 65	2 bedrooms	Low cost rent	Â£400 - Â£600	
Other social rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost rent	Â£400 - Â£600	
Owned	Other area of Scotland	One adult under 65	2 bedrooms	Low cost rent	Â£400 - Â£600	
Living rent fee	Perth and Kinross	Two or more adults with at least one child 16 or under	2 bedrooms	Low cost rent		Up to Â£100,000
Rented from Council	Other area of Scotland	Two or more adults with at least one child 16 or under	4 bedrooms	Low cost rent		
Private Rent	Angus	Two adults, at least one over 65	2 bedrooms	Low cost rent	Â£400 - Â£600	
Other social rent	Perth and Kinross	Two or more adults with at least one child 16 or under	3 bedrooms	Low cost rent	Up to Â£400	
Rented from Council	Angus	Two adults under 65	2 bedrooms	Low cost rent	Â£400 - Â£600	

Rented - other	Other area of Scotland	Two adults under 65	2 bedrooms	Low cost rent	Â£400 - Â£600	
Private Rent	Australia	One adult over 65	2 bedrooms	Low cost rent	Â£400 - Â£600	
Private Rent	Perth and Kinross	Two or more adults with at least one child 16 or under	2 bedrooms	Private rent	Â£400 - Â£600	
Owned	Other area of Scotland	One adult under 65	2 bedrooms	Private rent	Â£600 plus	
Owned	Other area of Scotland	Two adults, at least one over 65		Private rent	Â£400 - Â£600	
Owned	Other area of Scotland	Two or more adults with at least one child 16 or under	4 bedrooms	Renovation		Â£200,000 plus
Owned	Other area of Scotland	One adult under 65	2 bedrooms	Renovation		Â£175,000 to Â£200,000
Private Rent	Other area of Scotland	One adult over 65	1 bedroom	Renovation		Â£100,000 to Â£150,000
Private Rent	Other area of Scotland	Two or more adults with at least one child 16 or under	3 bedrooms	Self-Build		Â£150,000 to Â£175,000
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Self-Build		Â£200,000 plus
Owned	Other area of Scotland	Two adults under 65	3 bedrooms	Self-Build		Â£150,000 to Â£175,000
Owned	Abroad	Two adults, at least one over 65	3 bedrooms	Self-Build		Â£200,000 plus
Owned	Other area of Scotland	Two or more adults with at least one child 16 or under	3 bedrooms			Â£200,000 plus