



**HOUSING NEED
AND
HOUSING PRESSURES
IN ST ANDREWS**

Housing Need and Housing Pressures in St Andrews

St Andrews Town Commission on Housing

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St Andrews, Fife

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Foreword and Acknowledgements

It has long been recognised that St Andrews has significant housing problems which arise from a variety of causes including, importantly, (i) scarcity of affordable housing and (ii) pressure on accommodation from University students who represent an unusually high proportion of the local population; these two aspects became the natural focus of this study.

In 2012, several local organisations met and resolved to promote a serious study of the housing situation in the town. This group comprised local Fife Councillors, the Royal Burgh of St Andrews Community Council, the University of St Andrews, the University of St Andrews Students' Association, The St Andrews Preservation Trust and the Confederation of St Andrews Residents' Associations (CSARA). They agreed to constitute themselves as the St Andrews Town Commission on Housing Reference Group and, in turn, to appoint an autonomous team, the St Andrews Town Commission on Housing, whose members would bring a wide range of experience and skill to the study and could be relied upon to be independent in their work¹.

This Report would not exist but for the initiative taken by the Reference Group. They have been wholly supportive, particularly in securing the modest funding required for the Commission's work, but has at no time influenced or sought to influence the studies or conclusions contained in this Report other than through formal representations, all of which are detailed in the body of the Report or its Appendices. Thanks for funding are due to The St Andrews Preservation Trust, particularly for providing bridging funds during the early stages of the study, to the St Andrews Common Good Fund, to the University and, especially, two generous donors who wish to remain anonymous. The University has generously covered the cost of all printing.

The Commission is grateful to Mrs Flora Selwyn, who facilitated circulation of the questionnaire, to all those who completed questionnaires, whether on paper or electronically and to management and staff at the Public Library, the Cosmos Centre, the Students' Association, the Fife Council Office at St Mary's Place and the St Andrews Community Hospital for permitting boxes for the return of completed questionnaires to be placed on their premises. Ms Emma Shaw and Ms Emily Hearn are thanked for their efforts in analysing the content of the completed questionnaires and Dr Zhiqiang Feng for his assistance with the mapping of data zones.

Thanks are also due to both the Housing & Neighbourhood Services and the Private Sector Regulation Division of Fife Council as well as National Records of Scotland, for their provision of information and prompt response to questions. It is also greatly appreciated that so many individuals and organisations made written submissions to the Commission to present their perspectives on the town's housing situation.

Finally, meetings were held with the Confederation of St Andrews Residents' Associations, Fife Council (Housing and Planning Divisions), local Fife Councillors, Headon Developments, Kingdom Housing Association, Old Course Hotel, Robertson Homes, St Andrews Community Council, The St Andrews Preservation Trust, the Students' Association and the University of St Andrews. The Commission acknowledges with gratitude the time and effort that all put into making the meetings so informative.

¹ Dr James B Walker (Chair), Mr Simon Kidd (Secretary), Professor Joe Doherty, Mr Iain Grant, Mr John F Matthews. The assistance of Dr Pauline McLoughlin as a member of the Commission in the early stages of this study is gratefully acknowledged. For brief information on each of the above see Appendix A.6.

Executive Summary

In 2012 a group of local organisations resolved to promote a serious study of the housing situation in the town. To carry out this task, they established the 'St Andrews Town Commission on Housing' composed of people who would bring a wide range of experience and skill to the study and could be relied on to be independent in their work. The objective was to identify and examine housing need and housing pressures in St Andrews, how these are currently being met and how they might be better met in the future.

The Commission gathered evidence from a questionnaire (circulated to the student community and town households) and from interviews with local organisations, town residents, the University, Fife Council and a variety of housing providers. We also interrogated census and local authority demographic and housing data and conducted a survey of published literature and documentary sources. From this evidence it became apparent that two issues overrode all others, (i) scarcity of affordable housing and (ii) pressure on accommodation from University students who represent an unusually high proportion of the town's population. These became the focus for the study.

In building towards our recommendations we investigated trends in the demographic composition of St Andrews and changes in housing tenure and housing costs. We examined aspects of the local housing market, especially in relation to housing and planning policies. We further examined the difficulties that local residents, including students, have relating to house purchase and rent. We focused in some detail on the provision and scarcity of affordable housing, exploring the impact of 'Right to Buy', the absence of public investment over the recent past, and the prospective role of the private sector (through planning obligations). These investigations confirmed and reinforced the Council's designation of St Andrews as the most pressured housing area in Fife. They further identified the urgent need for the development of a strategic housing plan for the town and the potential of the Kilrymont site of Madras College, when it becomes available, as a location for affordable investment.

Our examination of 'studentification' (the process by which specific neighbourhoods become dominated by student residential occupation) identified the concentration of student HMOs in the centre of St Andrews, the escalating impact of this concentration on house and rental prices and the difficulties it creates for town residents and newcomers wishing to purchase or rent property in the town. While recognising the opposing views of many students and local residents, we concluded that if these problems were to be effectively addressed the scope of the present HMO moratorium needs to be expanded in the context of an increase in the provision of student residential accommodation by both private developers and by the University.

From analysis of all the information and evidence, the summary of our recommendations is *inter alia*:

- (i) that Fife Council examine the specific housing needs of St Andrews and develop a strategy for housing in the town;
- (ii) that Fife Council, in collaboration with the St Andrews community, address the immediate need for affordable accommodation and actively pursue the building of affordable houses on the Kilrymont site of Madras College when it becomes available, and develop this site in tandem with the extant proposals for the development of St Andrews West;
- (iii) that Fife Council determine, in collaboration with the St Andrews community, an appropriate yardstick for student housing density and, meantime, give serious consideration to extending the HMO moratorium geographically to embrace the whole town and to imposing restrictions on the renewal of HMO licences;
- (iv) that the private provision of student 'halls' of residence be supported, and that the University actively promote the building of additional University-managed student accommodation, both undergraduate and postgraduate;
- (v) that a 'Standing Working Party' be created comprising community representatives, the University and Fife Council as a forum for reconciling differences and for the advancement of housing development in St Andrews.

Abbreviations

AHSP	Affordable Housing Supply Programme
B&M	Balanced and Mixed Communities
CACI	CACI Ltd - international information solutions and services provider
COA	Census Output Area
CSARA	Confederation of St Andrews Residents' Associations
FC	Fife Council
GRO	Grants for Rent and Ownership
GROS	General Register Office for Scotland
HA	Housing Association (see also RSL)
HESA	Higher Education Statistical Agency
HMA	Housing Market Area
HMO	Housing in Multiple Occupation
HNDA	Housing Need and Demand Assessment
KHA	Kingdom Housing Association
JRF	Joseph Rowntree Foundation
LA	Local Authority
LC	Licence Condition
LCHO	Low Cost Home Ownership
LHS	Local Housing Strategy
LHSA	Local Housing Strategy Area
LIFT	Low Cost Initiative for First Time Buyers
MMR	Mid-Market Rental
MoD	Ministry of Defence
NHT	National Housing Trust
NRS	National Records of Scotland
PRH	Private Rented Housing
PRS	Private Rented Sector
RAF	Royal Air Force
RSL	Registered Social Landlord (see also HA)
SFT	Scottish Futures Trust
SHA	Strategic Housing Area
SHIP	Strategic Housing Investment Plan
SIMD	Scottish Index of Multiple Deprivation

PART I

INTRODUCTION

1. Objectives and Structure of the Report

In response to the general aim agreed with the Reference Group, '*To consider the housing needs of all groups in St Andrews, how these are currently met and how they might be better met in the future*', the aims of the Commission are as follows:

1.1. Aims of the Commission

- To collect and analyse data on the current population of the town and how its housing needs are met;
- To collect and analyse data and opinions from every section of the local community by means of a widely-circulated questionnaire, written submissions and meetings with key groups;
- To create a clear and credible picture of the current housing situation and to highlight problem areas.

1.2. Objectives of the Commission

- To propose ways in which current and future housing problems might best be addressed;
- To identify constraints upon the resolution of current and future housing problems and how these might be overcome.

1.3. Structure of the report

This report is presented in three parts, supplemented by appendices.

- PART I, of which this is Chapter 1, features a description of the processes of data collection and information gathering, including the design and dissemination of the questionnaire and the analysis of the resulting information (Chapter 2). It also has a detailed profile of St Andrews defining the geographical area (data zones) covered by the study, population growth and demographics since 2001 and housing tenure information, together with supporting statistical data (Chapter 3).
- PART II provides a brief introduction to the issues which have been identified (Chapter 4), followed by more detailed studies examining affordable housing (Chapter 5) and student accommodation needs (Chapter 6); finally, in Chapter 7, there follows a discussion of these issues.
- PART III itemises the Commission's conclusions and recommendations (Chapter 8).

2. Data Collection and Evidence Gathering

The approach adopted by the Commission sought to obtain both quantitative and qualitative information from all sectors of the local community, including private households as well as from key organisations and agencies within or impacting directly upon the community.

The early stages involved announcements of the Commission's establishment and remit in the local press (*The Courier* and the *St Andrews Citizen*), design and production of a questionnaire, compiling a list of key contact organisations, drafting a letter to these groups and launch of a website, a telephone contact and an email address.

At the same time, work was started on collecting the most reliable statistical data available on the town's changing population and on important matters such as purchase and rental costs for residential properties, the impact of HMO (Housing in Multiple Occupation) regulations and the availability of affordable housing.

2.1. Questionnaire

An endeavour was made to circulate a paper version of the questionnaire (see Appendix A.3.) to every household in St Andrews by including a copy in the November / December 2012 issue of the local bi-monthly magazine *St Andrews in Focus*; it is believed that, as well as a majority of private households, many commercial establishments received the questionnaire. To facilitate submission, boxes for completed questionnaires were placed at easily accessed and frequently visited locations, namely: the Cosmos Centre, the Public Library, the Fife Council Local Office in St Mary's Place, the Students' Association and the St Andrews Community Hospital. Additional blank questionnaires were available at each of these locations. A Post Office box number was provided for those who preferred to mail their returns. An online version of the questionnaire was compiled and could be accessed and completed via the Commission's website. Ethical approval and data protection clearance were obtained for both paper and electronic versions of the questionnaire.

Both formats were available for completion and return for three months (to end-February 2013) during which time letters to the local press were used in an effort to maintain public interest and participation.

For analysis, completed paper questionnaires were converted to electronic format and merged with those submitted via the website. A total of 737 usable questionnaires were submitted; the results from these are not statistically representative but are, we would claim, illustrative of the concerns and views of people in St Andrews. Appendix A.3.1. lists tabulations of questionnaires by gender, age, employment status and housing tenure.

2.2. Invitations to key organisations and agencies

An identical letter (see Appendix A.1.) was sent to key organisations including local government bodies, representatives of local interest groups, major local employers and others, explaining the origins and remit of the Commission and inviting submissions as well as proposing face-to-face meetings. Several organisations and individuals (see Appendix A.1.1.) made written submissions and representatives of the following groups and businesses agreed to be interviewed:

- Confederation of St Andrews Residents' Associations
- Fife Council (Housing)
- Fife Council (Planning)
- Fife Councillors
- Headon Developments
- Kingdom Housing Association
- Robertson Homes (Abbey Park)
- Royal Burgh of St Andrews Community Council
- The Old Course Hotel, Golf Resort & Spa
- The St Andrews Preservation Trust
- University of St Andrews
- University of St Andrews Students' Association

Notes on the meetings between the Commission and these organisations can be found in Appendix A.2.

2.3. Statistical data and documentary evidence

Temporal and spatial data on population and housing trends in St Andrews together with boundary maps were derived from several sources:

- The KnowFife dataset (<<http://knowfife.fife.gov.uk/IAS>>)
- Fife Council's Housing & Neighbourhood Services
- The 2001 Census & GROS / NRS mid-year estimates¹
- Fife Council Enterprise, Planning, & Protective Services
- Scottish Census Results Online (SCROL): the 2001 Census browser
- Scottish Neighbourhood Statistics (<www.sns.gov.uk>)
- University of St Andrews Central Services
- Higher Education Statistical Authority (<www.hesa.ac.uk>)

At the time of writing, small area population and related data from the 2011 Census was not available; we have relied on GROS / NRS mid-year estimates accessed via the KnowFife dataset and on data kindly supplied on request by Housing & Neighbourhood Services, Fife Council.

2.4. Other sources of information

These include:

- Planning documents and other reports from Fife Council, the Scottish Government and the University of St Andrews
- Published literature on HMOs and affordability
- Plans (implemented and proposed) for student accommodation provision in other university towns
- Documents provided by The St Andrews Preservation Trust.

2.5. Problems of data collection

Two particularly important issues needed to be resolved:

- The demarcation of the geographic boundaries of the town of St Andrews
- The derivation of population and housing statistics.

¹ In April 2011, the General Register Office for Scotland (GROS) merged with the National Archives of Scotland to become the National Records of Scotland (NRS).

2.5.1. Demarcation of the geographic boundaries of St Andrews

We considered three candidates for the definition of St Andrews town boundaries for possible adoption in this report (Appendix A.4. shows boundary maps); we rejected two: the Local Housing Strategy Area (LHSA) and the Royal Burgh of St Andrews Community Council area. With St Andrews at its coastal centre, the LHSA stretches to Tentsmuir in the north, to Kingsbarns in the south and to Springfield in the west. While clearly useful for planning purposes such a wide ranging market area lacks focus for a study of housing need and pressures in the 'town' of St Andrews. The Community Council, while a stronger contender than the LHSA, also has boundaries that stretch beyond the built-up area of the town. Furthermore, published comparable and historic data for population and housing is rather limited for these boundaries. For these reasons we opted for the use of data zones (see Box 2.1.) in defining the town boundaries as the focus for our investigation.

Box 2.1. Data zones

Data zones are groups of Census output areas which have populations (at the time of the 2001 Census) of between 500 and 1,000 household residents, and some effort has been made to respect physical boundaries. They all nest into local authorities and are built up from 2001 Census output areas. In addition, they have compact shape and contain households with similar social characteristics. The key feature of data zones is that they are significantly smaller than previous geographies for which statistics have been available (postcode sector or ward) and are much more effective in identifying small areas with particular social characteristics, and are also more flexible in aggregating to specific areas of user interest. Data zones are large enough to protect confidentiality and to allow regular updates to be made available. (Office of the Chief Statistician, 2004)*

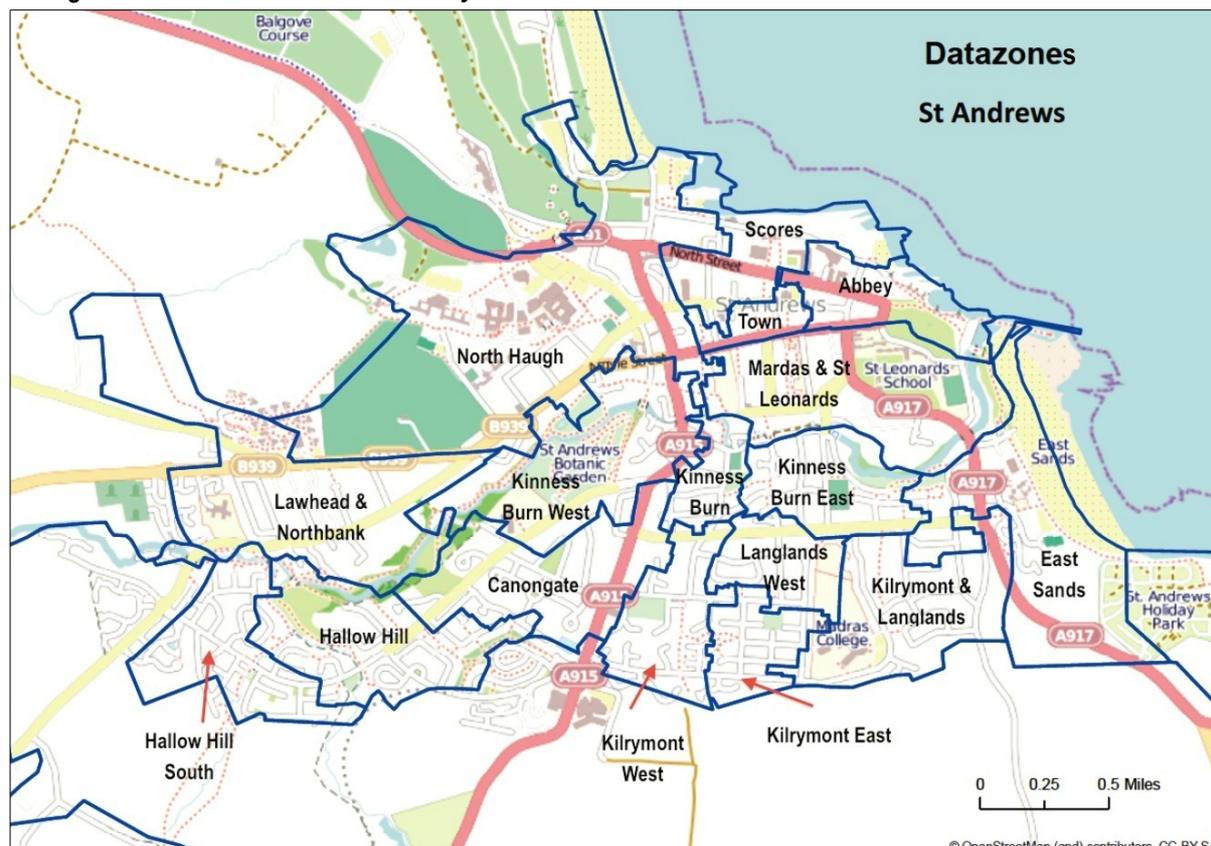
* Two data zones in St Andrews exceed this limit.

We selected 17 contiguous data zones (Figure 2.1.) as providing the best approximation of the 'town' of St Andrews. These 17 zones incorporate the bulk of St Andrews built-up area (see Box 2.2.) and provide a convenient framework for accessing and comparing demographic and housing changes over time. They also provide a basis for the analysis of change within the town.

Box 2.2. Housing known to be located outside the boundaries of the 17 data zones

- *St Andrews Holiday Park, Kinkell Braes*
- *The converted farm steadings at Brownhills, Balmungo, East Grange, West Grange, Wester Balrymonth, Pipeland, Lumbo, Mount Melville and Balone*
- *Cairnsmill Caravan Park*
- *The new housing to the west of Morrison's (i.e. Bobby Jones Place, James Foulis Court [including St Andrews Care Home - approx. 60 care residents] and Findlay Douglas Court) and the adjoining streets, Winram Place, Crawford Gardens and Balrymonth Court*
- *The new housing to the west of the Bogward Road / Craigtoun Road junction (i.e. Melville Road, Younger Gardens, Cant Crescent, Berry Place and Chambers Place)*
- *The Western Cemetery Lodge, Carron Lodge and Rufflets Country House Hotel*
- *The latest phase of accommodation blocks constructed at Fife Park Apartments*
- *The Strathtyrum Estate and Pilmour Cottage*
- *The Old Course Hotel, Golf Resort & Spa*

Figure 2.1. St Andrews as defined by data zone boundaries



Source: © Crown copyright and database rights 2013 Ordnance Survey 100023385

2.5.2. The derivation of population and housing statistics

The accuracy and precision of population data and analysis for any geographic area will reflect the influence of many factors, the most important of which are enumerated below. St Andrews is not unique in this respect, but with one of the highest proportions of students among university towns in the UK, the problems and challenges associated with these factors are arguably exacerbated.

