



A SUMMARY REPORT OF THE DERVAIG HOUSING NEEDS
SURVEY

PUBLISHED 25TH JULY 2017

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Introduction

Following a request from North West Mull Community Woodland Company to help demonstrate the importance of developing affordable housing in the village of Dervaig, Isle of Mull, Our Island Home Conducted a Housing Needs Survey of the area. The survey was made open to any member of the public to capture the need of those living in Dervaig, in the area around the village and those looking to move or return there.

Overall, there were 36 responses to survey. Of these 36 respondents, 13 stated they had housing need. For the purpose of this report, all statistics will be in relation to the 13 respondents identified as having housing need although full survey data can be provided.

A significant statistic is that of those identified as having housing need, **76.92% are not** on the HOME Argyll register.

39.29% of those surveyed that live in or around Dervaig stated they know someone who has had to move away from the area because there was no suitable housing but who would like to return to live in the Dervaig area.

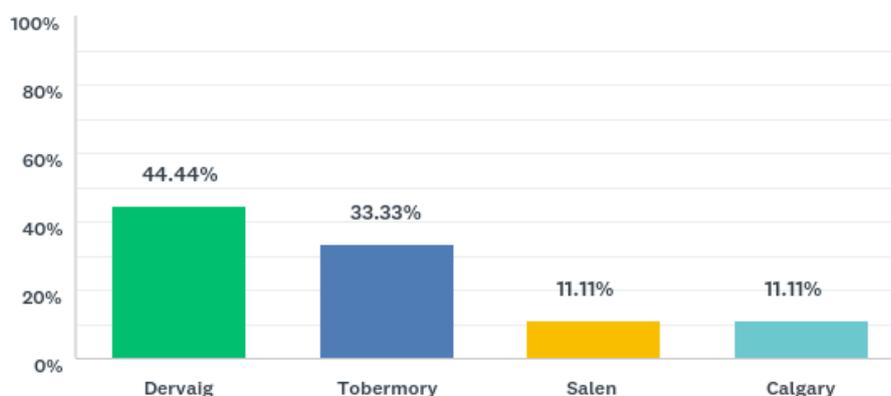


1.0 Summary of Respondents

1.1 Area of Respondent's Current Residence

44.4% of those responding to the survey lived in Dervaig. The next largest area was Tobermory with **33.33%**. The other two largest settlements around Dervaig are Salen and Calgary. These two villages each count for **11.11%** of responses.

Not included in the percentages are those that answered "Other" as their area of residence. There were 5 to give such an answer: 1 lived in Kent; 1 in Craignure, Isle of Mull; 1 at Ulva Ferry, Isle of Mull; 1 in the Dervaig/Calgary area and 1 stated they live on the Orkney Islands but that they are moving to Mull in September.



1.2 Household Type

By far the largest group with a housing need are those identified as a couple (**69.23%**). There were **no single person** occupancy respondents. The remaining respondents were all families with the following breakdown:

15.38% described themselves as "Family – couple with resident dependent child".

7.69% are in the "Single Parent Family with resident dependent children" category.

7.69% are in the "Single Parent Family – all resident children non-dependent" category

1.3 Household Age

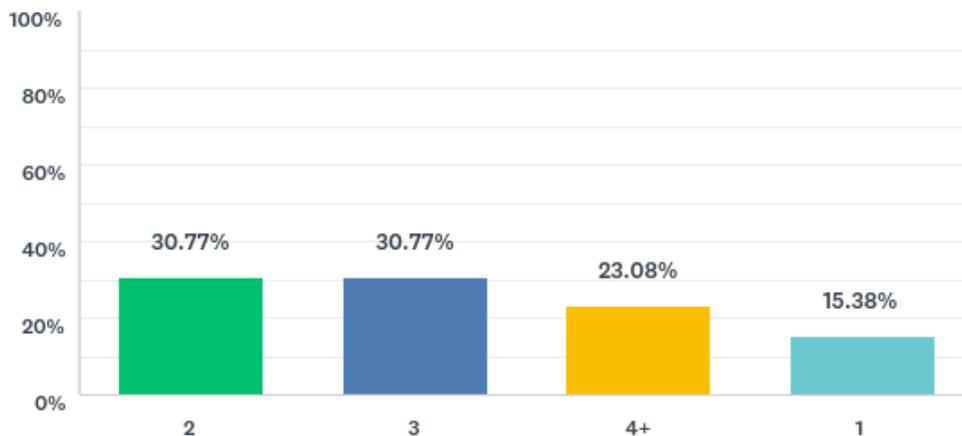
The below graph illustrates that whilst there is a mix of ages in households, the majority report having occupants in the 25-44 years bracket and overall, households are older.