- Constant change as a consequence of births, deaths and in and out migration.
- The accuracy and completeness of data collection surveys (including the decennial census) are affected by:
 - the date of survey (as noted previously, the 2011 small area census results had not been published at the time of writing; we were reliant on data derived from the 2001 Census);
 - undercounting (especially when students are involved and when - as in St Andrews - a significant number are from overseas);
 - imprecision associated with the algorithms for adjusting census returns and calculating inter-census mid-year estimates - the algorithms employed for this process produce best-fit data that are always subject to possible adjustment when subsequent decennial census results are published (see Box 2.3.);
 - incomplete institutional records; etc.
- Errors in data recording - see below for a specific instance in St Andrews (see Section 2.5.3.).
- Changing definitions and data collection priorities over time; changing boundaries.

Population and housing data collected by national and local authorities are the best - and in most instances the only - data we have for statistical analysis of demographic and housing trends. Before publication, considerable effort is expended in checking and adjusting such statistics to ensure as much precision and accuracy as possible. Nevertheless, there will always be small variations in the official data recording and tabulations and some of these variations are apparent in this report. These do not, we would argue, invalidate the overall picture.

Box 2.3. Mid-year estimates

Mid-year population estimates are based on the 2001 Census and updated annually by 'ageing on' the population and applying information on births, deaths and migration. Births and deaths are estimated using data from the civil registration system, which is considered to be virtually complete. Migration is more difficult to estimate because there is no comprehensive registration system in the UK. Migration is derived from the National Health Service Central Register (NHSCR) and Community Health Index (CHI) for migration within the UK, and from the International Passenger Survey (IPS) for international migration. The sample size for Scotland for the IPS is small, so estimates derived from this survey are subject to large sampling and non-sampling errors. National Records of Scotland (NRS) is conducting an on-going exercise to improve the quality of population estimates and also their key component migration. NRS contribute to the Office for National Statistics (ONS) Improving Migration and Population Statistics programme. (See: <<http://www.nrscotland.gov.uk/statistics-and-data>>)

2.5.3. Counting students

2001 Census errors in St Andrews:

The counting of students in the 2001 Census was compromised by the misallocation of 543 students living in communal establishments to two postcodes outside our definition of St Andrews town resulting in an undercount of population in two data zones - 435 in North Haugh and 108 in Lawhead & Northbank. We have adjusted the 2001 population count for these data zones to account for these recording errors. We have also adjusted numbers in the age categories by assigning these 543 students to the 16 - 24 age group as a best-fit estimation. The GROS / NRS mid-year population estimates for St Andrews did not take account of this correction until 2006 (National Records of Scotland, 2010).

A note on student numbers:

The Higher Education Statistical Agency (HESA) is generally regarded as the main source for student numbers. However, HESA statistics typically include students on leave of absence, those registered for distance learning and evening courses as well as some double counting of students registered for more than one course. In this report - while we take cognisance of HESA returns - we use admissions data from the University of St Andrews Academic Registry as the best estimate of full-time student numbers.

2.5.4. Counting Housing in Multiple Occupation (HMOs)

The recently initiated HMO Public Register² provides information on all licenses issued in Fife. The register is due to be updated each quarter. For the purposes of the report, the register we accessed was revised up to 30 June 2013, the latest available from Fife Council's website. We selected every HMO licence for the town of St Andrews (i.e. matching the 17 data zones in Figure 2.1.) which was issued and current on 30 June. As the renewal process can take several months to complete after the expiry date, we also added each HMO licence that had expired in the previous twelve months (from 1 July 2012), and had not yet been re-issued by 30 June, on the assumption they will be renewed.³ Finally, we checked for, and eliminated, duplications before dividing the list between properties owned by private landlords and those owned by the University.

² <<http://www.fifedirect.org.uk/topics/index.cfm?fuseaction=page.display&p2sid=77AC9B79-A6FF-4A1F-CF14F0161645F162&themeid=AABDB2B9-D379-434F-98CA-AF2B73303854>>

³ From information recently provided by Fife Council's HMO registry, 23 out of 46 in this category were renewed between 1 July and 15 November 2013.

3. Profile of St Andrews

3.1. Introduction

St Andrews is the largest settlement in north east Fife; it is the area's major retail, employment and recreation centre. As 'the home of golf' and the location of Scotland's oldest and 'world renowned' University, St Andrews is a centre for culture, learning and tourism and is identified as a key economic driver locally and for the whole of Fife (Fife Council, 2009; Fife Council, 2012b; Biggar Economics, 2012). On several measures St Andrews is clearly an affluent town with a strong economic base and many prosperous neighbourhoods in which average household incomes are significantly higher than those elsewhere in the Fife Council area.

Yet St Andrews is also a town experiencing considerable housing pressures. It has some of the highest house prices in Fife, the lowest percentage of social rented provision and the highest proportion of privately rented accommodation. Using measures from the 2001 Census, the 2009 Scottish Index of Multiple Deprivation (SIMD) identified 5 areas in St Andrews as among the 20 percent most deprived for housing in Fife (see Table 3.1.). While this measure takes no account of improvements to the housing stock since 2001, it is symptomatic of the historic legacy of poor housing conditions especially in the central part of the town (KnowFife Briefings, 2009). Today Fife Council estimates that 10.6 percent of the population of the St Andrews Local Housing Strategy Area (LHSA) experiences major problems of housing need and affordability (considerably higher than the other 9 LHSA's in Fife). The designation of St Andrews as a town of 'Pressured Area Status' in 2006 - in which the sale of council houses under 'Right to Buy' legislation is suspended for some tenants - and the recent declaration of a moratorium on HMOs (housing in multiple occupation) in the town centre are indicative of continuing problems. The combination of high house prices, low social housing provision and pressures on private renting has led to serious issues of housing scarcity and accessibility for some sections of the town's population.

Table 3.1. Scottish Index of Multiple Deprivation for central St Andrews

	Housing Domain Rank * (2009)	% Households no Central Heating (2001)	% Overcrowded (2001)
Town Centre	416	10.98	35.93
Abbey	750	8.31	27.64
Kinness Burn	973	5.86	26.21
Madras & St Leonards	1047	5.28	25.61
The Scores	1257	4.40	23.69

* The lower the index the more deprived: the index runs from 1 to 6505

Source: *Fife Research Co-ordination Group, 2009*

This chapter provides background information as a preliminary to a more detailed investigation in later chapters of the town's housing problems. We focus here, firstly, on changing trends in population growth, age structure and housing tenure over the past ten years and, secondly, on house prices, rental charges and household income. We end with some brief consideration of the planning framework that sets the parameters for present and future development in the town.

As noted in the previous chapter (see Sections 2.3. and 2.5.) much of the statistical data for our report with regard to population and housing characteristics of St Andrews are derived from the KnowFife Dataset and from information supplied by Housing & Neighbourhood Services, Fife Council. These data have been supplemented by other information whose sources are identified in the following analysis. This analysis is based on a data zone boundary definition of the 'town' of St Andrews (see Section 2.5.1. and Figure 2.1.).

3.2. Population, age and housing tenure

Over the past decade St Andrews has experienced significant population growth and, accompanying this, notable changes in both age structure (especially increases among younger adults) and in housing tenure (a reduction in social provision and increases in the privately rented sector). Such changes are also apparent in the rest of Fife (and many other parts of Scotland). Arguably, however, their significance - as demonstrated by the designation of the town as a 'pressured area' and by the high level of housing need - is more pronounced in St Andrews than elsewhere in Fife. Box 3.1. summarises some of the main findings of our analysis of demographic and housing tenure change between 2001 and 2011.

Box 3.1. Summary of main findings

Population and age

- The 2011 mid-year estimate of the population of St Andrews (as defined by our 17 data zones) was 15,820; a 9.5% increase on that recorded (14,448) in the 2001 Census
- The major population increases between 2001 and 2011 were in eastern (East Sands) and western (North Haugh and Lawhead) peripheries of the town
- Young adults between 16 and 24 years are by far the most numerous age group, comprising 44% (6,948) of the town's population in 2011; this compares with 36% (5,161) in 2001
- Between 2001 and 2011 the numerical increase in 16-24-year-olds (1,787) exceeded the overall increase in the population of St Andrews (1,372); the difference is explained by decreases in the number of people in the other age groups
- In 2011 82% of all 16-24-year-olds were located in the centre and in the western and eastern peripheries of the town, the areas of highest University student residential concentration
- The population aged 15 years or younger, those aged 40-59 and those 70 and over experienced small but significant absolute and percentage declines between 2001 and 2011

Housing tenure

- The number of households in St Andrews grew between 2001 and 2012 from 5,422 to 6,003; an increase of 11%
- In 2012 owner occupied housing was the dominant tenure (59%), followed by privately rented (20%) and social renting (14%)
- The 2012 estimates indicate a reduction in social renting of 24% since 2001 and, in contrast, an increase of 9% in owner occupation and 5% in privately renting households
- Compared with Fife as a whole and most other Local Housing Strategy Areas in Fife, St Andrews town in 2012 had a lower percentage of both socially rented and owner occupied property, but a substantially larger privately rented sector
- 12 of 17 data zones have no social rented accommodation
- The highest percentage of privately rented accommodation is in the Town Centre (55%), with 3 neighbouring data zones (Abbey, The Scores and Madras & St Leonards) and North Haugh recording over 30%
- The 3 data zones with the highest percentage of 16-24-year-olds (Lawhead & Northbank, North Haugh and East Sands) have the highest concentrations of 'Other' tenures, which includes University-provided student accommodation
- 4.3% of dwellings in St Andrews are identified as second homes; 3 times that for Fife as a whole and exceeds that in all Local Housing Strategy Areas (LHSA)

3.2.1. Population growth and changing age structure

Population growth: During the decade 2001 and 2011, the population of St Andrews - as defined by the 17 contiguous data zones used in this report - increased by 9.5% from 14,448 to 15,820. As Table 3.2. shows, this growth was part of larger increases experienced in the immediate vicinity of St Andrews (17% in the Community Council area) and in north east Fife (14% in the LHSA).

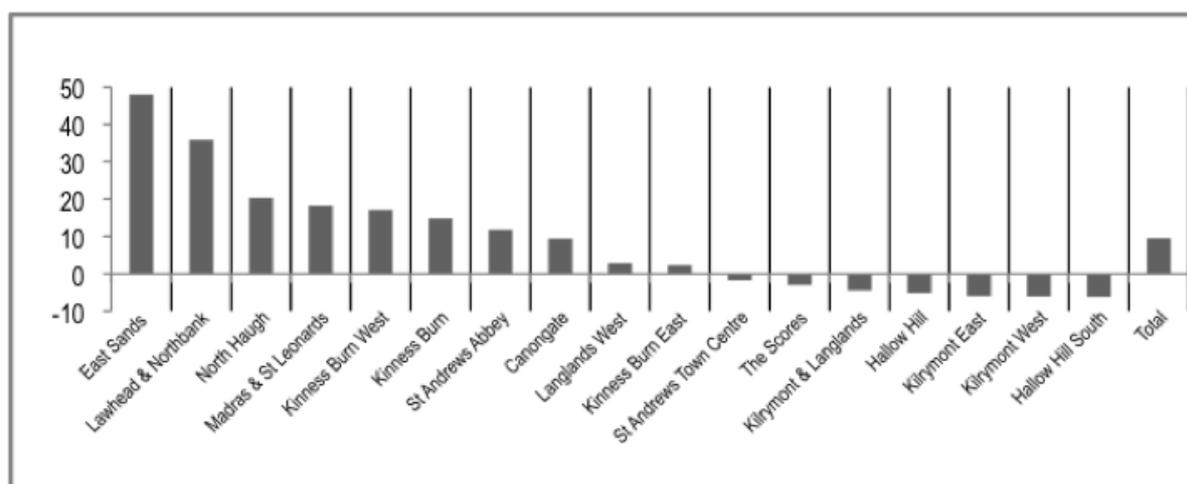
Table 3.2. Population estimates for data zones, Community Council & LHSA

	2001 Census	2011 Mid-year Estimates	% Change
Local Housing Strategy Area	25,325	28,889	14.07
Royal Burgh/Community Council	14,577	17,094	17.27
Contiguous data zones	14,448	15,820	9.50

Source: KnowFife Dataset & National Records of Scotland (2010) for 2001 adjustments

Population change within St Andrews: Within the town the outstanding feature was the increase in the population of 3 data zones on the eastern and western peripheries: East Sands (48%), Lawhead & Northbank (36%) and North Haugh (20%). The growth in these areas accounted for over 76% of the total population increases in St Andrews between 2001 and 2011. More modest population growth was recorded in 7 further data zones, ranging from 18% in Madras & St Leonards to 2% in Kinness Burn East. By contrast, small decreases - between 2% and 6% - were recorded in two central data zones (The Scores and Town Centre) and in several southern peripheral data zones (Hallow Hill South, Hallow Hill, Kilrymont East, Kilrymont West and Kilrymont & Langlands) (see Figure 3.1.).

Figure 3.1. Percentage population change by data zone, 2001-2011

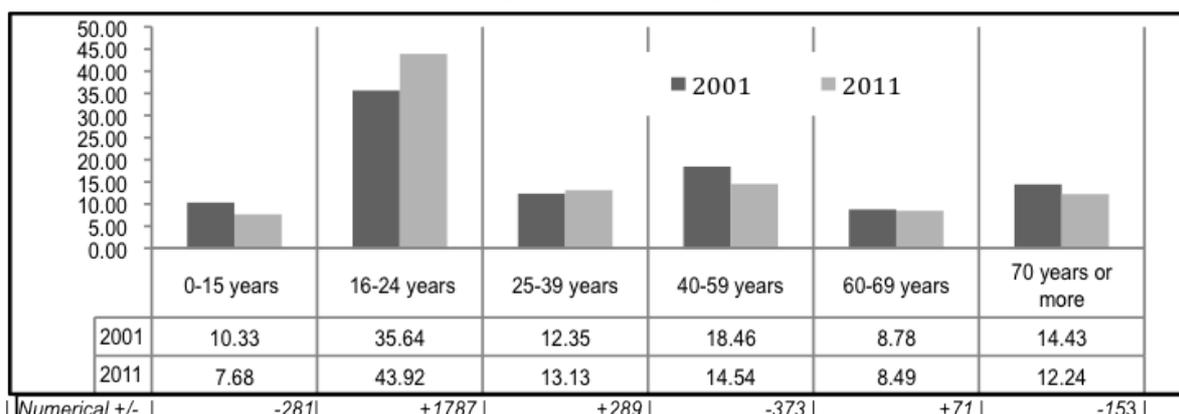


Source: KnowFife Dataset & National Records of Scotland (2010) for 2001 adjustments

Change in age structure: Growth in the town's population during the decade 2001-2011 was accompanied by significant changes in age structure. Most prominent was the increase in the percentage of 16-24-year-olds, from 36% to 44% of the town's population. Those aged 25-39 and 60-69 also experienced small increases of less than 1 percent; all other age groups (15 and under¹, 40-59 and 70 and over) decreased as a proportion of the town's population. One of the most notable findings of this analysis is that between 2001 and 2011 the numerical increase in 16-24-year-olds (1,787) exceeded the overall increase in the population of St Andrews (1,372); the difference explained by decreases in the number of people in the other age groups (see Figure 3.2.).

¹ School enrolment in St Andrews has declined dramatically over the past few years (see Appendix A.5.)

Figure 3.2. Percentage and numerical population change by age group, 2001-2011



Source: GROS / NRS Census and Mid-2011 Population estimates KnowFife Dataset, April 2013

The age composition of St Andrews departs markedly from that of Fife as a whole: the comparative lack of children and the high proportion of 16-24-year-olds being the most prominent (see Table 3.3.).

Table 3.3. Age groups: Fife and St Andrews compared, 2011

	15 and below	16-24	25-39	40-59	60-69	70 and above
Fife	17.69	12.42	17.09	28.22	12.19	12.38
St Andrews	7.68	43.92	13.13	14.54	8.49	12.24

Source: KnowFife Dataset

Age composition of data zones: The dominance of 16-24-year-olds is perhaps the outstanding characteristic. In 2011 16-24-year-olds made up over 60% of the population of 4 data zones (North Haugh, Scores, Town Centre and Madras & St Leonards) and over 50% of three further zones (Kinness Burn, Abbey and East Sands). No other age group comes close to such dominance (see Table 3.4.).

Table 3.4. Age groups as a percentage of data zone populations, 2011² [ranked by 16-24 age group]

	0-15 years	16-24 years	25-39 years	40-59 years	60-69 years	≥70 years	Total Population
North Haugh	2.26	77.75	4.19	5.34	3.20	7.27	100
The Scores	1.93	70.78	7.41	8.27	3.97	7.63	100
Town Centre	1.91	65.16	21.72	5.74	2.46	3.01	100
Madras & St Leonards	5.22	64.04	9.39	10.14	3.33	7.87	100
Kinness Burn	4.50	59.76	14.86	7.36	6.01	7.51	100
Abbey	4.56	56.70	10.59	11.39	6.43	10.32	100
East Sands	9.85	53.50	8.16	13.24	7.10	8.16	100
Lawhead & Northbank	9.30	38.67	7.77	17.15	10.76	16.34	100
Kinness Burn West	8.49	38.62	15.62	15.74	8.49	13.04	100
Kinness Burn East	9.53	29.39	25.48	16.55	7.12	11.94	100
Langlands West	13.26	19.05	27.16	21.24	7.72	11.58	100
Kilrymont West	13.56	17.12	17.81	18.36	13.97	19.18	100
Kilrymont East	12.92	16.82	18.98	23.28	12.52	15.48	100
Kilrymont & Langlands	10.42	12.82	18.87	20.99	15.92	20.99	100
Canongate	13.13	10.05	12.48	18.15	19.12	27.07	100
Hallow Hill South	13.40	8.63	15.08	30.80	16.49	15.59	100
Hallow Hill	10.23	6.67	12.56	28.06	19.22	23.26	100
Total St Andrews	7.68	43.92	13.13	14.54	8.49	12.24	100
Fife	17.69	12.42	17.09	28.22	12.19	12.38	100

Source: KnowFife Dataset

² The concentration of 16-24-year-olds in Madras & St Leonards data zone also reflects the location of approximately 150 boarding pupils at St Leonards School.

The geographical concentration of 16-24-year-olds is reinforced by the observation that 82% of all 16-24-year-olds in St Andrews were located in 8 data zones in the centre and in the western and eastern peripheries of the town (see Table 3.5.). These are the areas of University student residential concentration in privately rented (predominantly HMO) accommodation and University halls of residence. This contrasts with the relative absence of those aged 15 and under (and hence family households) as well as those aged 60 and over in the central data zones (Town Centre, Scores, Abbey and Kinness Burn).

Table 3.5. Data zone age groups as a percentage of St Andrews' population [ranked by 16-24 age group]

	0-15 years	16-24 years	25-39 years	40-59 years	60-69 years	≥70 years	Total Population
North Haugh	4.53	27.26	4.91	5.65	5.81	9.14	15.40
Madras & St Leonards	5.68	12.18	5.97	5.83	3.28	5.37	8.35
The Scores	1.48	9.48	3.32	3.35	2.76	3.67	5.88
East Sands	7.65	7.27	3.71	5.43	4.99	3.98	5.97
Lawhead & Northbank	9.47	6.88	4.62	9.22	9.90	10.43	7.81
Town Centre	1.15	6.87	7.66	1.83	1.34	1.14	4.63
Abbey	2.80	6.09	3.80	3.70	3.57	3.98	4.72
Kinness Burn	2.47	5.73	4.77	2.13	2.98	2.58	4.21
Kinness Burn West	5.68	4.52	6.11	5.57	5.14	5.47	5.14
Kinness Burn East	7.82	4.22	12.23	7.17	5.29	6.14	6.30
Langlands West	8.48	2.13	10.16	7.17	4.47	4.65	4.91
Kilrymont East	7.90	1.80	6.79	7.52	6.92	5.94	4.70
Kilrymont West	8.15	1.80	6.26	5.83	7.59	7.23	4.61
Kilrymont & Langlands	6.09	1.31	6.45	6.48	8.41	7.69	4.49
Hallow Hill South	8.56	0.96	5.63	10.39	9.53	6.25	4.91
Canongate	6.67	0.89	3.71	4.87	8.79	8.62	3.90
Hallow Hill	5.43	0.62	3.90	7.87	9.23	7.74	4.08
Totals	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: KnowLife Dataset

A note on student population: As observed in Chapter 2, the counting of students in the 2001 Census was compromised by the misallocation of 543 students living in halls of residence to data zones outside of St Andrews. We have adjusted the 2001 Census data to account for these recording errors. From 2006, and for all subsequent years, GROS / NRS mid-year estimates were adjusted to take into account these census recording errors (National Records of Scotland, 2010).

Admission figures provided by the University's Academic Registry office indicate that student numbers in St Andrews have increased steadily over the past decade from 6,078 in 2000/01 to 7,582 in 2012/13 - an increase of 25%. In 2012/13 the University-provided accommodation for approximately 3,800 students. Nearly 50% (3,782) of students had to find accommodation elsewhere. While a few will already have had accommodation in the town and others will commute from towns and settlements outside of St Andrews, the majority sought rented accommodation in the town.

3.2.2. Housing trends: households and tenure

The number of households in St Andrews increased by 11% between 2001 (5,422) and 2012 (6,003). This overall increase was accompanied by some substantial shifts in the balance of tenures (see Figure 3.3.). In particular, there was a 24% (260) reduction in social housing (council plus housing association) reflecting the cumulative effect of the consequence of Right to-Buy from the 1980s and the lack of replacement building. By contrast, the other two major tenures recorded modest increases: owner occupation increased by 9% (298) and private renting by 5% (59).

Figure 3.3. Numerical change in major housing tenures, 2001 and 2012

Source: KnowFife Dataset

In 2012, the largest housing tenure group in St Andrews was owner occupation (59%); perhaps, surprisingly, 10% below the average for Fife (69%) and indeed below that for all 10 of Fife's LHSA's (see Table 3.6.). This stands in contrast with the high proportion of privately rented accommodation, which at nearly 20% was over three times the Fife average (6%). Social housing (council plus housing association) made up only 14% of tenancies in St Andrews; the Fife average was 23%. The relatively high percentage of privately rented accommodation is explained largely by a combination of (especially) the demand for student term-time housing, the demand for holiday lets and, in the absence of affordable housing, the demand for rented accommodation among town residents on modest and low incomes who find it difficult to purchase.

The proportion of second homes in St Andrews at 4.3% is 3 times that for Fife as whole, reflecting the town's attractiveness for part-time, presumably recreational, residence and the parental purchase of accommodation for students (see Table 3.6.).

Table 3.6. Housing tenure - St Andrews, Fife & Local Housing Strategy Areas (LHSA), 2012

	Owner Occupied	Rented Social	Rented Private Landlord	Second Homes	Other
St Andrews (17 data zones)	58.5	13.6	19.8	4.3	3.8
Fife	69.0	22.8	6.0	1.4	0.8
Cowdenbeath LHSA	61.0	35.3	3.2	0.5	0.0
Cupar & Howe of Fife LHSA	73.6	15.7	8.3	1.1	1.2
Dunfermline & Coast LHSA	77.1	17.2	4.9	0.7	0.3
Glenrothes LHSA	71.3	24.2	4.1	0.4	0.0
Kirkcaldy LHSA	65.7	28.3	4.7	0.8	0.6
Largo & East Neuk LHSA	66.0	12.5	10.4	11.0	0.2
Levenmouth LHSA	59.9	33.4	5.7	0.8	0.2
St Andrews LHSA	62.0	11.4	15.4	3.1	8.1
Taycoast LHSA	74.7	14.7	9.2	1.5	0.2
West Villages LHSA	73.7	20.1	5.4	0.7	0.2

Source: KnowFife Dataset

The 'other' tenure category includes communal establishments such as University student halls of residence and explains its high percentage (3.8%) in St Andrews relative to elsewhere in Fife.³

³ The other tenure category comprises MOD-owned property, tied farm cottages and communal establishments such as University accommodation. The high percentage in the St Andrews LHSA (8.1% - see Table 3.6.) reflects the MOD housing at the Leuchars RAF Base.

Within St Andrews, the peripheral data zones of Hallow Hill South, Hallow Hill, Canongate, Kilrymont & Langlands and Lawhead & Northbank have the highest proportion of owner occupation (in excess of 75% of all dwellings). The central zones of Abbey and Town Centre, with under 40% owner occupied, have the lowest proportion (see Table 3.7.).

The highest percentage of privately rented accommodation is found in the central zones (Town Centre, Abbey, Scores, Kinness Burn and Madras & St Leonards) as well as North Haugh, reflecting the concentration of 16-24-year-olds and hence of student demand. Peripheral data zones have less than 10% privately rented. Second homes (though few in number) are located predominantly in the centre of the town, presumably reflecting parent purchase for students and purchase by other part-time residents.

Social tenancies predominate in Kilrymont East, Kilrymont West, Langlands West and Kinness Burn East, where they make up over 30% of all tenancies. East Sands has a high concentration of housing association property (11%) - the largest of any data zone; this contributes to the relatively high percentage of social housing (28%) recorded in this data zone.

Table 3.7. Housing tenure by data zones, 2012

	Owner Occupied	Social Rented	Rented Private Landlord	Second Homes	Other
Canongate	89.50	0.00	7.90	2.50	0.00
East Sands	41.90	28.80	8.00	2.50	18.80
Hallow Hill	91.80	0.00	6.80	1.40	0.00
Hallow Hill South	93.00	0.00	6.00	1.00	0.00
Kilrymont & Langlands	85.30	4.90	8.40	1.50	0.00
Kilrymont East	60.80	32.90	5.80	0.60	0.00
Kilrymont West	60.20	30.00	8.20	1.70	0.00
Kinness Burn	55.40	3.00	36.70	4.90	0.00
Kinness Burn East	42.40	37.70	17.30	2.60	0.00
Kinness Burn West	59.00	8.40	26.20	5.90	0.60
Langlands West	58.30	32.80	6.20	2.70	0.00
Lawhead & Northbank	77.50	0.00	6.10	3.80	12.70
Madras & St Leonards	48.40	6.60	32.50	10.80	1.80
North Haugh	45.20	5.60	31.90	7.50	9.90
Abbey	30.00	14.60	41.40	5.50	8.50
Town Centre	37.50	0.00	54.50	7.60	0.40
The Scores	43.00	2.50	36.90	9.70	7.90
Total	58.50	13.65	19.77	4.30	3.78
Fife	69.00	22.80	6.00	1.40	0.80

Source: KnowFife Dataset

3.3. House prices / rental charges

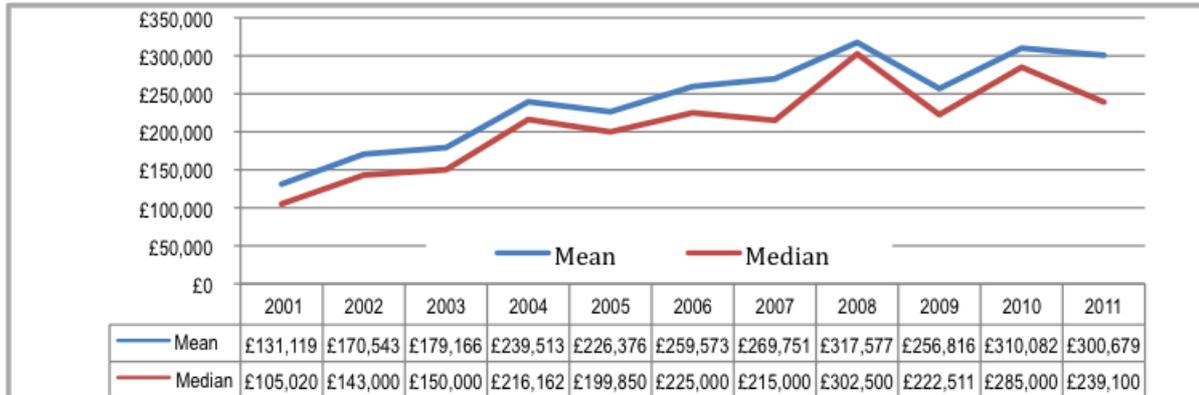
3.3.1. House prices

The most comprehensive source of information on house prices is the Scottish Government's Register of Sasines (<www.ros.gov.uk>). This register collates data on all formal and legal property transactions in Scotland. Using this register, KnowFife has calculated median house price data for 2009 and Fife Council's Housing & Neighbourhood Services has compiled historic data for the 17 data zones that define the town of St Andrews.

Looking first at historic trends (see Figure 3.4.): both the mean and median house prices for St Andrews (17 data zones) more than doubled between 2001 and 2008; thereafter - reflecting the national financial difficulties which became apparent at that time - average prices, as well as the number of sales, decreased significantly: in 12 months (2008-09) house prices in St Andrews decreased by over 20%.

By 2011, house prices had recovered from their 2009 low, but were still significantly below those of 2008 (5% as measured by the mean; 21% on the median). Nonetheless, the gradual, albeit uneven, recovery in prices since 2009 suggests that despite economic recession and a sustained period of government-driven austerity, house prices in St Andrews are relatively 'secure'.

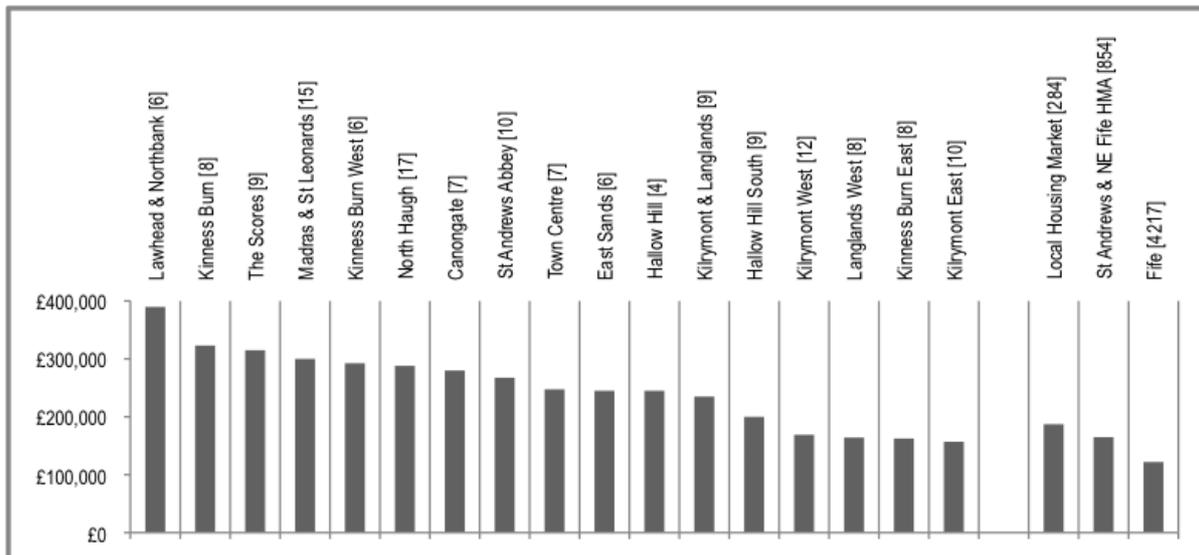
Figure 3.4. House price trends for St Andrews, 2001-2011



Source: *Housing & Neighbourhood Services, Fife Council: (derived from Register of Sasines)*

The KnowFife dataset provides a detailed breakdown of house prices by data zone for 2009 - one year after the onset of the current period of economic downturn (see Figure 3.5.). In 2009 median house prices within St Andrews varied considerably between data zones: there was a 50% difference between the highest ranked (Lawhead & Northbank) and the lowest ranked (Kilrymont East).

Figure 3.5. St Andrews median house prices by data zone, 2009 (number of sales in parenthesis)



Source: *KnowFife (derived from Register of Sasines)*

Nevertheless, the median house price in each zone was higher than that for Fife as a whole (£122K) and, in all but for 4 zones, higher than that for the St Andrews LHSA and for the wider North East Housing Market Area.

Various web-based property search sites provide more recent data on house prices, but these data are compromised by being less comprehensive than that provided by the Register of Sasines. According to a recent evaluation by 'Rightmove', a property search agency:

'St Andrews, with an overall average price of £278,315 was more expensive than nearby Tayport (£140,295), Anstruther (£180,959) and Newport-on-Tay (£192,197). Overall, sold [selling] prices in St Andrews over the last year were 4% down on the previous year and 16% down on the 2006 level of £333,014.' (<<http://www.rightmove.co.uk/house-prices/St-Andrews.html>> accessed 29 June 2013)

A recent interrogation of Zoopla's property search site produced the following figures (see Table 3. 8.)⁴

Table 3.8. House prices, St Andrews and Fife towns

	June 2012 - June 2013		June 2008 - June 2013		Z-Index*	
	Average Price	Number of Sales	Average Price	Number of Sales	June 2013	% Change in Index since June 2008
St Andrews	£260,572	247	£261,606	1,235	£268,631	-8.29
Cupar	£164,183	289	£168,285	1,601	£170,027	-8.28
Dunfermline	£133,899	1,240	£137,088	5,958	£143,322	-10.44
Glenrothes	£104,022	489	£109,230	2,715	£116,003	-8.16
Kirkcaldy	£115,734	608	£116,447	3,351	£122,005	-6.81
Fife	£134,995	4,137	£138,358	21,515	£142,249	-9.55
Edinburgh	£223,813	6,528	£223,779	33,218	£230,209	-3.33

Source: <www.zoopla.co.uk> (accessed 29 June 2013) *See Zoopla website for a definition

While the detail of average prices differs (Rightmove's average price for St Andrews is notably higher than that provided by Zoopla), the message is the same from both agencies: looked at in the aggregate, house prices in St Andrews are significantly higher today than elsewhere in Fife. The Zoopla data suggests that on average houses cost between 35% and 60% more in St Andrews than in other Fife towns and are higher even than the Edinburgh average (by 14%).

The differences in the price data provided by Rightmove and Zoopla reflect some of the difficulties associated with collating systematic and reliable comparable statistics for present and past house prices. These difficulties include:

- (i) overall averages conflate often considerable geographical variation as well as differences in prices between house types - detached, semi-detached, flats, etc.;
- (ii) fluctuations in the number of sales and in prices over time reflecting the influence of local, national and indeed global economic conditions (contractions following the financial crisis of 2008 being an obvious example);
- (iii) estate / property agents view data as commercially sensitive and are themselves selective in reporting sales details - even property search sites (such as those cited above) admit working with 'the best data that could be collected';
- (iv) daily (though often small) variations in reported data on the property websites as they update their statistics - these may be useful for immediate property purchase but less useful when attempting to identify temporal trends.⁵

⁴ Similar data are also available on other property search sites (e.g. <www.home.co.uk>)

⁵ Thus comparisons across time and between different settlements need to be treated with caution. Estimates of average house prices are notoriously difficult to compile and there are often considerable discrepancies between organisations (Sasines, property companies, building societies, etc.); these are explained by differences in the way data is measured (e.g. including / excluding buy to let) and gathered (e.g. based on actual transactions prices, advertised prices, and / or estate agent estimates).

3.3.2. Rental charges

Local Authority (LA) and Housing Associations (RSLs): Rent levels for council and RSL housing in St Andrews are not published. However, we can get some idea of levels of rents from the Fife averages. While these may underestimate rent charges in St Andrews they will serve as a comparison with rents in the private sector and University accommodation (see Table 3.9.).

It is important to note that social renting comprises only 14% of dwellings in St Andrews (12% council and 2% RSL); this compares with a Fife average of 23% (17.7% council and 5.1% RSL).

The average weekly rent for council property in Fife, at £53.73, is the 7th lowest of the 26 Scottish Local Authorities that retain council housing; the Scottish mean is £56.94.⁶

Table 3.9. Average local authority (LA) and housing association (RSL) rents in Fife (per week)

	2009-10		2010-11		2011-12	
	LA	RSL	LA	RSL	LA	RSL
	£49.61	£59.20	£51.56	£60.80	£53.73	£64.47
Increase on previous year			£1.95	£1.60	£2.17	£3.67
% Increase on previous year			3.93	2.70	4.20	6.04
Difference RSL-/ LA		+£9.59		+£9.24		+£10.74
% Difference		+19.33		+17.92		+19.99

Source: <<http://www.scotland.gov.uk/Topics/Statistics>>

RSL rents have been consistently higher than those for the local authority council housing over the past 3 years for which records are available; in 2011-12 they were on average almost 20% higher.

University student accommodation: Prices for University-provided student accommodation vary considerably reflecting the quality and size of accommodation and the range of services provided. Table 3.10. records average prices by catered / non-catered and whether or not they are en-suite. The charges per week in St Andrews for 2013/14 range from a low of £69, self-catered not en-suite, to £176 for fully catered en-suite.