There are 3 households altogether with occupants under the age of 16; one has 4 males under the age of 16 which demonstrates a need for a mixture of house sizes.



1.4 Household Size

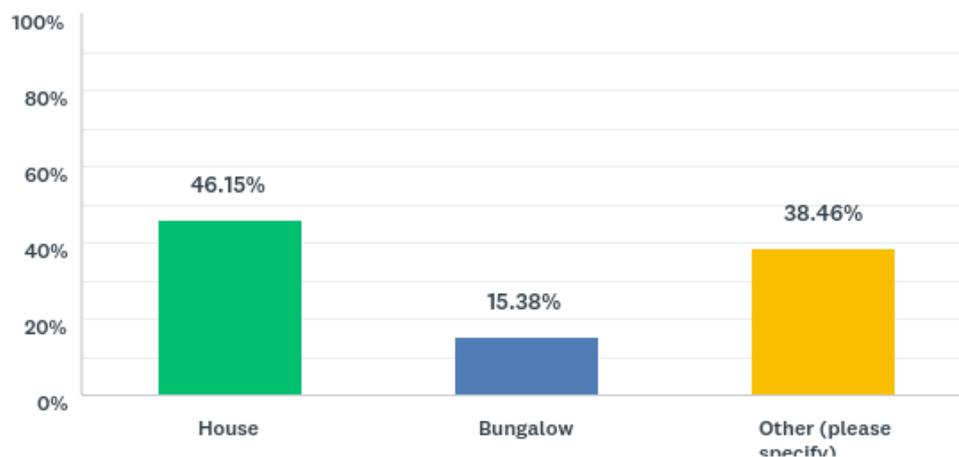
The size of each household ranged from 1 bedroom to 4+ bedrooms. 2 and 3-bedroom households were the most common. They each counted for **30.77%** of respondents. The next most common household size was 4+ bedrooms (**23.08%**) whilst there were **15.38%** of respondents living in single bedroom homes.



1.5 Current Abode

As part of the survey, participants were asked what type of accommodation they currently occupy. As you can see from the graph below, **46.15%** reported that they live in a house, **15.38%** live in a bungalow and the other **38.46%** was made up of those that answered 'Other'.

Those that answered 'Other' consisted of **4** respondents stating they lived in a flat and **1** answering that they live in a wooden cabin.



1.6 Housing Tenure

By far the most common housing tenure is renting from a private landlord with **76.92%** giving this as their answer.

The remainder was made up of those that rent from Local Authority or a family member (**15.38%**) and those that live c/o with family or friends (**7.69%**).

2.0 Housing Need

The table below is a summary of the house sizes, tenures and prices survey respondents identified as suiting their housing need. This demonstrates that there is a demand for a mixture of house sizes from 2 bedrooms up to 4 bedrooms. Furthermore, it is evident that there would be a requirement for houses for affordable rent alongside houses built for sale at an affordable value. Supplementary and supportive information is provided throughout the rest of this section.

<u>Type</u>	<u>Size</u>	<u>Tenure</u>	<u>Rent</u>	<u>Sale</u>
Couple	2 Bedrooms	Social/Private Rent or Owner-Occupancy	£400+	£80,000
Couple	2 Bedrooms	Social/Intermediate Rent or Owner-Occupancy	£300+	Did Not Answer
Couple	2 Bedrooms	Social/Intermediate Rent	£500+	N/A
Couple	2 Bedrooms	Social/Private/Intermediate Rent or Owner-Occupancy	£400+	£100,000
Couple	2 Bedrooms	Social/Private Rent	£400+	N/A
Couple	2 Bedrooms	Social/Private/Intermediate Rent or Owner-Occupancy	£250+	£70,000
Couple	3 Bedroom	Intermediate/Private Rent	£600+	N/A
Couple	3 Bedrooms	Owner-Occupancy	N/A	£130,000
Couple	3 Bedrooms	Private Rent or Owner-Occupancy	£550+	£100,000
Lone Parent – All resident children non-dependent	2 Bedrooms	Social Rent or Owner-Occupancy	£300+	£100,000
Lone Parent with dependent children	2 Bedrooms	Social Rent or Owner-Occupancy	£450+	£100,000
Couple with Dependent Children	3 Bedrooms	Social/Private Rent or Owner-Occupancy	£500+	Did Not Answer
Couple with resident dependent children	4 Bedrooms	Owner-Occupancy	N/A	£130,000