Table 3.10. Rent charges per week for University of St Andrews accommodation

Rent Charged *	Self-catered	Self-catered en-suite	Fully-catered standard room (median rate)
2006/07	£51.11	£113.47	£131.57
2011/12	£63.64	£139.87	£162.37
2012/13	£66.74	£146.71	£170.31
2013/14 (est.)	£68.89	£151.39	£175.77

* Rent is per week for a single room includes heat, light & power, personal insurance, telephone and data connection

Source: *University of St Andrews*

Comparisons with other universities are difficult to establish given the range and quality of accommodation offered - it is difficult to ensure that like-for-like accommodation is being compared. However, indicative comparisons can be made: a standard en-suite, catered room at Edinburgh University presently costs between £190 and £177 per week; Aberdeen charges £164 per week. St Andrews at £176 per week is in the middle range. For a standard en-suite, self-catered room the

⁶ Local Authority rent levels were set at £56.54 for 2012/13, a 5.2% increase over 2011/12, while £59.77 is proposed for 2013/14, a 5.7% increase over 2012/13 (Fife Council, Housing Revenue Account). We were unable to obtain comparable data for RSLs.

comparative charges are: Edinburgh £110 - £121 and Aberdeen £127 - £142; at £151 per week, St Andrews prices are presently higher than those at both these universities.⁷

Private rented sector (PRS): As with house prices, and for similar reasons (see Section 3.3.1.), rental charges in the private sector are difficult to establish. Additionally, property websites do not collect rental data systematically. What can be established, however, is that for such a small town St Andrews has a buoyant lettings market. In 2012 nearly 20% of all dwellings in St Andrews were privately rented. Controlling this market are 99 registered lettings agents (35% with St Andrews registered addresses) and 2,512 registered landlords (27% with St Andrews contact addresses). A considerable proportion (c.50%; see Section 6.5.3.) of private lettings are HMOs reflecting the dominance of student demand especially in the centre of town. In a recent study of the PRS in Fife, Craigforth Consultancy concluded that the St Andrews 'market is dominated by and designed to cater for students, and other households find it very difficult to access' (p.9). In a similar vein the Fife Housing Partnership has observed that,

'... the private rented sector in the St. Andrews & North East HMA and St. Andrews LHSA, whilst containing the highest percentage of the private rented provision within [Fife], shows very low turnover, which could suggest that the market is closed off to general availability, catering particularly for the high student population in the area.' (Fife Housing Partnership, 2010, p. 88)

Table 3.12. provides estimates of PRS charges calculated from four sources: Studentpad, Fife Council, Zoopla and an anonymised letting agency based in St Andrews. While, individually, each of these sources provides information on a limited range of properties over slightly different time periods during 2012 and 2013, together they indicate the range of rent changes in St Andrews in the private sector. Across all types of accommodation (house and flat), rental charge per person per week range, approximately, from a high of £181 to a low of £69 (see Table 3.11.).

Table 3.11. Private rental sector (PRS) charges by person 2012/2013

	Per week High	Per week Low
Studentpad (2013) *	£163	£88
Fife Council (2012) **	£163	£81
Zoopla (09/07/13) ***	£158	£70
Letting agency (nd)	£181	£69

Source: * <<http://www.standrewsstudentpad.co.uk/>> ** Fife Council *** Zoopla

Superficially, these rental charges are comparable with those of University-provided accommodation (see Table 3.10.) but, in reality, are much higher in that they do not include catering and rarely en-suite facilities and vary with regard to the coverage of utility bills.

In the 2010 study of the PRS in Fife by Craigforth Consultancy it was concluded that 'St Andrews has the highest student rents in Scotland' (p.1) and that PRS rents are considerably higher than those for social housing (see Table 3.9.) and provide little comfort for those seeking affordable housing in the town:

'Given the pressure on the social rented housing stock in the area it would be tempting to turn to the PRS for solutions, but in reality private renting does not [offer] any substantive fix to the wider housing market problems and particularly those associated with lack of supply for affordable housing.' (Craigforth Research & Consultancy, 2010, p. 9)

⁷ A recent National Union of Student's housing costs survey for the UK identified St Andrews - in a sample of 34 institutions - as having the highest median rental for university-provided accommodation (UNIPOL, 2013)

3.4. Household incomes

The market research company CACI uses government records plus lifestyle survey data to produce estimates of household income at a postcode level for the UK. Fife Council's Housing & Neighbourhood Services has used this data to identify median household incomes for Fife. Drawing on this data we can observe that over the four years from 2008-11 St Andrews median income hovered around £28,500, some £2,500 higher than that for Fife (see Table 3.12.).

Table 3.12. Median household income St Andrews (LHS) and Fife⁸

	St Andrews	Fife	Difference	%
2008	£28,559	£26,311	£2,248	8.55
2009	£27,401	£24,541	£2,860	11.65
2010	£27,434	£25,072	£2,362	9.42
2011	£28,432	£25,755	£2,677	10.39

Source: *Housing & Neighbourhood Services, Fife Council, derived from CACI Paycheck*

Household income data is not available for individual data zones within St Andrews.⁹ However, it is available for 'interzones'¹⁰ created by amalgamating up to 6 neighbouring data zones. Unfortunately for our purposes the interzones covering St Andrews include several data zones outside, though contiguous with, the 17 chosen as delimiting the boundaries of St Andrews for the purposes of this study. Based on this data the zones to the south and west of St Andrews consistently recorded the highest incomes for each year of the 4 years from 2008 to 2011. By contrast, zones in the centre and east recorded the lowest incomes, approximately £10,000 below those for the south and west (see Table 3.13.). Recorded median incomes decreased for all interzones between 2008 and 2011.

Table 3.13. Median household income by interzone, 2008-2011

Interzone	Data zone	2008 Median Income	2009 Median Income	2010 Median Income	2011 Median Income
South East [S02000576]	East Sands Kilrymont East Kilrymont West Kilrymont & Langlands Langlands West	£25,025	£21,218	£21,218	£21,675
Central [S02000577]	The Scores Kinness Burn East Kinness Burn Madras & St Leonards Town Centre Abbey	£25,025	£23,086	£23,086	£25,972
North & Strathkinness * [S02000578]	Lawhead & Northbank North Haugh	£32,094	£31,782	£31,782	£30,891
South West * [S02000572]	Kinness Burn West Hallow Hill South Hallow Hill Canongate	£34,910	£36,528	£36,528	£34,045
	Average	£28,559.15	£27,401.05	£27,434.00	£28,431.50

* S02000578 & S02000572 include 617 and 572 households located outside our definition of St Andrews; see Figure 3.6.

Source: *Housing & Neighbourhood Services, Fife Council*

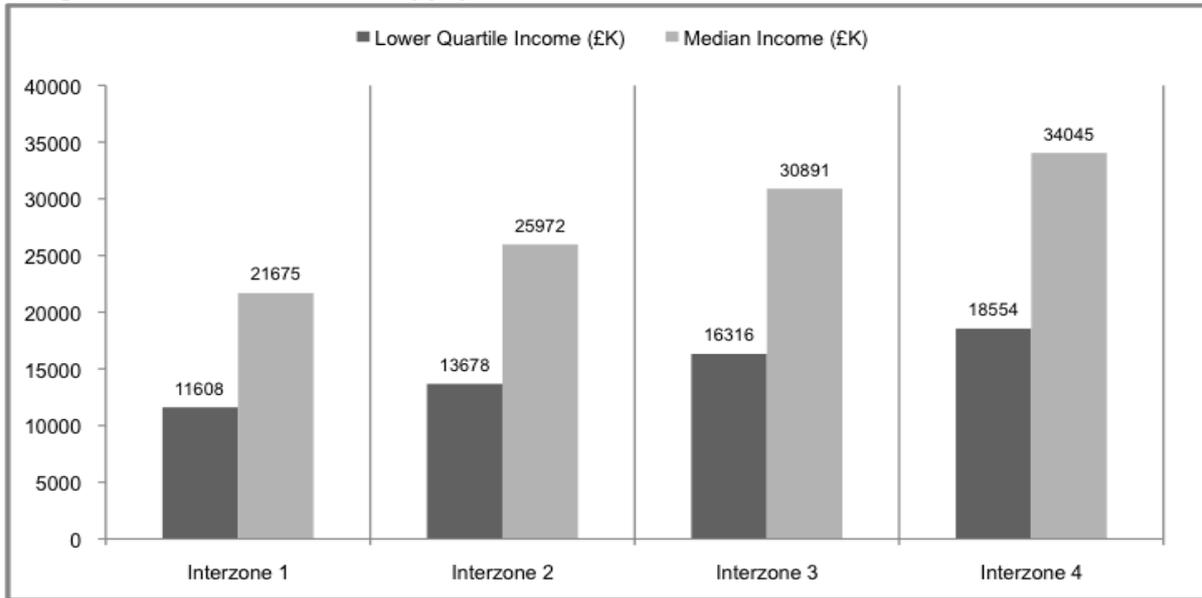
⁸ The 2008 incomes recorded in the finalised 'Housing Needs and Demand Assessment' (Fife Housing Partnership, 2010 Table 4.1, p. 51) differ slightly from those recorded here.

⁹ Recently - but too late for full inclusion in this report - Fife Council in collaboration with Heriot-Watt University has produced estimates of 2008 weekly household income for data zones using an 'experimental' method (Bramley & Watkins, 2013).

¹⁰ Income is not recorded at data zone level because of the sensitive nature of the statistics and sometimes for reasons of reliability (small samples). To overcome these problems adjoining data zones within local authorities have been aggregated to create intermediate geographies, known as 'interzones' (Fife Research Co-ordination Group (nd) KnowFife No. 10).

The lower quartiles for each interzone (see Figure 3.6.) maintain the rank order of the median, but also indicate the range of incomes that characterise each interzone.

Figure 3.6. Household incomes (£) by interzones, 2011



South East	Central	North & Strathkinness	South West
DATA ZONES			
East Sands	The Scores	North Haugh Lawhead & Northbank	Kinness Burn West Hallow Hill
Kilrymont East	Kinness Burn East	Incl. Clayton and Clatto (306 households) and Strathkinness and Craigtoun (311 households) which lie beyond the 17 data zones	Hallow Hill South Canongate
Kilrymont West	Kinness Burn		Incl. Feddinch Landward (572 households) which lies beyond the 17 data zones
Langlands West	Madras & St Leonards		
Kilrymont & Langlands	Town Centre		
	Abbey		
TOTAL HOUSEHOLDS: 1753	TOTAL HOUSEHOLDS: 1833	TOTAL HOUSEHOLDS: 1486	TOTAL HOUSEHOLDS: 1790

Source: *Housing & Neighbourhood Services, Fife Council*

3.5. Housing need and pressures in St Andrews

The preceding examination of population and housing tenure identifies and confirms the housing concerns articulated in the submissions from various interest groups interviewed for this report and in the responses to our questionnaire (see Appendix A.3.1.). These are principally to do with 'housing affordability' and the 'demand for student accommodation' (see Chapters 5 and 6). Such concerns are not exclusive to St Andrews, nor are they new, though in the not so distant past they were sometimes regarded with a surprising degree of complacency and resignation:

'For the most part, St Andrews is a good example of a steady market where no substantial changes have taken place, perhaps for decades. The issue of competition is to some degree irrelevant, since to a large extent the battle has been fought some time ago. In St Andrews it has long been accepted that the city-centre rented properties are the domain of student households,

and that other tenant groups rent elsewhere: young professionals rent properties further out of town; and people in receipt of housing benefit tend to rent outside St Andrews altogether, in the surrounding villages. Landlords and letting agents reported that few non-students bothered applying for properties with a more central location, because the prices were not affordable by single households. The concentration of young professionals, who might have been able to form shared households, was not sufficiently high to constitute a substantial demand group and so compete with student households; and in any case, landlords and letting agents favour students because the term times dovetail well with the golf season and holiday lets.’ (Rugg, et al, 2000, p. 25)

Even in 2000 Rugg and her colleagues¹¹ were undoubtedly underestimating the anxieties of many in the town regarding affordability and student housing demand. Certainly over the intervening 13 years, and reflecting the near 10 percent increase in the town’s population, much of which was in the student age group, the degree of concern has increased significantly. The designation of St Andrews as a ‘pressured area’ and the imposition of a moratorium on new HMOs in the centre of the town, both noted at the beginning of this chapter, provide a clear confirmation and characterisation of the nature of the housing need and housing pressures in St Andrews.

We conclude this chapter with a brief overview of the planning framework that directs and guides the implementation of housing policies.

3.6. The planning framework

Recent changes in the planning framework (introduced under the Planning etc. (Scotland) Act 2006) mark the end of the preparation of a Fife-wide ‘Structure Plan’. For planning purposes, Fife is now covered by two ‘Strategic Development Plans’ that will provide ‘broad-brush’ planning guidance over the next 15 years or so regarding the type and location of new developments and infrastructure. The ‘TAYplan’ covers the north of Fife (including St Andrews), Dundee, Angus and Perth and Kinross; the ‘SESplan’ covers the south of Fife, the city of Edinburgh, Midlothian, East and West Lothian and the Scottish Borders. The three existing Fife ‘local development plans’ will be superseded in 2015 by a unified ‘FIFEplan’, which will take into consideration the broad directives of the TAYplan and the SESplan. The impact on development planning in Fife of the new arrangement is difficult to forecast, but clearly the autonomy that Fife had, when working within a national framework set by the Scottish Government, will to some extent be compromised but there may also be some advantage in explicitly recognising that Fife’s social and economic fabric is inextricably linked with surrounding territories, and in particular with the cities of Edinburgh and Dundee.

As part of the preparation for the FIFEplan, a ‘Main Issues’ consultation document was issued in January 2013 for public commentary and feedback (Fife Council, 2013). The message of this report is that for the most part, and certainly as far as housing is concerned, the policy principles embedded in existing plans will be adhered to:

‘Fife Council Planning Committee agreed in June 2011 to prepare a single local development plan for Fife. It will amalgamate current plan strategies into a single Fife-wide planning vision. We are calling the local development plan FIFEplan to give it a Fife identity as it spans the strategic development plan areas of TAYplan to the north and SESplan to the south.’

(Fife Council, 2013, Appendix 2, para. 2.5)

¹¹ Rugg et al’s study examined, in addition to St Andrews, housing issues in Belfast, Middlesbrough, York, Cardiff and, within London: Tower Hamlets, Kingston upon Thames and Islington.

The 'Main Issues' document and its various appendices and technical supplements, reiterates and confirms previous commitments to the provision of affordable housing albeit with caveats regarding the impact of the economic downturn on private housing investment and the related squeeze on council and housing association resources. Similarly, there is a commitment to maintaining and monitoring present policies with regard to HMOs, explicitly noting potential deleterious effects on community cohesion and the need for effective monitoring. In this context there is an endorsement of Fife Council's current investigation of the social and economic impact of the moratorium on HMOs in central St Andrews.

The 'Main Issues' documents further confirm that the strategic land allocations already identified for housing development will be adhered to and that any future development will proceed by means of planned incremental urban expansion, urban consolidation and dispersion; the designation of new settlements is explicitly ruled out. These latter policies reflect an 'in principle' commitment and adherence to containment (e.g. green belts, brownfield development) and conservation (preservation of historic character) policies with respect to urban development. In St Andrews, while the green belt will be maintained, so will the commitment to the strategic land allocation of 116 hectares to the west of the town designated for the development of 1090 houses, of which 30 percent should be 'affordable'.¹²

¹² The Main Issues report also endorses the concept of balanced and mixed communities and neighbourhoods. See Chapter 7 for commentary on this and related topics.

PART II

REPORT & ANALYSIS

4. Introduction to the Issues

4.1. Background

The housing situation in St Andrews shows characteristics that are common throughout the United Kingdom although somewhat more visible locally because of the town's small size and of the University's substantial impact on housing demand. Thus, while financial constraints and planning concerns, coupled with a need for greater availability of affordable housing are not unique to St Andrews, the effect of the pressure on local housing from students at the University is felt more keenly because they represent such a high proportion of the town's population.

The town and the University are mutually interdependent but, as the largest employer and so dominant a presence in the town, the University has considerable local influence which it must exercise in ways which are consistent with its academic and business needs. As an institution which attracts students from many countries and which has built a considerable international reputation for academic excellence, its priority must be that of protecting and improving its reputation, whilst recognising and responding to the reasonable needs and concerns of the wider St Andrews community. It is the main economic driver of the town and surrounding area.

The local authority, Fife Council, operates within legal and financial parameters set by the Scottish Government and is responsible for a wide range of communities across the whole of Fife. It has to manage a series of priorities which compete for funding in a financially-constrained environment.

St Andrews is a small and attractive seaside town of historical significance; it is therefore not surprising that local residents and pressure groups seek to preserve the town and, in particular, its central conservation area. St Andrews is also a major holiday destination, dominated by international golf tourism, and a favoured retirement location.

In seeking to manage the local housing challenges, St Andrews is not unique in facing financial constraints, planning problems, competing interests and pressure groups but the issues that it faces need to be addressed, as indicated below.

4.2. Local housing demand

The St Andrews housing market is influenced by a variety of factors:

4.2.1. Long-term residents

Locals, many of whom have lived in the town all their lives and some for several generations, are found throughout the range of rented and owner-occupied properties. Many have been able to compete successfully in the housing market, but others have found it to be very problematic and some impossible. Some were able to take advantage of Right to Buy legislation and now own and occupy former council houses which thus no longer form part of the pool of affordable accommodation. Some members of the younger generation may live with their parents or be forced to seek less expensive accommodation outside the town and, of course, some choose to move away entirely.

4.2.2. Buy to let opportunities

Strong demand for rented accommodation (led by student needs), has given rise to a substantial increase in the rental sector of the local housing market. Property has thus been lost from the owner-occupier sector and there is likely to have been upward pressure on prices.

4.2.3. Students

Student demand, almost entirely for rented property, is among the most important factors influencing the local housing market. Whilst the University provides accommodation for some 50% of students, numbers are so significant in relation to the town's total population that their impact on the local market is both large and very noticeable. Their needs are considered in Chapter 6. A planned increase in research activity is likely to require the provision of accommodation for a further 350 postgraduate students over the next few years.

4.2.4. University staff

The housing needs of University postgraduates and staff are the subject of a separate study by Fife Council and the University¹ but it is important to note that the University's strategy for an increased research capability faces the additional challenge of attracting new staff and students who, in many cases, are likely to find it difficult to cope with current availability and prices of houses in St Andrews.

4.2.5. Holiday and retirement homes

Over many years, relatively affluent individuals have bought houses or flats for use as holiday homes, which often remain empty for much of the year. Some of these become permanent homes when the owner reaches retirement age. Others purchase property on retirement and, since many appear reasonably affluent and often cash rich, contribute to property price inflation.

4.2.6. Price pressures

Although there has been some slowing in the market and some softening of house prices consequent upon the recent global financial crisis, high quality houses and flats in privileged locations are still offered for sale at very high prices. Good quality properties in pleasant surroundings command prices which are significantly higher than elsewhere in Fife and indeed comparable with similar properties in Edinburgh. These prices are driven by the underlying attractiveness of the town as a place to live, as a holiday or retirement location and, in recent years, by buy to let opportunities, principally driven by student demand. In addition, some parents have bought houses or flats for their children to use while studying in St Andrews.

At the more affordable end of the town's current housing stock, Right to Buy purchases sharply reduced the availability of social rented housing in the town and, on first and subsequent sales, market conditions applied, generally pushing prices significantly higher. In this segment of housing, buy to let opportunities also contributed to upward pressure on prices.

4.2.7. Meeting the demand

Normal market forces, which are only partially susceptible to management, dominate the provision of, and trading in, local housing. Two areas are however worthy of special study since they may, in principle, be capable of being managed given sufficient resources, creative management and inter-agency co-operation, namely - the provision of affordable housing (see Chapter 5) and student accommodation (see Chapter 6).