2.1 Type of Housing Needed

There was unanimous consent amongst households when asked if they believed there is a need for housing at affordable rent in Dervaig.

When asked about a need for housing for sale at a low cost, **76.92%** of households believe that to be the case.

Around two thirds of households believe that there is a need for housing for young people and for older people. **69.23%** thought there was a need for housing for young people while **61.54%** thought there was a need for housing for older people



2.2 Which Occupants Have Housing Need and When

76.92% of respondents stated that the housing need was for all members of the family.

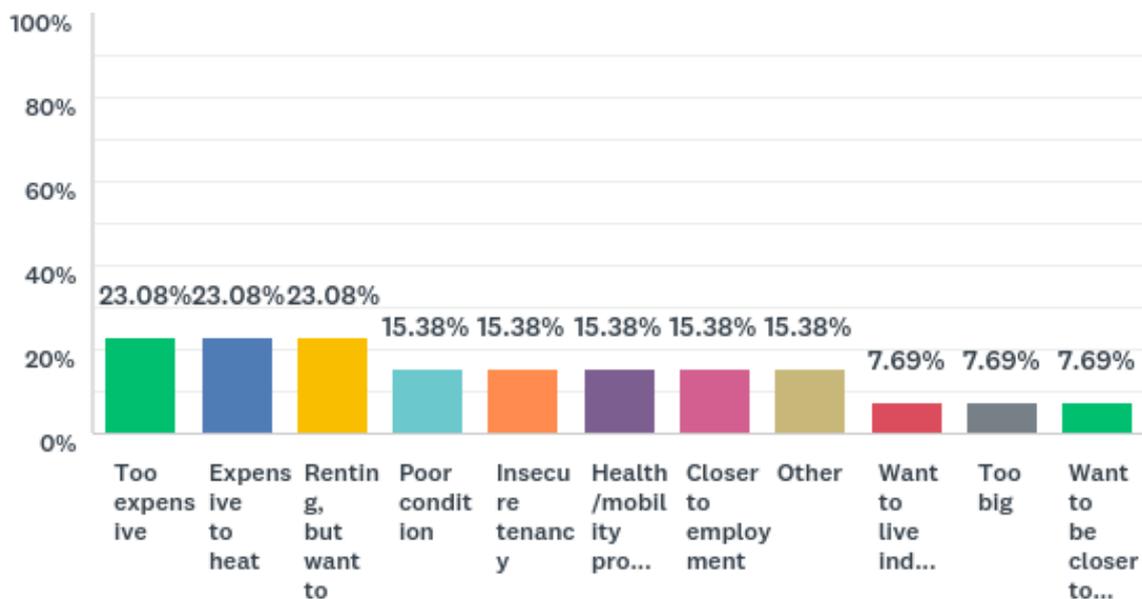
23.08% stated it was for a young adult.

The immediate need for providing affordable housing in Dervaig is clear as **61.54%** of households responded "Now" when asked when is this housing needed.

23.08% responded in 1-3yrs and **15.38%** responded in 3-5yrs when asked the same question.

2.3 Reason for Housing Need

Reasons given for housing need were varied. The top three were too expensive, expensive to heat and renting but want buy (all 23.08%). Just below were poor condition, insecure tenancy, health/mobility issues and closer to employment (all 15.38%). Wanting to live independently, wanting to be closer to family and current household being too big were all given as responses by 7.69% of respondents.