¹ The Strategic Housing Working Group, chaired by Fife Council, was established in 2012 between the local authority and the University of St Andrews 'in response to concerns expressed by the University of St Andrews around the impact of policies and approaches relating to affordable housing and Houses in Multiple Occupation in St Andrews. These may be affecting the ability of the University to attract researchers, staff and students and to operate as an institute of academic excellence. This, in turn, has the potential to negatively impact on the local economy.' Both parties 'have a shared interest in ensuring the effective operation of the housing market, including the provision of appropriate housing for residents, University staff and students'. (*Fife Council & University of St Andrews, 2012*)

As well as considering the current supply / demand situation, it is important to consider future growth in demand arising from, e.g. the University's plans to expand its research capability (see Section 4.4.1.).

4.3. Affordable housing

'Affordable housing is housing made available at a cost below full market value, to meet an identified need. It includes social rented housing, subsidised low-cost housing for sale (discounted, shared ownership or shared equity) and low-cost housing without subsidy (entry-level housing for sale). Private rented accommodation available at lower cost than market rates (mid-market rent) should also be considered within the affordable housing category.'

(The Scottish Government, 2008, p. 94)

4.3.1. Affordable rental accommodation

The current stock of property for rent at affordable levels is represented by Council houses and flats and by housing association properties. There is a sizeable waiting list for Council houses throughout Fife, managed centrally by Fife Council and no affordable housing has been built in St Andrews for 7 years in spite of the loss of many properties from the rental market due to Right to Buy purchases. Tenants' rights to buy are now more constrained than previously and this may avoid the loss of some properties from the affordable rental market; no right to buy attaches to any new build.

To some from St Andrews, who are prospective tenants, the centralised management of the waiting list is seen as less than helpful to their interests; any affordable rented property which becomes available is allocated on the basis of parameters covering the waiting list for the whole of Fife and, although there is an element of choice as to location, there is no priority for those with local work-related needs or family connections.

4.3.2. The impact of land costs

Building land is scarce and expensive; even publicly-owned land such as the Memorial Hospital site or the Kilrymont campus of Madras College (if and when it comes to the market) normally has to be sold at full market value under current local authority guidelines. This means that, as things stand, any stand-alone development starts from such a high cost base that it makes the provision of new social housing in St Andrews prohibitively expensive and the direct involvement of Fife Council in supplying the demand problematical.

4.3.3. Planning obligations²

Section 75 planning obligations should ensure the provision of affordable housing on larger developments, largely through developer / housing association collaboration. On the brownfield site at Abbey Park, affordable housing should become available in the reasonably near future as the site is developed. Assuming that it goes ahead, the St Andrews West development will provide a large amount of affordable housing, albeit over a longer period, perhaps 20 years or more. Other than these sites, building land on the fringes of the town is constrained by the recently adopted Green Belt, if it is stringently protected. Planners will need to be alert for piecemeal planning applications aimed at circumventing the requirement to provide affordable housing.

² Section 75 of the Town and Country Planning (Scotland) Act 1997 (as amended by the Planning (Scotland) Act 2006) allows a developer by agreement with a planning authority to enter a planning obligation (referred to as a planning agreement prior to 2011). An example of such an obligation is the provision of affordable housing commonly calculated as a percentage of the number of housing units to be constructed on site. In Fife the percentages under planning and housing policies range from 5% in Methil to 30% in St Andrews.

4.3.4. Other needs for accommodation at affordable prices

Whilst the difficulty of providing adequate supplies of affordable housing for those who have limited financial means or disability problems is clearly recognised, there are further sections of the local population whose needs should be borne in mind. These include young families who may have family links in the town and / or who work locally (for whom current market prices are out of reach), new recruits to the University's research staff (for whom the lack of reasonably priced accommodation could be a serious disincentive to move to the town) and the many workers in the tourist industry, retail trade, and the public and services sectors (many of whom are modestly paid).

4.4. Student accommodation

4.4.1. Student numbers

The University at present has no plans to increase the number of full-time undergraduates studying in St Andrews from their present level of around 7,800 although the total may vary somewhat from year to year due to variances in the admissions process or Government initiatives. As mentioned earlier, it does, however, plan to expand its research capability and may wish to increase research students by around 350 over the coming years; there will be some parallel rise in staff numbers.

4.4.2. University provision

The University provides almost 3,800 beds for students (some 50% of total student numbers) and manages a further 57 properties accommodating 143 students. Within its undergraduate accommodation it has a long-standing commitment to offer 25% of total spaces at rates comparable with those in the lowest band UK-wide. It has no immediate plans to increase its residential estate.

4.4.3. Student demand for rental accommodation

Whilst a small number of students choose to live outside St Andrews for economic or cultural reasons, most of those who cannot or do not wish to be accommodated in University property turn to the private rental market in the town. Available data indicate that some 3,800 undergraduates live in private rented accommodation. Even were the University to embark on an expansion of its residence capacity, whether alone or in partnership with a third party, there will be a long-term need for substantial private rented accommodation.

4.4.4. Interactions between students and other parts of the community

On the one hand, whilst the presence of students is generally welcomed, the overwhelming student presence, or 'studentification', of St Andrews is a cause for serious concern amongst permanent residents, especially in the centre of town. The transient student presence is now said to exceed 85% in some streets and has given rise to fears for the sustainability of the local community. Concerns amongst local residents have focussed on Housing in Multiple Occupation (HMO), since licensing requirements have made such properties readily identifiable and made it easy to demonstrate the high density of student populations in many areas. Whilst a moratorium on new HMOs in the central area is in force at present (but is currently under review), it remains to be seen whether restrictions on the numbers of licences granted is an effective way of managing the situation and bringing 'studentification' under control. HMO licensing does at least contribute to health and safety monitoring if properly policed and enforced.

On the other hand, the student perspective is that the HMO moratorium impinges on their rights to a reasonable choice of accommodation and the central conservation area of town is understandably popular amongst students because of its proximity to local amenities.

It should be noted that properties with two or fewer bed spaces do not require an HMO licence and are thus unaffected by any moratorium, hence giving rise to a potential for increased studentification.

4.4.5. Student impact on rent levels

Student demand for accommodation is now such that landlords have acquired property not only in the conservation area but also in many areas outside the centre and are seen by some as charging rents that are beyond the reach of potential local tenants but which students can pay since rent and other costs (e.g. utilities) are almost invariably shared between two or more students. Student rental properties are also exempt from the Community Charge, a further factor which it is important to take into account when comparing the economics of student and other rentals.

4.4.6. Quality of rented accommodation

In University-owned accommodation, which is generally of good quality, it is relatively easy to ensure that the necessary health and safety standards are met and the institution's duty of care for students is observed. There is no certainty that such matters are properly dealt with in the private rented sector and indeed it is clear that some student properties are poorly insulated, inadequately heated and may even have serious damp problems.

The policing of HMO properties by Fife Council after initial licensing, and quality assurance of other rented properties, might reward attention, but the number of parties involved makes this a challenging task; landlords, their agents, tenants (students), neighbours and University authorities all have interests that do not always coincide.

4.4.7. Provision of additional student accommodation by the University

Some in the town feel that the University should provide or procure the provision of further purpose-built student accommodation to relieve the pressure on housing and contribute to a reduction of 'studentification', especially in the town centre. Provided that undergraduate numbers remain more or less static, the provision of extra accommodation by the University would, of course, reduce the pressure on the private rental sector. It is far from clear, however, whether there would be any consequent reduction in student concentration in the town's conservation area, since some students prefer accommodation in the town centre and their presence there is well established.

4.5. Expansion

4.5.1. St Andrews West³

The development plans at both strategic and local level provide for the construction of 1,090 dwellings over a period of perhaps 20 years, although the pace of development is uncertain due to continuing financial constraints. The overall scale envisaged and the provision of a distributor road with associated services are mutually interdependent, whilst the latter would also facilitate the development of adjoining land retained by the University for future academic and related purposes. If Fife Council's current planning policy remains in force throughout the development period, some 330 affordable dwellings should eventually be provided.

³ See Appendix A.4. for a map of the St Andrews West development.

4.5.2. *Green Belt*

The Green Belt, which formed part of the St Andrews and East Fife Local Plan adopted in October 2012, was designed to allow for the St Andrews West expansion. Elsewhere, it will, if fully respected, sharply restrict developments on the town's immediate periphery.

4.5.3. *Other expansion plans near St Andrews*

The current Local Plan envisages the construction of 300 houses in Guardbridge. The former paper mill site, now owned by the University, might provide future expansion opportunities, but there are no current development plans there, other than to locate a biomass generator on the site. The imminent departure of the RAF from Leuchars and the subsequent use of the base by units of the Army might release some housing, but this is felt by Fife Council, after dialogue with the Ministry of Defence, to be unlikely.

4.6. Discussion

4.6.1. *The role of Fife Council*

Fife Council is one of the key players in St Andrews because it has authority over, or substantial influence upon, virtually all aspects of life in the town, in particular the creation and delivery of planning and housing policy. In carrying out its duties, it will from time to time act in ways which generate opposition from individuals, pressure groups or, indeed, the Community Council. The problems which arise, and which can become serious if positions become entrenched, may to an extent reflect the very special characteristics of the St Andrews community and the 'one solution fits all' posture perceived by some to be adopted by Fife Council. The resolution of such problems can be made more difficult if there is imperfect communication between the parties involved and it is worth asking what might be done to improve communication and hence mutual confidence between the Council and its partners in St Andrews.

4.6.2. *The University*

The University is vital for the economic and cultural well-being of the town and its staff and students represent around half of the population. The academic success of the University has supported its growth but problems have arisen, e.g. because of high concentrations of students in the central area. In seeking to avoid conflict, the University has at times shown itself capable of clear communication and thoughtful listening. Might it now be time to investigate with other stakeholders how the University might engage more fruitfully with the community of which it is such an important part?

4.6.3. *The students*

The student presence is large and welcomed by virtually all other segments of the population. There is however a real problem of 'studentification', especially in the central area and this has caused some friction, e.g. the HMO moratorium. Some students may find it difficult to accept that the high density of the student population in central St Andrews is a problem, but others have real concerns and there must be student and resident engagement if these concerns are to be addressed.

4.6.4. *Local pressure groups*

Local pressure groups are quite often opposed to proposals made by the local authority, the University and / or developers. They often feel obliged to adopt positions which are at odds with the wishes of the other parties and entrenched positions are all too easily adopted. The consultation processes offered by the local authority and others may not be fully adequate and are worth reviewing.

4.6.5. *Developers*

Developers are a crucial element in St Andrews' future. They are businesses hoping to make a profit from each development but must at the very least generate enough cash to pay all costs, including financial costs. Land costs are high and the obligations they face to provide 30% of affordable housing under Section 75 requirements are challenging.

4.6.6. *Land costs*

The cost of land in and around St Andrews is high, with hardly any available in the current built area of the town. This increases the cost of any development and has a highly restrictive effect on new social housing. Assuming that a new school is eventually built, the largest area potentially available for development is that currently occupied by the Kilrymont campus of Madras College. At present, it appears that any publicly-owned land surplus to requirements must normally be sold at the best market price achievable. Local authorities, however, are understood to have discretion to consider not only price but wider social considerations and, within such considerations, part of the Kilrymont site could be reserved at low or nil value for affordable housing.

4.6.7. *Green Belt⁴*

The St Andrews Green Belt was delineated in the Local Plan adopted by Fife Council in October 2012. It provides for the development of St Andrews West but will, if respected, constrain house building on the southern fringes of the town.

4.6.8. *The community interest*

Fife Council, which has a major role in providing community services, and the University (including the student body) are robust enough to look after their own interests. The community's local interests are, however, represented in a fragmented way, via the Community Council, residents' associations, the Preservation Trust and a few committed individuals. Might it be possible to devise a way of pulling together the community interests more effectively?

4.6.9. *Studentification*

There is no doubt that the student presence in central areas of St Andrews is very high. In other parts of the country this situation has been recognised and there has been a certain amount of study as to how it might best be addressed. One possibility is the setting of a maximum student occupancy on a street-by-street basis. Can the interested parties in the town agree that there is a problem and devise a solution which might be implemented over, say, five years?

4.6.10. *Managing and solving problems*

In general, it is safe to say that problems will continue to arise in, and related to, the housing situation in St Andrews. In any problem situation the parties involved may have conflicting priorities and that is understandable. Conflicting opinions and priorities may also cause frustration between the parties involved and result in delays and cost increases to projects which will, from time to time, be of great importance to the whole community. Central to the resolution of such problems is trust between all the parties involved. It is suggested that there might be benefit for all were the key parties to work even harder at building mutual confidence through open agenda, clear communications, meaningful consultation processes and, importantly, recognition of the need for compromise.

⁴ See Appendix A.4. for a map of the St Andrews Green Belt.

5. Affordable Housing

5.1. Introduction

Affordable housing is defined as 'housing of a reasonable quality that is affordable to people on modest incomes'.¹ This broad definition can apply to a wide range of tenures (types of housing) and the means of providing affordable housing may vary from one local authority (LA) to another and indeed from one area within a specific LA to another. It is generally necessary to make housing available at a cost below market values.

The concept of 'affordability' as defined above may seem clear, but is in fact far from simple. What is affordable to one household may be completely unaffordable to another, because of the size of deposit required if buying, because of family size, because of additional finance required by some people with special needs, because what is assessed as 'modest incomes' can vary considerably. Sometimes the concept is very 'slippery' but while this will be borne in mind in what follows, the above definition is one that Fife Council uses and that the Commission has adopted.

During the work of the Commission, it was clear that there was considerable concern over the poor availability of affordable housing in St Andrews. Problems of availability arose largely as a consequence of the 1980 Right to Buy legislation which saw a significant reduction in the number of social rented properties in many local authority areas including St Andrews and, subsequently, from the very limited provision of new affordable housing in St Andrews. It was also clear that the support from national and local government for the notion of balanced and mixed communities (B&M) - a diversity of household types in terms of income and tenure - was overshadowed by an emphasis on the issues arising from extremely high concentrations of student rented accommodation, particularly in the central Conservation Area. The scarce availability of affordable housing is a serious problem for many in the local community and the issue is complex since the local situation is affected by many factors including demographic trends, land supply, property prices and, particularly, the impact of the large numbers of students on the rental market. Financial constraints on public funding, which have made it difficult to manage competing priorities, have exacerbated the situation and seem likely to continue for the foreseeable future.

In this chapter we look at affordable housing in terms of:

- A review of affordable housing in St Andrews (5.2.)
- Addressing the issues of affordability in St Andrews (5.3.)
- A discussion of the current situation (5.4.)
- Key issues and how to address them (5.5.).

5.2. Affordable housing in St Andrews

The St Andrews & East Fife Local Plan, adopted October 2012, of which more in 5.3.2. below, states:

'St Andrews' attraction as a place to live, together with limited development opportunities, has affected the housing market. Land and house prices have increased to the extent that new affordable housing for local people on lower incomes has all but disappeared. Development pressure on the town's open spaces and older employment sites has also increased. In response to this, St Andrews has been designated as a Pressured Area which suspends some tenants' rights to buy their council or housing association house. Due to the high need for affordable housing in the area, a higher proportion of new housing development is required to be

¹ Scottish Planning Policy 2010 as reflected in Planning Advice Note 2/2010 (Affordable Housing and Housing Land Audits).

affordable, compared to other areas in Fife. St Andrews needs to provide the scale of development that will help to contribute investment in new housing within the St Andrews Housing Market Area and to provide, within the town, housing that is affordable to more people in the local community, community facilities and services, places of worship, employment opportunities and infrastructure, thereby helping to sustain the community. The Local Plan acknowledges the need to support public sector funding for new facilities serving St Andrews and the wider area. However, significant private sector capital secured through developer contributions will be required to provide the scale of investment necessary.'

(Fife Council, 2012b, Section 17)

This is a very significant statement, but it is notable that little has been achieved in recent years by way of providing additional affordable housing in St Andrews and current plans rely heavily, if not totally, on planning obligations arising from private developments.

5.2.1. Affordability problems in St Andrews

During the work of the Commission, information was obtained from analysis of publicly available data, from a questionnaire that was circulated both as hard copy to virtually every household in the town and electronically, from meetings with key stakeholders and from individual submissions.

Data analysis (see Section 3.3.) showed that:

- House prices in St Andrews are significantly higher than elsewhere in Fife
- Student rents in St Andrews are higher than elsewhere in Scotland
- Households (other than students) find it difficult to access the private rental market
- Social rents in St Andrews are comparable with the rest of Fife.

Houses for social renting are comparatively fewer in St Andrews than the rest of Fife. Responses to questionnaires clearly indicate a desire for more affordable housing in the town; of all respondents:

- 36% felt that action should be taken by Fife Council to build more affordable housing
- 63% felt that there should be rent controls
- 80% felt that house prices were too high
- 84% felt that rent charges were too high
- 91% felt that the availability of affordable (low-cost) housing was too low
- 60% felt there was too little housing association and council housing (including provision for students).

Meetings with stakeholders revealed a wide range of views and a certain amount of conflict.²

1. *Failure of the planning system* to meet affordable housing needs was expressed by the Community Council and this concern underlies comments made by others. The failure of Fife Council adequately to assess the impact of student accommodation needs (mentioned by local Councillors and the Confederation of St Andrews Residents' Associations (CSARA) is an example of such concern.

2. *The scarcity of land suitable for development*, as well as the cost of any that is or may become available, is a widely recognised problem. Kingdom Housing Association, which has 105 affordable rental properties in the town painted a picture of high and unsatisfied demand (see Appendix A.2.6.) but has been unable to provide additional housing since 2002 because of the lack of affordable building sites.

² See Appendix A.2. for a record of meetings between the Commission and key organisations.

Within the town, the eventual provision of a single-site Madras College was noted during the meeting with local Councillors as potentially providing an opportunity for significant provision of affordable housing. The Kilrymont site is large and there are no known plans for its future use in the educational sector. De-listing of the school buildings³ might take as long as three years but any consequential delay in re-development could be minimised by early application. It might also be challenging for Fife Council to manage its internal financial and / or budgetary controls; for example, the transfer of the site from Education to Housing. Local Councillors were also in favour of seeking to accommodate more of the town's workers within the town to reduce commuting.

CSARA supported the use of any publicly owned land which is or becomes surplus to public sector needs for affordable housing whilst stressing the need for such housing to remain affordable in the long term. The land to the west of the town (St Andrews West) is the only substantial area currently available for housing (subject to planning permission), and is seen by Fife Council as providing affordable housing through unsubsidised planning obligations. CSARA supported the retention of a 30% planning obligation on developers and local Councillors were concerned about developers potentially seeking opportunities to reduce or avoid planning obligations. Community Councillors suggested that study of a co-operative approach to the provision of affordable housing might be rewarding.

Headon Developments were concerned about the current arrangements which raised serious worries about the viability of new developments. Robertson Homes appear to be progressing their negotiated planning obligations for affordable housing at Abbey Park.

3. *The impact of high student numbers* on the local housing market was widely recognised and there was support, particularly from CSARA among the town residents, for the notion of additional purpose-built student accommodation, which also would be warmly welcomed by the student body. This should ease the pressure on private sector rental housing and, potentially, give rise to some easing of prices.

5.2.2. *Fife Council's Housing Need and Demand Assessment (HNDA)*

Fife Council's HNDA analysis was finalised in 2010, though using 2008 data. It states *inter alia* that the St Andrews Local Housing Strategy Area (LHSA - see Section 2.5.1. for a definition) has:

- An acute need for social rented housing;
- The greatest need for mid-market rented properties in Fife and the greatest potential in Fife for varied ownership options, e.g. discounted sale, shared equity, shared ownership;
- The highest priority need for affordable housing in Fife: a total of 1,143 new homes in the longer term, and 651 in the 2008-2018 planning period.

It also showed that, in the owner-occupier sector, more than 90% of households would be unable to access housing in the St Andrews LHSA and that, considering mean, median and lower quartile housing with an assumed 80% mortgage and an interest rate of 2.9%, St Andrews was unaffordable, even considering shared equity and shared ownership options.

Private rents for an average two-bedroom property in Fife were judged, on the basis of 2008 data, to be unaffordable to 27% of general households and 49% of households with incomes below the median value; the affordability in St Andrews is certain to be less because of the particular pressures on the local private rental market. Social housing rents are regarded as affordable.

These and other elements of the HNDA give substance to the findings of the Commission's studies.

³ Madras College, Kilrymont building including sports hall, boundary walls and railings (ref:50926) was listed category B on 27 July 2007. <<http://data.historic-scotland.gov.uk/pls/htmldb/f?p=2200:15:0:::BUILDING,HL:50926,Kilrymont%20School>>

5.3. Addressing the issues of affordability

5.3.1. Policy background

Various mechanisms have been developed by central government to address the national need for affordable housing; in the St Andrews context these include the Affordable Housing Supply Programme (AHSP), the Housing Need and Demand Assessment, the National Housing Trust (NHT) and the Strategic Housing Investment Plan (SHIP).⁴

Constraints on public expenditure have led national and local government to seek ways of relieving the burden on the 'public purse' of providing affordable housing. The mechanism currently preferred is that of 'planning obligation' (also known as 'Section 75 agreements') whereby private sector developers seeking permission to build housing are required (except in the very smallest developments) to provide a percentage of affordable housing on the site as a condition of obtaining planning consent. The local authority has discretion to charge varying percentages and to negotiate a cash settlement in lieu of the provision of affordable housing. In the St Andrews LHS the percentage levied is 30%, the highest in Fife, but its success in providing additional affordable housing is very disappointing.

In 2012-2013 a new Affordable Housing Supply Programme (AHSP), was initiated. Council and registered social landlord (RSL) budget allocations, which had been separate, were combined in a three year programme, which details minimum central government resource allocations to each Local Authority (LA) up until 2017/18; Fife's initial allocation was £20.4 million (the 6th largest allocation among the 32 Scottish LAs).

Local authorities are required by statute to prepare a Local Housing Strategy (LHS) which provides strategic direction to address housing need and demand across all tenures and inform future investment in housing and related services across the local authority area. Informed by the HNDA, it addresses issues such as land allocations for housing, targets covering all tenures, replacement housing, refurbishment, mechanisms for financing and delivering affordable housing, and alternatives to owner-occupied housing. The LHS is prepared in conjunction with a range of local authority departments and involves RSLs, other housing providers and the community. Housing recognised as affordable by Fife Council are social rent, mid-market rent, shared ownership, shared equity and discounted sale (see Section 7.2.1.).

5.3.2. 'The Local Plan' and affordability

The Local Plan strategy for the LHS includes major housing developments on the Western edge of St Andrews over the next twenty years. This is seen as key to maximising the town's potential, through tourism and the University, as the main economic driver for Fife while recognising that there is a need to protect its important heritage. The key proposals in the Local Plan also include higher levels of affordable housing in St Andrews, largely provided through the requirement that 30% of privately developed new houses in the St Andrews Housing Market Area are affordable.

The Council's Strategic Housing Investment Programme identified the following affordable housing in the St Andrews LHS:

Investment period 2013/15

- 29 social rent houses at Abbey Park, St Andrews (provided by Fife Council)

⁴ It is worth noting that these schedules are updated from time to time; the Commission has sought to work from the latest published drafts.

Investment period 2015/16

- 12 social rent houses in Leuchars (Kingdom Housing Association [KHA])
- 9 social rent houses at Greenside Place, St Andrews (KHA)
- 32 social rent houses at Toll Road, Guardbridge (KHA)
- 10 mid-market rent houses at Guardbridge (KHA)

Investment period 2015/18

- 16 social rent houses or MMR at Leuchars (KHA)

The current programme thus provides for 108 units, only 38 of which will be in St Andrews.⁵

In the longer term, the St Andrews West Strategic Land Allocation is planned to provide 1,090 houses (30% of which are to be affordable), employment land and community development over a twenty-year period. The Council regards the former as meeting housing need over that period. The developers will be required to work with RSLs and the Council to construct social rented housing as part of achieving the affordable housing targets.

For the St Andrews LHSA, the LHS observes, among other things, that a broad range of unsubsidised housing products is likely to be viable in St Andrews and adds that 'unsubsidised options should have priority over subsidised options in this LHSA' (Fife Housing Partnership, 2011, Table 8.4.). These tenure priorities are reflected in the SHIP and the Affordable Housing Supplementary Planning Guidance currently under review as reported to the Executive Council in May 2013.⁶ This seems as close as is possible to saying that the primary reliance in this area is on the delivery of affordable housing through the 30% obligation and does not seem to be entirely consistent with the statement in the Local Plan which acknowledges 'the need to support public sector funding for new facilities serving St Andrews and the wider area' (Fife Council, 2012b, Section 17).

5.4. Discussion

For the town of St Andrews, with scarce land availability and high costs, it seems natural to consider building clusters of housing (whether affordable or marketable) within easy reach of the town and within the St Andrews LHSA as defined by Fife Council. This has the merit of regarding the town and its surrounding area as an integrated whole. Many people live outside towns but are still very much part of them, whether in terms of work, shopping or social and cultural activities; they also have a vested interest in, and the need for, appropriate transport arrangements. Where land within a town is scarce and / or expensive it also has the advantage of facilitating the provision of new housing and, potentially, related transport arrangements in the surrounding area. In this way anyone, such as a local resident or family member or employee, who wished to live in or near the town, might be able to afford to do so.

The downside to considering the town only as part of its LHSA is that little attention is paid to the unique circumstances of St Andrews itself. No doubt many places would wish to argue for a 'unique' status, thus requiring special treatment from Fife Council. There may well be very strong and clear reasons for special treatment of some towns in Fife, but the Commission is of a mind that a strong case can be made for St Andrews. No other community in Scotland, and only two or three places in the UK, where half the population consists of university students of whom half live in private rented accommodation. This, quite apart from any other considerations, puts enormous pressure on the local housing market.

⁵ Fife Housing Partnership, 2013b; Minute of the Executive Committee, Fife Council, 1st October 2013
<http://publications.1fife.org.uk/uploadfiles/publications/c64_ExecutivePapers011013.pdf>

⁶ Minute of the Executive Committee, Fife Council - see Agenda Item No. 10 (Affordable Housing Funding and Strategy), Appendix 2, 7th May 2013. <http://publications.1fife.org.uk/uploadfiles/publications/c64_ExecutiveCombined090513.pdf>

This report demonstrates that the town of St Andrews faces special housing challenges insofar as affordable accommodation is concerned. It also indicates that the challenge of housing so many students has a major impact on the overall housing market and that efforts to solve local housing problems have been less than successful.

St Andrews has been designated as a Pressured Area for some time but the provision of affordable housing in the town has been negligible (and in the LHSA not much better). The unwillingness to provide subsidy for affordable housing, coupled with an almost total reliance on developers' planning obligations, contribute to this poor performance as, of course, do the scarcity and cost of land suitable for development and the general financial constraints which adversely affect local authorities, developers and individuals. Fife Council's specification of a 30% planning obligation on new developments of significant size may demonstrate the importance it places on securing more affordable accommodation, but the only substantial extant developments are Abbey Park and St Andrews West whose start date is uncertain and whose construction was initially seen as stretching over twenty years. Assuming that this development were to start soon and that provision of affordable housing were to be evenly spread throughout its construction, just over sixteen units would be provided per year - hardly a dynamic response to an urgent problem.

The imposition of a 30% affordable housing planning obligation on private development in St Andrews has been contested and identified as a disincentive to developers to engage in housing construction. The benchmark for affordable housing obligations in Scotland is generally accepted as 25% with variations above and below this justified by local circumstances.⁷ As noted earlier, Fife's HNSA identified St Andrews LHSA as the most pressured area in Fife as regards affordable housing and this provides a rationale for a premium on the benchmark. While planning obligation in excess of 30% is common in parts of England, as far as we have been able to establish, no other local housing market in Scotland has this level of planning obligation. If private developers are to contribute effectively to affordable housing in St Andrews in the present economic environment there may be an argument for reducing the St Andrews obligations to the benchmark.

More broadly it has to be asked whether the reliance upon private developers can, on its own, provide an adequate response to the need for new affordable housing. Both the extreme scarcity and the high cost of land suitable for development have made the provision of affordable housing more difficult in St Andrews than in many other locations. The local authority could contribute to a partial solution of this problem by, for example, an imaginative approach to the Kilrymont campus of Madras College which should become surplus to public sector needs in the relatively near future. Instead of simply proceeding to an eventual sale of this site at a fully commercial price, Fife Council could place a low or even nil value on the land and negotiate the provision there of a mixed development of affordable properties. This idea is explored further in Section 7.3.2.

The private rental sector has grown with student demand and has been encouraged by the attractiveness of buy to let arrangements. Over recent years the number of rented properties in the private sector has risen primarily, if not entirely, to meet student demand. Whilst student occupancy is extremely high in the central Conservation Area, it has also risen elsewhere in the town, with a consequential reduction in potentially affordable flats and houses. It is surprising that the local authority planning process appears not to have explicitly incorporated the massive impact of student accommodation in its assessment of housing needs in St Andrews. This may be because Fife Council's thinking is mainly directed at the LHSA, thus perhaps diverting attention from the specific affordable housing needs in the town itself. A sharper focus on the town's needs would pay dividends.

⁷ Scottish Planning Policy 2010 as reflected in Planning Advice Note 2/2010 (Affordable Housing and Housing Land Audits).

The University has stated its intent to provide 500 more purpose-built student beds, but has yet to announce a preferred location or set a timetable. More immediately, up to 470 students' beds may arise from private developments and these, together with the proposed University-provided accommodation should reduce demand on the private rented market and could give rise to an increase in the availability of affordable units (see Sections 6.9.2. and 7.3.3.).

5.5. Key issues and how to address them

5.5.1. Market forces

With high house prices and private rental charges, affordability of housing is a key problem for St Andrews. Over several years the availability of affordable housing declined as house prices increased and it has become increasingly difficult for those wishing to purchase for the first time or to rent privately. Behind all of this lie market forces which are the key drivers in the housing market and will tend to maintain or increase prices until there is a surplus of property on the local market.

The availability of affordable houses for purchase has also been prejudiced by the effects of the recession on housing developers and this will in turn impact on their ability or willingness to implement development plans involving planning obligation which form so important a part of government and LA plans to provide affordable housing. Social renting should play some part, but 'help to buy' mortgage schemes are unlikely to increase the supply of affordable housing. As noted above, the situation described in the HNDA indicates that house purchase in St Andrews is unaffordable for many and St Andrews is ranked first in overall priority for affordable housing.

It is recommended that Fife Council take steps to improve joint efforts by the local authority, developers, RSLs and private landlords to devise innovative means of providing affordable housing for rent or purchase, and to ensure that incentives are provided for developers and housing associations through subsidy to make sure that provision of affordable housing is actually achieved.

5.5.2. Planning and housing policy

The inclusion of the town of St Andrews in a LHSA which involves other settlements makes it difficult to analyse effectively the position in St Andrews and address those needs that are specific to the town. St Andrews is designated a Pressured Area but this has not resulted in any affordable houses being built in St Andrews since 2006. Pressured Area Status only seems to mean effectively that the Right to Buy council housing in the town is restricted. Fife Council's planning and housing policy has not thus far resolved the need and demand for affordable housing in St Andrews, nor has there been any promise of subsidised housing in any development. All this is exacerbated by the impact of student occupancy of property especially in the centre of St Andrews. It is insufficient to attempt to mitigate the problems in the town by reference to provision in the wider area of the LHSA, and this merely avoids facing up to the realities within the town itself. Direct investment, both RSL and FC, has occurred elsewhere in Fife, but not in St Andrews, where there appears to be a reliance on future delivery of affordable housing through planning obligation at Abbey Park and St Andrews West, albeit over 20 years.

As noted in Section 5.3.2. above, the Council's conclusion appears to be that the need is best met through unsubsidised affordable housing. This seems to send the signal that as there appears to be comparative wealth in the area, it can generally look after itself and that where resources are available, such as through Scottish Government initiatives, they should be allocated elsewhere in Fife.

It is recommended that Fife Council conduct an examination of needs in St Andrews and create a housing strategy for the town. This examination should (1) address urgently the shortage of affordable housing (including houses for social renting) and (2) consider student accommodation needs, with clear statements on both the amount of rented property in the town (including possible overprovision) and a definition of what is meant in the St Andrews context by the term 'balanced and mixed community'. In the meantime the 30% planning obligation should remain in place but with a preparedness to be flexible and imaginative in seeking to drive forward the actual provision of new affordable housing. The absence of subsidy for the provision of affordable housing through private developments should be re-considered.

5.5.3. Land availability

The Local Plan identifies land for private housing development, particularly zones of St Andrews West and this should contribute to the affordable housing supply. This expansion is long-term and, given its reliance on agreement and incentive among various landowners and developers, and current financial constraints, may not be started any time in the near future. There are very few brownfield sites in St Andrews and these have already been identified by Fife Council.

It is recommended that publicly-owned land which is surplus, or likely to become surplus, to the needs of public authorities should, if suitable, be earmarked for the provision of affordable housing, particularly social renting - for example, the Kilrymont school campus, assuming that a new Madras College will be provided at a different location, in due course.

5.5.4. Student accommodation needs

A large proportion of privately rented dwellings, many of them HMO-licensed, particularly in the town centre of St Andrews, are let to students. Many of the views expressed to the Commission highlighted the effect this has had in creating an imbalanced community. Planning permission has been granted to one application for purpose-built student accommodation and a further two proposals are being considered. These would increase the number of beds available solely for students and impact on the need for HMOs and other private rental housing. Lessened demand from students should moderate or even reduce rental charges, which in recent years have been seen by students and others as painfully high, and encourage property sales some of which will return to owner occupation.

It is recommended that the development of purpose-built student accommodation both from the University and the private sector be encouraged and welcomed.

5.5.5. Local opposition to development

There is a great deal of interest in St Andrews from within the local community which is to be welcomed. However, a degree of conflict can arise between community representatives, Fife Council and the University and result in opposition to proposals which might benefit the town as a whole and address the need for affordable housing. There is a requirement for constructive dialogue to reach a consensus and reconcile differences thus enabling progress in addressing issues to be taken forward with the backing of all.

It is recommended that Fife Council works closely with local stakeholders to devise a mutually acceptable framework for identifying and managing problems before they become major issues; it is critical that any such framework facilitates the delivery of solutions which can, for example, provide new affordable housing on a much shorter time scale than currently appears likely.

6. Student Accommodation

6.1. Introduction

The need for student accommodation in St Andrews places demands on housing that appear to be unique in Scotland. Certainly, the situation displayed in Table 6.1. below shows the percentage of students in the town's population (47%) as almost twice that of Stirling (26%) and four or more times that of the other Scottish university cities.

Table 6.1. Student population in Scottish towns

Town / City	Total Population (2008 estimates)	Student Population (2011) (Total full-time undergraduate and postgraduate students)	Students as a Proportion of the Population
St Andrews	16,680	7,760	46.5
Stirling	33,710	8,645	25.6
Aberdeen	183,030	21,736	11.9
Edinburgh	454,280	47,100	10.4
Dundee	142,070	14,480	10.2
Glasgow	581,320	50,155	8.6
Inverness	44,220	3,400	7.7

Source: *Jeremy Leach Research Ltd, 2012*

During teaching semesters, the student population represents nearly half of the total population of the town and, while the University provides accommodation for large numbers of undergraduates, the demand for student accommodation in the private housing market is considerable. This has led to high concentrations of student occupancy, particularly in the centre of the town, where studentification¹ is of concern.

The majority of student accommodation is in 'housing in multiple occupation' (HMOs), that is, properties with three or more tenants who share kitchen and bathroom facilities (see also Section 6.4.). The University is by far the biggest HMO-licensed provider, since its halls of residence are subject to HMO regulation, but there is also substantial provision in the privately rented sector. A moratorium on new HMOs in the central Conservation Area² is currently in operation following lobbying by local interest groups and residents.

6.2. Student numbers

In seeking to count student numbers it must be recognised that, in addition to full-time and part-time undergraduates and postgraduates, the University accepts students for distance learning and evening classes as well as 'visiting students' (some of whom are present for one semester, others for the whole academic year); also, that some students discontinue their studies at varying points during the academic year. Statistics on student numbers can thus vary depending upon which student groups are included and on the time during the academic year when data are collected.

Statistical data on the student population in St Andrews should be available from census records. However, during the 2001 Census there was some misallocation between data zones and the numbers available are not reliable; the 2011 Census data are not yet available.

¹ See Sections 6.4. and 6.5.

² See Appendix A.4. for a map of the central Conservation Area boundaries.

The Higher Education Statistics Agency (HESA) publishes regular reports on student numbers based on information provided by each university. Table 6.2. shows a wide apparent discrepancy between HESA and University numbers, the discrepancy due to the latter including only those on degree courses. The numbers are all thought to be accurate, but the way in which HESA collects and publishes data ensures that its count is always higher than the University's. The data published by HESA show the total number of students participating in any credit-bearing programme regardless of residence, and some individuals may be recorded more than once, thus giving rise to some double counting.

The University maintains a comprehensive database of student numbers and its records of students studying in St Andrews are regarded as more appropriate to the needs of this study than the HESA data and a good first approximation of the numbers needing accommodation in St Andrews. It should be noted, however, that in 2012/2013 visiting students totalled 359 (44 for the whole year; 315 for a semester), a few of whom may be excluded from the total shown in Table 6.2.