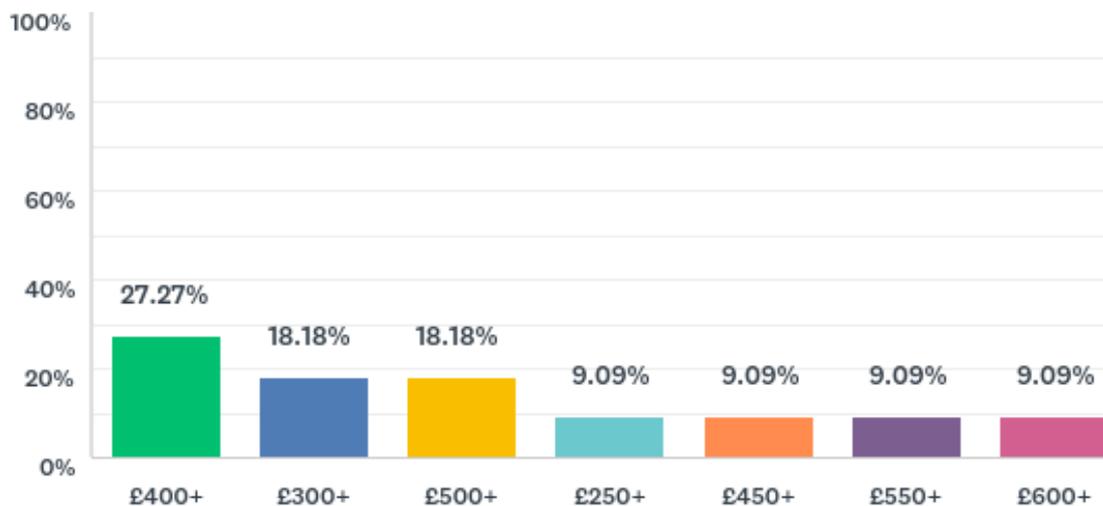
2.4 Type of Housing Tenure Sought

Of those with a housing need, **90%** showed an interest in renting, **88.89%** in buying and **87.5%** showed an interest in both options.

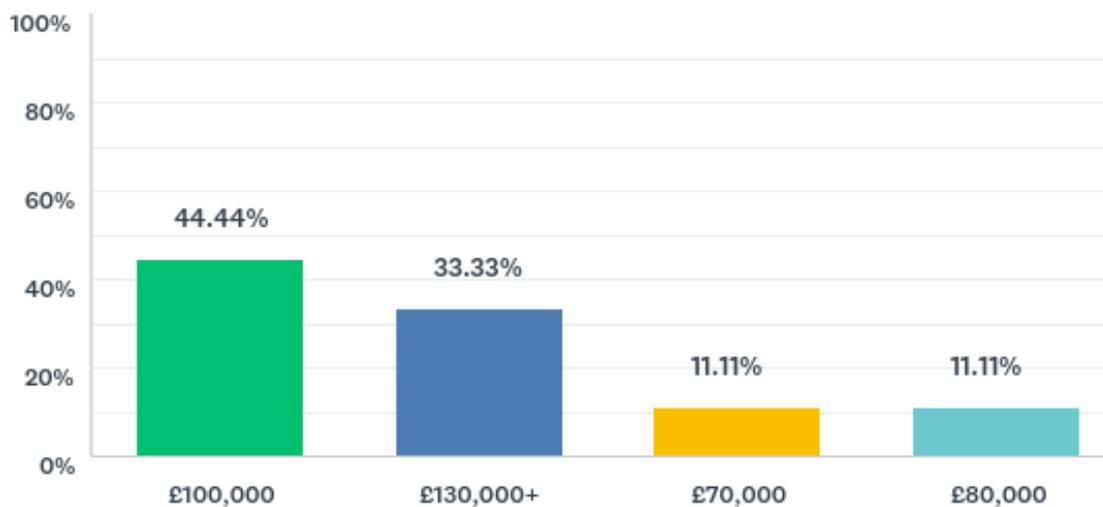
Households with both a housing need and an interest in renting preferred the option of social rent most (**81.82%**) although there was a high proportion that would be interested in private rent (**63.64%**) and just under half would be interested in intermediate rent (**45.45%**).

2.5 Affordable Rental Rates and Values for Purchase

Affordable rents ranged from £250+ to £600+ but the majority (**27.27%**) stated £400 was an affordable rent with **18.18%** saying £300 and £500.