Table 6.2. Student numbers - variation depending on source of information

		HESA 2001/02	St Andrews 2001/02	HESA 2006/07	St Andrews 2006/07	HESA 2011/12	St Andrews 2012/13
Number of Undergraduates	F/time	Data not Available	5,375	5,875	5,701	6,600	6,102
	P/time		100	1,065	132	1,200	118
	Totals		5,475	6,940	5,833	7,795	6,220
Number of Postgraduates	F/time	Available	735	1,535	1,042	1,640	1,534
	P/time		295	490	176	415	115
	Totals		1,030	2,025	1,218	2,055	1,649
Totals		7,735	6,505	8,965	7,051	9,850	7,869

Sources: Higher Education Statistics Agency (HESA); University of St Andrews

In terms of relevance to the present study, distance learning and part-time students have little if any impact on the local housing market; full-time undergraduates and postgraduates who need accommodation in, or at least easy access to, the town are key. It is possible that some part-time students may need accommodation though they are more likely to have accommodation already and, of course, some full-time students may have lived in St Andrews for years.

The University's Academic Registry has confirmed that total full-time student numbers in 2012/13 were 7,582, of whom 6,071 were undergraduates and 1,511 postgraduates; these numbers are included in Table 6.3. below.³

University data on student numbers include 'only those part-time students on degree-seeking programmes and those who are physically registered for degree-awarding study here in St Andrews. They are intended to give as accurate a picture as possible of the actual number of human beings registered, studying and living here full-time, or pursuing a part-time degree course'.⁴

Just as it is important to understand student numbers at any point in time, so it is vital to consider historical growth in numbers over recent years and the impact of such growth on the town.

The growth in undergraduate numbers has been relatively steady, from around 5,000 in 1998/99 to around 6,100 in 2012/13 (with a blip in 2004/05 when the University recruited more students than planned) - a growth of 22% over the period. Postgraduate student numbers have increased over the same period from about 900 to 1500 (66%). See Table 6.3.

³ The variation in University data provided in Tables 6.2. and 6.3. is most probably related to the timing of data collection.

⁴ Personal communication, Niall Scott, Director of Corporate Communications, University of St Andrews.

Table 6.3. Growth in student numbers 1998/99 - 2012/13
(Full-time students registered for degree programmes)

Academic Year	Undergraduates	Postgraduates	Total Full-time Students
1998/99	4,978	900	5,878
1999/00	5,078	911	5,989
2000/01	5,163	915	6,078
2001/02	5,581	1,003	6,584
2002/03	5,508	1,004	6,512
2003/04	5,408	1,065	6,473
2004/05	6,042	1,031	7,073
2005/06	5,780	1,028	6,808
2006/07	5,746	1,053	6,799
2007/08	5,757	1,091	6,848
2008/09	6,013	1,239	7,252
2009/10	6,023	1,464	7,487
2010/11	6,024	1,706	7,730
2011/12	6,169	1,606	7,775
2012/13	6,071	1,511	7,582

Source: Academic Registry, University of St Andrews

The University has indicated that at present it has no plans to increase Scottish or EU undergraduate numbers; however, a recent government initiative on wider access may affect numbers slightly and variations may also occur as a consequence of factors such as changes in Scottish Government funding or admissions policies. Increases in postgraduate numbers by approximately 350 are, however, anticipated over the next few years. The legitimate aspirations of the University to maintain and enhance its academic reputation and world status suggest that in the coming decade further expansion of both student numbers and academic staff might occur.

6.3. Current student accommodation

6.3.1. University-provided or administered accommodation

The University currently provides accommodation in its halls of residence for about 3,800 students. Occupancy rates are generally maintained at about 98% to allow for some operational flexibility although in 2012/13 there were only 3,590 students in halls of residence due to a student recruitment anomaly (two large halls had occupancies of 76% and 85% respectively). For 2013/14, occupancy has returned to normal, with a 2 - 3% level of vacancies. The University guarantees accommodation in halls of residence for all first year students who wish it and it is worth noting that student demand for this accommodation is such that, out of all returning students requesting University accommodation, only ten out of every fifteen can secure places (this input from the Students' Association has been confirmed by the University to be an adequate estimate, though subject to year-on-year variation).

The University thus provides student accommodation in halls of residence for close to 50% of total student numbers. In addition, the University directly leases 57 properties in the private sector; these houses / flats in St Andrews have a capacity for a further 143 students. Table 6.4. displays a growth in University-owned / administered accommodation of around 20% over the past decade, largely reflecting expansion of David Russell Apartments.

Table 6.4. Student accommodation managed by the University of St Andrews

	2002/03	2006/07	2011/12	2012/13	2013/14 (estimate)
Students in Halls of Residence	3,161	3,520	3,814	3,590	3,788
% of Students in Halls of Residence	48.5	51.8	49.1	47.3	n/a
Students in University Administered Houses / Flats	c. 140	c. 150	c. 150	143	143

Source: University of St Andrews

6.3.2. Private rented accommodation

Even with so substantial a percentage of students provided for in University-owned or administered accommodation, the local housing market has to cope with large numbers of students (perhaps as many as 3,800) and it is undoubted, therefore, that student needs are a significant factor influencing the private rental sector of the market, particularly in the centre of town, although there are also significant numbers of rental properties (HMO-licensed and otherwise) outside the central area (see Section 6.5.3.).

Statistics relating to the overall rental housing sector in St Andrews must be treated with caution, because data can change from day to day and some publicly available data call for careful analysis. Fife Council's online Landlord Registration data, accessed on 19th June 2013, indicated that there were 2,432 rented properties in the town, of which 953 were HMO-licensed;⁵ it also indicated that there were 2,512 landlords renting properties in St Andrews. Demand is believed to have exceeded supply in recent years, although in the past twelve months or so it is understood that a small number of properties were not let or had to reduce rent to secure a tenant.

Whilst the operation of any housing market is complex and subject to many influences, local, national and global, the high student-led demand for rented accommodation in St Andrews has had a major effect on the local property market and, in particular:

- It has in all probability, along with other issues, tended to push up property purchase prices because rental opportunities have been seen as commercially attractive (although property prices are also affected by those purchasing homes for holiday or retirement accommodation or by incoming University staff);
- It has encouraged the buy to let market, thus reducing the number of properties, especially in the centre of the town, available to those intending to be longer term residents;
- It has stimulated the growth of HMO properties such that they have become a particular focus of concern from both long term and newer residents.

Pricing in the whole of the private rental sector is principally driven by supply and demand and is not presently subject to regulation. The part of the private rental sector that is governed by HMO regulations is also driven by the market as far as prices are concerned, with some students believing that the situation is exacerbated by 'rapacious' landlords, but is at least subject to some quality control if licensing and subsequent policing and enforcement is rigorous.

Availability and price considerations have driven some students to seek accommodation outside St Andrews - in the coastal villages of south east Fife and Dundee. Of concern from the University's perspective is the suggestion from the Students' Association that some prospective students reject St Andrews as a place of study because of its high accommodation costs. Anecdotal evidence suggests that some HMO accommodation was left unoccupied in the academic year 2012/13.

6.3.3. Other student accommodation

Whilst University and private rental properties provide the vast majority of student accommodation, a number of students live in family-owned houses / flats. In some cases, wealthy parents have bought property for the use of their student children; sometimes, it seems, at a significant premium over the market price. Such arrangements are believed to represent so small a part of the student accommodation that they will not be considered further although they may have played a modest role in sustaining high property prices in the town.

⁵ Analysis of the HMO Public Register by the Commission, using the methodology set out in Section 2.5.4., identifies 597 private and 355 University licensed HMOs (see also Table 6.5.).

6.4. Studentification; an overview

Studentification:

“The process by which specific neighbourhoods become dominated by student residential occupation”.

6.4.1. Introduction

Studentification is a phenomenon which has been widely recognised by universities and government, both local and national. Three publications (see below) have been the principal sources of information for this brief report.⁶ Almost all the universities studied in these documents are significantly larger than the University of St Andrews and are located in towns many times larger than St Andrews; nonetheless, the situations arising from large student numbers in specific residential areas of such large towns are very similar to those experienced locally.

6.4.2. The challenges of being a university town

It is important to recognise that the presence of a university brings great benefit to any town.

Socially, student volunteering can make a positive contribution to many aspects of a town's life, whilst fundraising can bring benefits to local, national and international charities.

Culturally, students can bring an international / cosmopolitan feel to the town and create a critical mass and demand for cultural events. Student music, theatre and art can have major positive impacts on the wider community.

Physically, higher property prices may provide an incentive for upgrading properties which might otherwise languish in a neglected state or remain empty. Some older properties may receive considerable investment by private landlords, thus prolonging their life. Large numbers of young people can make town centres more vibrant.

Economically, goods purchased locally by students make a significant contribution to the local economy and may ensure the viability of some local businesses. Students also constitute a useful pool of flexible, part-time labour and, in due course, a supply of graduate workforce.

Conversely, student communities present numerous challenges that need to be recognised and managed.

Socially, there can be an increase in low-level anti-social behaviour. Residents may feel pressure to move to avoid becoming marginalised and isolated as permanent residents. Private rental accommodation will be subject to increased competition. More night time activity may have a detrimental effect on local amenity.

Culturally, increases in HMO properties in what were formerly owner-occupied, family areas change the nature of communities and the availability of family homes can be prejudiced. Transient (student) occupation is likely to decrease community integration and cohesion, with a parallel disincentive to self-policing. Differing perceptions of what is acceptable behaviour and communal obligations can lead to friction. There may be lifestyle difficulties - late night student culture can disturb children and working people.

Physically, there may be a reduction in the quality of housing stock and neglect of the external appearance of properties and gardens due to lack of investment by (absentee) landlords. There is likely to be increased population density and increased pressure on services (policing, cleansing, highways, planning, public transport). There may be an increase in on-street parking and in squalor (litter, refuse), the latter due perhaps to shortcomings in infrastructure, lack of awareness of collection arrangements and different perceptions of what is tolerable. Noise pollution can be a major nuisance.

⁶ See Smith (2005), Universities UK (2006) and Hubbard (2008)

Economically, high demand for student housing and the nature of the private rental sector tend to increase house prices and defer access to the housing ladder for other sections of the community. High concentrations of students in particular streets can persuade owner-occupiers to sell to private student landlords, hastening the move towards “student ghettos”. Certain retail outlets may change their stocks to focus on student demand, whilst others may fail and re-appear as cafés, coffee shops or takeaways.

6.4.3. *The challenges of studentification and HMO licensing*

- In university towns around the UK the effect of high concentrations of students on local communities has been the focus of some concern since the 1980s. Concern has grown as universities have expanded and, more recently, there is evidence that local authorities are trying to find ways of mitigating the consequences of high density of student population for the community.
- The proliferation of houses in multiple occupation has been linked to studentification by many local authorities and hence control of the licensing process is seen as a possible tool for managing the situation.
- It is clear that emotions often run high, with long-term residents seeking to protect the area in which they live, while students wish to be able to live wherever they wish and see controls as an assault on their freedom of choice.
- In small towns, universities can have a particularly harsh impact on townspeople and neighbouring communities. Treforest, for example, has become a student dormitory for the University of Glamorgan; ‘it is estimated that 1,000 of the town’s 1,500 houses are now rented out to multiple occupants, with the vast majority housing young people studying at the neighbouring University of Glamorgan.’⁷ Aberystwyth, with a population in 2011 of 13,000 to 19,000 (depending on where the boundary is drawn), had around 8,000 full-time students and 67% of all housing in the town was said to be HMOs.
- In large towns, problems arise in areas favoured by students - mainly because of proximity to the university. Leeds is a good example, where the ward of Headingley has become dominated by students. According to the Leeds HMO Lobby⁸, students comprised about 20% of the population of Headingley in 1991; by 2001, this had risen to 61%. In South Headingley (known also as Hyde Park) an area of a quarter-square mile houses 10,000 people, of whom two thirds are students. Many other towns have problems relating to high student populations, particularly in areas close to the University: Cardiff, Hull, Loughborough, Manchester and Nottingham are some of those reporting difficulties.
- Concerns have been raised about the creation of unbalanced communities due to such high concentrations of HMOs; an All-Party Group of the UK Parliament⁹ has studied the situation and there have been a number of debates on the topic, including a session of the Backbench Business Committee on 18 November 2010¹⁰, which focused on problems in Loughborough, but also touched on matters in Bournemouth and Nottingham. The effects of HMO concentrations on local communities are being studied widely and the National HMO Lobby, a network of local community associations established in 2000, has published an interesting report - ‘Balanced Communities & Studentification, Problems and Solutions’, 2008¹¹. Glasgow City Council has conducted a widespread consultation and is due to report its findings shortly). Fife Council is currently undertaking a review of HMOs and its policy.

⁷ Wales Online, 21 February 2008 (<www.walesonline.co.uk/news/wales-news/town-groans-student-housing-grows-2197659>)

⁸ Leeds HMO Lobby (<<http://hmolobby.org.uk/leeds/index.htm>>) with links, also, to the National HMO Lobby

⁹ All-Party Parliamentary Balanced and Sustainable Communities Group. Further information is available at: <<http://www.publications.parliament.uk/pa/cm/cmallparty/xregister/balanced-and-sustainable-communities.htm>>

¹⁰ A transcript of the debate held in Westminster Hall on 18 November 2010 can be read at: <<http://www.theyworkforyou.com/whall/?id=2010-11-18b.349.0&s=%28Loughborough%29+2010-10-20..2013-11-06#g349.1>>

¹¹ ‘Balanced Communities & Studentification, Problems and Solutions’, 2008 (<<http://hmolobby.org.uk/39articles.pdf>>)

- Whilst studentification is widespread and has been an identified phenomenon for many years, attempts to control the situation so far appear to have been unsuccessful. There have been attempts to apply management via controls on HMOs or other means such as Section 4 Directions (in England), but so far with little evidence of success. HMO licensing in England is not as stringent as it is in Scotland; legislation was introduced there in 2010 which required planning permission to be obtained for HMO properties but an amendment in 2011 rescinded this need. Milton Keynes, supported by Oxford and Newcastle, sought a judicial review on the basis that the prior consultation had been inadequate, but this was refused. The three local authorities had been trying to gain some further control over the proliferation of HMO properties whilst the government took the view that it was more important to avoid increased regulation of rented property.
- In Scotland, HMO regulation is quite stringent compared with that south of the border, but there are still serious studentification problems. Both Glasgow City Council and Aberdeen City Council have undertaken consultation on HMO overprovision but the outcome of neither is known. Dundee, perhaps uniquely, adopted a policy on HMO overprovision in 2008. It does not apply to the city centre area, renewal of licences and new-build, purpose-built HMO accommodation such as student residences, and developments covered by Section 75 agreements. Fife Council has not yet proposed a policy covering HMO overprovision, but it responded to the concerns of residents' associations and others in St Andrews by imposing a moratorium on new HMOs in the central Conservation Area. The Council has also emphasised its readiness to work with all stakeholders to seek better mutual understanding and means of resolving problems.
- The Dundee regulation regards anything over 12.5% HMO properties in any COA (Census Output Area)¹² as overprovision. The existing provision of HMO accommodation (mainly for students) in many areas around the UK substantially exceeds this level and it is difficult to see how it might be possible to manage high levels of student occupancy back to what many would consider 'balanced and sustainable levels'.
- No-one has yet found a solution to the inter-related problems of HMOs and studentification. Many speak of the need for the various elements in a community to work together if a solution is to be found. Jocelyn Davies AM, a former Welsh Deputy Minister for Housing, interviewed about student communities displacing local communities in areas of Cardiff, Treforest, Swansea, Aberystwyth and Bangor said, 'Residents in areas where there are high numbers of student properties need to work in partnership with their local authority and the university in question on the matters at issue. It is only through effective partnership that solutions to problems in these areas will be found.'¹³ Easy to say, but less easy to put into effective practice. All parties - the university and its students, the long term residents, developers, landlords - have legitimate interests which will be in conflict to a greater or lesser extent from time to time and consensus is unlikely to be easy.

6.4.4. Responding to the challenges

- **Strategically**, universities must become aware of the issue of studentification and of any negative impacts which may be occurring. In partnership with other stakeholders, universities should also recognise their responsibilities towards the established residential communities in which their students live and address the difficulties which may arise by seeking to influence positively the off-campus behaviour of students. The local authority can, in some circumstances, act as pivotal "neutral brokers" but in any case has an important role in, for example, working with universities and other stakeholders to ensure that existing legislative and regulatory powers are used effectively to address the challenges of studentification. The local authority can also ensure that student housing needs are taken into account when overall housing policy is established or reviewed; throughout the UK it seems that such needs have been generally excluded from local housing strategies.

¹² The Census Output Area (COA) may vary from one local authority to another. In Dundee the target COA is 50 households and the minimum level is 20 households.

¹³ Wales Online, 21 February 2008 (<www.walesonline.co.uk/news/wales-news/town-groans-student-housing-grows-2197659>)

Crucial to the management of studentification is partnership working and open and clear communication between key stakeholders. The establishment of a common vision as a basis for partnership working, whilst not easy, is worth striving for. Is the notion of a “balanced community” something that can be agreed between all stakeholders?

- **Local initiatives** can be of considerable value in addressing both broad issues and challenges specific to a particular university. Does the university have a student housing strategy at all, let alone one that considers the balance between halls of residence, private rented accommodation and, importantly, student preferences? Is such a strategy shared with the local authority and other stakeholders? Does the university have a Community Relations Manager accountable for the management of studentification matters - do key stakeholders know the identity such an individual? Might the establishment of an accommodation bureau, perhaps jointly by the university and the student union, be helpful? Such a bureau could be a “one-stop shop” for student accommodation, handling accredited properties and potentially monitoring, in partnership with the local authority, the quality and safety of accommodation. Other initiatives might include the creation of a student housing handbook and guide, the promotion of good neighbourliness and the establishment of codes of behaviour.¹⁴

6.4.5. Conclusions

The key findings of a 2006 Universities UK publication below are worth summarising:

1. There is little evidence to say definitively “what works” in addressing “studentification” challenges;
2. Universities and local authorities should take into account the needs and welfare of both students and established residential communities;
3. Partnership working is the key to addressing “studentification” challenges;
4. Effective communication channels between different organisations and stakeholders are essential. Processes to ensure formal dialogue are very important;
5. Achieving consensus demands respect, transparency and trust between stakeholders;
6. Initiatives to address “studentification” must be sensitive to the local context;
7. Learn from innovative practice in other university towns;
8. All stakeholders must recognise that there are both positive and negative effects from increasing student numbers and these will be perceived differently by different groups;
9. Sharing of experience and practice may be useful.

6.5. Studentification in St Andrews

Studentification is particularly visible in a small town like St Andrews where students make up such a large percentage of the total population. It can give rise to tensions between the University and the community of which it is a part and has no easy solution.

6.5.1. The student presence

Many longer term residents in St Andrews say that they enjoy the presence of students in the town. Students bring a welcome youthfulness to the town’s streets, a considerable amount of business to shops, pubs and restaurants and a range of cultural activities, many of which are open to and enjoyed by the wider public. Without them the town loses a large part of its vitality, as evidenced by a recent change in the University’s calendar which left the town virtually student-free during three or four weeks in January; whilst some might have found the town peaceful, others felt uneasy because of the quiet streets and others felt that the town centre was dull and lifeless.