When it came to the purchase of a household, **44.44%** stated that £100,000 would be an affordable price; **33.33%** stated £130,000 and the £70,000 and £80,000 brackets were each considered affordable by **11.11%**.



2.6 Size of Household Required

When asked how many bedrooms would be required to meet their housing need, households answered:

61.54% answered 2;

30.77% answered 3;

7.69% answered 4+.

2.7 Housing with Specific Need

In addition to the tenure and size of house needed, households were asked if there are any particular needs for alternative housing. **22.22%** required personal care and **11.11%** require accommodation on one level.

3.0 Additional Household Information

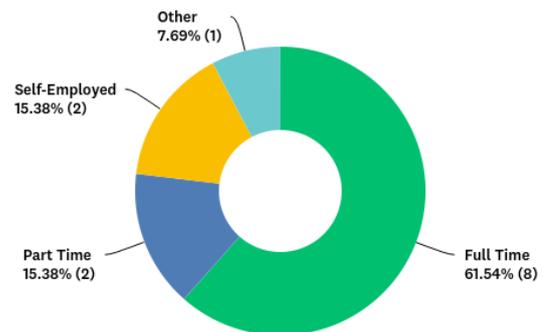
3.1 Household Employment

61.54% of respondents are in Full-Time employment

15.38% are in Part-Time employment

15.38% are Self-Employed

7.69% are described as 'Other'



3.2 Average Weekly Household Income

23.08% of households have an average weekly income of £300-£400

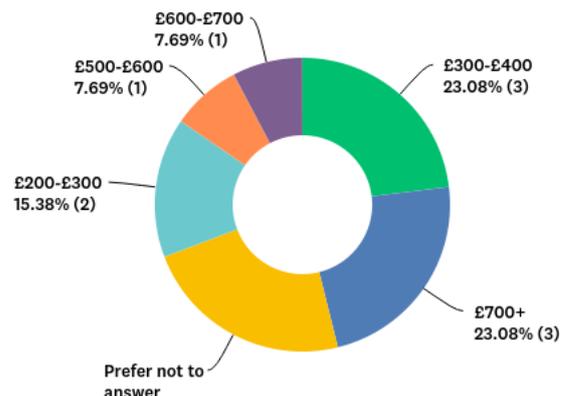
23.08% of households have an average weekly income of £700+

15.38% of households have an average weekly income of £200-£300

7.69% of households have an average weekly income of £500-£600

7.69% of households have an average weekly income of £600-£700

23.08% preferred not to answer



4.0 Dervaig Housing Market

4.1 Properties for Sale

In the last two years, there have been 5 properties for sale in Dervaig and three plots of land. House values have ranged from £160,000-£250,000. The median house price for Dervaig over the last 24months is £225,000. The average house price is £215, 990.

Three of the properties are Sold Subject to Contract, one is Under Offer and one is still For Sale.

4.2 Plots of Land for Sale

One plot of land has full planning permission and is valued at £95,000.

Two plots of land have planning in principle and are valued at £45,000 each.



5.0 Conclusion

The housing needs survey has shown that there is a considerable demand for housing in Dervaig. Out of the 36 respondents, 13 existing households have a housing need.

The households requiring alternative housing are predominately couple households. However, around **30%** are families. With the largest proportion of household ages falling in the 25-44 age category it is vital that further affordable housing is developed to enable the area to hold on to these working age households helping the local economy. It is important to help families set down roots in the area to help the local primary school and with the size of families it also demonstrates that houses of various size must be developed.

To match the housing need in the area it is also clear from the survey that there should be a mixture of houses for affordable rent and houses available for purchase at an affordable value.

11 of the 13 households with a housing need would consider renting with the average affordable rent being **£423**. The most common affordable rent is **£400**.

8 of the 13 households with a housing need expressed an interest in houses for sale at an affordable value. The average affordable mortgage is **£101,250** which is only fractionally higher than the most common affordable mortgage indicated (**£100,000**).

2 of the 13 households with a housing need are solely interested in houses for sale at an affordable value. Both households indicated that **£130,000** would be an affordable mortgage.

To fully match the housing demand of the area there is a requirement for a development predominantly of around 60% 2-bedroom properties and the remainder comprising of 3+ bedroom properties. The tenure should ideally be a mixture of affordable rent and houses for sale at an affordable value which in this case would be around £130,000.