¹⁴ The University of St Andrews Sponsio Academica provides a basis for developing codes of behaviour. See: <http://www.st-andrews.ac.uk/students/rules/conductdiscipline/conduct/>

Conversely, there are negative aspects to such a high percentage of students, especially in the town centre. Student social activities can be noisy and occur late at night disturbing other residents and, occasionally, there can be damage to cars or other property. There can also be problems, mainly associated with high concentrations of students in shared accommodation; these are predominantly HMO properties, characterised by inadequate arrangements for waste disposal and sometimes by poor property maintenance which is often associated with student occupied premises. (The latter, where it occurs, is generally a matter for the landlord rather than any fault of the students.) Also, locals living in streets with high concentrations of students can feel overwhelmed by their presence in a variety of ways but can feel isolated and quite uncomfortable when they are absent during vacations.

6.5.2. *Impact on the community*

While for many, students are a large, valued and vital part of the local community, concern has become more vocal in recent years regarding the very high concentration of student accommodation in the town's central Conservation Area. Studies by residents' associations suggest that student occupancy exceeds 85% in some streets. These associations fear that the centre of the town is no longer balanced and mixed. In response to such concerns a campaign was mounted by the Community Council, the Preservation Trust and various residents' associations which succeeded in securing a moratorium on new HMOs in the central Conservation Area. Although under review at the time of writing, the moratorium will remain in place until 2015 as it is adopted in the Local Plan.

The University and its students oppose the moratorium which is seen as making the servicing of student accommodation needs even more difficult. The Students' Association President, in an address to the May 2013 AGM of the St Andrews Preservation Trust, made this opposition quite clear but also recognised concerns relating to the population balance and sustainability of the town centre. The University regarded the campaign which led to the HMO moratorium as an unhelpful stand-off between activists, students and the University. While the central Conservation Area is a housing location preferred by many students, it is not the only part of town under pressure. Demand is such that student accommodation is established in many areas surrounding the centre.

6.5.3. *Housing in multiple occupation (HMOs)*

Housing in multiple occupation provides accommodation for a wide range of tenants including, importantly, students. Rented property requires an HMO licence if it contains three or more people who are not in a single family group but who share toilet, washing and kitchen facilities. The licensing of properties for use as housing in multiple occupation requires landlords to satisfy Fife Council regarding the suitability of the premises for use as an HMO, with particular reference to fire, gas and electricity safety. HMO licensing is a positive tool to ensure basic standards and safety, provided that pre-licensing and subsequent inspections are adequate and that policing and enforcement are rigorous.

Using the HMO Public Register revised up to 30 June 2013¹⁵, the latest available from Fife Council's website, we have analysed the number of privately owned HMOs and the number of occupants permitted for each of the town's 17 data zones (see Table 6.5.). While HMOs are widespread, 72% of all HMOs are located in 6 contiguous data zones in the centre of town (Kinness Burn, Town Centre, The Scores, Madras & St Leonards, North Haugh and Abbey in order of density). The total number of occupants permitted is 2,444 (an average of 4.1 per HMO). Assuming that the great majority of these are student residents this comprises approximately 32% of full-time undergraduate and postgraduate students enrolled at the University in 2012/13.

¹⁵ See Section 2.5.4. *Counting Housing in Multiple Occupation (HMOs)*

Table 6.5. HMOs by data zone (ranked by % HMO / dwellings)

Data Zones	HMO Licences June 2013	Dwellings 2006	% HMO / Dwellings	Occupants
Kinness Burn	84	236	35.59	339
Town Centre	75	228	32.89	292
The Scores	54	270	20.00	252
Madras & St Leonards	82	440	18.64	338
North Haugh	80	456	17.54	332
Abbey	55	344	15.99	244
Kinness Burn West	48	320	15.00	195
Kinness Burn East	28	503	5.57	106
Kilrymont & Langlands	18	347	5.19	71
East Sands	20	400	5.00	77
Langlands West	15	338	4.44	55
Kilrymont East	12	347	3.46	40
Canongate	9	277	3.25	40
Kilrymont West	11	390	2.82	42
Hallow Hill South	3	344	0.87	11
Hallow Hill	2	293	0.68	6
Lawhead & Northbank	1	386	0.26	4
Total	597	5,919	10.09	2,444

Source: *Fife Council's HMO Public Register (Q2 2013)*

Studentification has been recognised as a feature and potential problem of university towns for more than a decade and, as noted above, the influence of HMO licensing on studentification has been widely studied.

What appears clear from the information already in the public domain is that there is no simple way of addressing the issue of studentification, and that the prospects of a successful outcome to any detailed study is openness between all stakeholders, a willingness to listen as well as talk and a preparedness to seek compromise where necessary.

Whether or not the present HMO moratorium continues after 2015, it has succeeded in focussing attention on the studentification of central St Andrews. It is debatable whether any ongoing restriction on HMOs would be effective in managing a move towards a more balanced and sustainable community in the central Conservation Area. This depends on whether or not non-students wish to live in the centre, and also whether, if an HMO licence were to be denied, a landlord might seek to divide up the accommodation into units housing no more than two students, thus obviating the need for an HMO licence. It should be borne in mind that there is already a substantial supply of such smaller rental units and that any estimate of student population densities based solely on HMO-licensed properties is likely to be significantly below the actual level. Further, if a landlord has been denied a licence and wished to sell, the property could be bought as holiday accommodation or as a retirement home. Whatever may happen, it is clear that students find this part of town an attractive place to live and socialise and will continue to seek accommodation there. Many locals also live in the centre and wish to do so. It has been said that locals, especially those with children, would prefer to have gardens and so would not wish to live in the Conservation Area, but there are in fact many gardens in this area, so many locals might well prefer to live there if possible, in spite of widespread parking difficulties.

6.6. Quality and cost of student accommodation¹⁶

6.6.1. Quality of student accommodation:

From both discussions with officers of the Students' Association and the responses to the Commission's questionnaire¹⁷ it is clear that University-provided or managed accommodation is generally seen to have good standards of quality and maintenance. The SRC accommodation survey in 2012/13 (see Appendix A.2.12.) also indicated high levels of satisfaction with University accommodation. Were the University to manage a greater number of properties occupied by students, this would be likely to ensure higher quality and better maintenance; this, perhaps, is a direction that the University could be encouraged to develop. In the private rental sector, the student experience is variable with significant numbers of complaints of poor accommodation, ineffectual or absent central heating, limited insulation, drafts and damp (sometimes including mould growing on internal walls). Further, some responses to the questionnaire indicated that student-occupied houses tended to have gardens which were not kept reasonably tidy although this is normally a tenant responsibility unless otherwise agreed with the landlord.

6.6.2. Cost of student accommodation

Rents for University-provided accommodation have increased as shown in Table 6.6. below.

Table 6.6. Rent charges, University accommodation¹⁸

Rent Charged	2006/07	2011/12	2012/13	2013/14 est.
Self-catered (e.g. Fife Park)	£51.11	£63.64	£66.74	£68.89
Self-catered en-suite (e.g. DRA)	£113.47	£139.87	£146.71	£151.39
Fully-catered standard room (median rate)	£131.57	£162.37	£170.31	£175.77

Note: Rent is per week for a single room and includes heat, light & power, personal insurance, telephone and data connection;

Source: *University of St Andrews*

There is a wide range of rental charges in the private sector, depending on location, size and numbers sharing. Information from a local letting agent suggests a range from about £110 to £150 per person per week, whilst a web-based letting agency (Lettingweb.com) confirms that the top rate is around £150 but indicates that accommodation on the periphery of the town may be available for less than £100 per person per week. The students believe that, in recent years, rents have increased by 5-10% per year¹⁹. It should be borne in mind that tenants in these properties also have to pay heat, light, power and possibly telephone charges.

Student concern over accommodation costs is perennial and will continue. In this context, the University's commitment to retain 25% of its residential estate at more affordable levels of rent, in line with cheaper accommodation elsewhere in the education sector, is important to the student community. A number of factors, including recent steep rises in energy costs, will continue to impact on rent inflation.

¹⁶ *Postgraduate accommodation needs*: While some postgraduates (e.g. many who are on taught courses) may be content with accommodation similar to that occupied by undergraduates, others (and including those in stable relationships) require more space. This need forms part of a joint study undertaken by Fife Council and the University in 2012/13 (see Section 4.2.4.n).

¹⁷ Of the 437 questionnaire responses from students (367 undergraduates and 70 postgraduates):

1. Virtually all considered house prices and rent charges to be too high in St Andrews;
2. Just over half of students responding thought that there was sufficient LA and HA housing in the town;
3. 80% of students felt that there was too little privately rented housing (including HMOs);
4. 64% of undergraduates and 55% of postgraduates believed that there was under-provision of University-provided accommodation;
5. 45% of students saw the quality of privately rented student accommodation as adequate, while 35% of undergraduates and 42% of postgraduates thought it was poor.

¹⁸ See Section 3.3.2. for comparisons with costs at other Scottish universities.

¹⁹ Comments by Students' Association President on minute of meeting, 4th February 2013.

The relationship, if any, between rents for University accommodation and private sector rents is unclear. The latter will continue to be driven by market forces, significantly influenced by student demand.

6.7. Inputs from stakeholders

6.7.1. Fife Council:

The local authority recognises the University to be of key importance in ensuring that St Andrews delivers its planned performance as an economic driver of the Fife economy.

In spite of the considerable impact of student requirements on the St Andrews housing market the Council has not carried out any assessment of student accommodation needs until the current study, jointly with the University, which is focused on accommodation needs connected with the University's research ambitions. It recognises, however, in considering the town's overall housing situation, the student requirement is an important factor. The Council is open to consideration of how to engage more effectively with the town and how to establish openness and transparency with all interested parties.

6.7.2. The Royal Burgh of St Andrews Community Council:

The Community Council made no specific comments about student housing but is concerned about the studentification of the town centre and did support the moratorium on HMOs.

6.7.3. University of St Andrews:

The provision of new student accommodation over the past decade has led to 45% of the University's indebtedness being housing-related. The University believes that there should be a further University-owned and / or managed provision of 500 bed spaces for students in or near St Andrews to give reasonable flexibility of choice to students and to allow for the decant when upgrading its current halls. There is currently no definite plan to secure such additional spaces, though there is ongoing exploration of ways in which extra accommodation might be funded. The University itself has said it has no funding to supply such spaces itself, though it has tried hard to find solutions. The University supports provision of student accommodation by a third party²⁰, but considers that any such development may seek a premium on rents to the detriment of student interests.

In line with its intent to increase research activity, the University's current priority is to secure housing for the additional 350 postgraduates planned over the next few years; this was one of the prime motives in Fife Council and the University establishing the Strategic Housing Working Group in 2012 (see Section 4.2.4.n). Unless new housing is built the planned expansion of the University's research activities would exert, in the medium / longer term, considerable further pressure on St Andrews' housing, equivalent to 100 or more HMOs.

6.7.4. Students' Association:

The Association is firmly against the HMO moratorium, which it claims has driven more students to areas traditionally occupied by families whilst doing nothing to decrease the popularity of the town centre for students. It may have driven town centre rents up even higher, but as yet there is no direct evidence for this. It calls for strict enforcement of regulations on HMO properties and other properties with registered landlords. It has general concerns about 'spiralling' costs and particular concerns about the quality of accommodation which is significantly variable.

²⁰ Planning permission has been granted by the North East Fife Area Committee to the Watkin Jones Group for purpose-built student accommodation at the site of the former Memorial Hospital. Planning applications for new student flats have also been lodged by Alumno Developments (East Sands) and by Robertson Homes, who seek a conversion of Abbey Park.

The Association understands that the University is firmly committed to providing an additional 500 bed spaces when funding and other arrangements permit and believes the demand from 'returning' students for University-managed accommodation outstrips supply by a factor of 1.5 to 1; this is endorsed by the University's Residential & Business Services. Its popularity stems from the reliability of the landlord, cleanliness of rooms, short-lease periods, catered options and 'hall spirit'. It strongly supports the case for additional University-managed accommodation.

[In an attempt to counter high rental costs, the Students' Association at one university has, with the support of external funding, purchased two houses with a view to running them as co-operatives, thus reducing overall charges. While a helpful idea, it is problematic in St Andrews because of the high prices of properties and the difficulty of finding a source of funding. The Students' Association might wish to explore this idea further, although the scale of any such venture would probably be rather modest and there would probably be a consequential increase in HMO licensing.]

6.7.5. *St Andrews Preservation Trust:*

The Trust is strongly in favour of the moratorium on new HMOs in the central Conservation Area and understands that it will continue in place at least until the next review of the Local Plan. It believes that the University (or a third party) should provide more student accommodation, possibly in the Langlands area on University-owned land adjoining their playing fields and David Russell Apartments. It strongly opposed the proposal by Alumno Developments to build on a site at the East Sands on planning grounds that the scale and design of the new buildings were inappropriate to the site.

6.7.6. *Residents' Associations:*

All the residents' associations strongly supported the introduction of the moratorium on new HMOs in the town centre. They believe that it has been effective in stopping new HMOs in the centre of town. They see that the level of student occupancy in the town centre is already so high that a case could be made for there being overprovision of HMO properties. The local authority already has powers to limit HMO licensing, if appropriate, on a street-by-street basis, when it is persuaded that there is 'overprovision'²¹ which endangers residential amenity.

They suggest more pro-active management of HMOs with rigorous enforcement of regulations and propose that experience elsewhere (Newcastle, Leeds, Glasgow or Edinburgh) be studied and adapted to meet the needs of St Andrews.

The residents' associations support the notion that there should be more purpose-built student accommodation, but away from the centre of town to avoid further studentification there, and suggest that innovative means of procuring such accommodation (e.g. in co-operation with a housing association) might prove useful.

6.7.7. *Others:*

Submissions were received from many other groups and individuals. The views expressed regarding student accommodation were generally supportive of the student presence as part of the local community but noted many of the concerns outlined above.

²¹ An information paper from a PRH Implementation Group Meeting (11 October 2011), considering HMO licensing, planning permission and overprovision under the Private Rented Housing (Scotland) Act 2011, makes clear the broad discretionary powers available to local authorities. (<<http://www.scotland.gov.uk/Resource/Doc/1125/0121864.pdf>>)

6.8. Growth in demand

Whilst numbers will doubtless fluctuate modestly from year to year, the University has categorically stated that it at present has no plans to increase undergraduate numbers. It is similarly clear that it plans to increase postgraduate numbers by some 350 over the next few years and this will place further pressure on an already difficult housing situation.

6.9. Key issues and how to address them

6.9.1. Assessment of student housing needs:

It is recommended that Fife Council take student accommodation requirements in St Andrews into account through specific assessments of such needs as part of its routine planning and housing procedures.

6.9.2. Additional student accommodation provided by the University:

6.9.2.1. In respect of undergraduates, the University, while having no plans to further increase student numbers, has stated that it is committed to providing additional purpose-built accommodation for around 500 undergraduates, partly for decant purposes, when other priorities permit. Such provision would be welcomed by the student body and probably by most other stakeholders, although its location might be a source of concern to students and others. The current economic situation and competing priorities make such a provision problematic for the University in the short term.

It is recommended that the University state publicly the scale and proposed location of such accommodation and, if possible, indicates likely timing.

6.9.2.2. In respect of postgraduate housing, the provision of new accommodation for up to 350 postgraduates on land owned by the University on the south eastern boundary of the town has been researched by the University and would, if built, meet a new demand related to its strategic plan for increased research activity. Failure to build might prejudice University strategy and / or impose yet more pressure on the local housing situation.

It is recommended that all stakeholders be supportive of the University's efforts to provide such accommodation for postgraduates and be prepared to enter into a constructive dialogue on planning matters should this prove necessary.

It is recommended that Fife Council waive the requirement to include affordable housing for such a development since the accommodation needed would have to be affordable for postgraduate students whose recruitment is key to the University's strategy of increasing its research capability and in view of the University's importance to the economy of St Andrews and indeed the whole of Fife.

6.9.3. Additional student accommodation provided by the private sector

Privately-developed purpose built student accommodation could provide additional student bed spaces more quickly than the University, although it remains to be seen whether such developments could compete with, or will need to charge a premium over, University rent charges.

Consideration of any proposal for new purpose-built student accommodation must recognise that it would be exempt from the requirement to provide affordable housing. It could thus have a negative impact on attempts to meet the local demand for such housing although it might free up some accommodation currently rented to students by private sector landlords. Were new builds provided by the private sector to be agreed, very clear consideration needs to be given to where affordable housing might be built, as providing one may undermine provision of the other.

It is recommended that proposals for private provision of student accommodation be considered in a positive light by stakeholders, whilst maintaining an appropriate focus on the need for affordable housing.

The granting of planning permission on 9 October 2013 to Watkin Jones for the 241-bed development on the site of the former St Andrews Memorial Hospital is welcomed.

The proposal to provide 98 bed spaces for students at Abbey Park is seen as similarly deserving of securing planning permission and should be regarded positively.

The submission of a revised (135-bed) proposal for student accommodation at the East Sands reflects to some extent acceptance by the developer that the site is very sensitive and the new design appears less intrusive than the original concept. It deserves serious consideration and would be less challenging to the local setting than the previous proposal or the existing leisure centre and University buildings in the area.

It would be regrettable if approval of some or all of the proposed developments were to be seen by the University as a signal to increase undergraduate student numbers; this is deemed most unlikely.

6.9.4. Studentification

All stakeholders accept that St Andrews, in particular the central Conservation Area, is highly studentified. Student occupation of town centre properties is so high that there is no rapid or simple remedy.

It is recommended that, as a precursor to further studies recommended below, Fife Council determine the total number of rented properties in St Andrews, including HMO-licensed and other houses and flats, with one or two bed spaces.

It is recommended that Fife Council, in co-operation with key local stakeholders:

- (i) study in-depth the studentification of St Andrews taking into account experience elsewhere in the UK;
- (ii) seek to define student occupancy levels which represent 'overprovision' and set maximum student HMO occupancy levels on streets to be determined; and
- (iii) establish and implement a plan for moving to a more balanced and mixed town centre population over, say, five years by exercising the discretionary powers already at its disposal.

It is recommended that the current moratorium on HMOs remain in place at least until conclusion of the Fife Council-led study recommended above.

6.9.5. General:

For the future, consideration of student and overall housing needs would benefit from better dialogue between all interested parties. This would call for clearer identification of key stakeholders, clear lines of communication, openness in debate and recognition that no one interest group can expect to win every argument; above all, listening as well as talking with mutual respect.

It is recommended that a Standing Working Party, with membership from Fife Council, the University (staff and students) and the Community Council, be established. The remit of such a working party should cover all housing needs in St Andrews, not just student housing needs. To be more than a 'talking shop', it is suggested that the number of members should be kept low - say, two from each participating organisation, and that they should be able to speak with authority. In particular, the Community Council representatives should be able to speak for the town and all its interest groups.

Such a working party would leave existing lines of communication intact but could reduce tensions between the local community and what is seen by many as an increasingly centralised local authority. It would be interesting to consider whether the Community Council might appropriately chair such a working party.

7. Addressing Need and Alleviating Pressure

7.1. Introduction

In this chapter we reflect on the findings of preceding chapters on affordability and student accommodation, examine some of the prevailing practices and assumptions that appear to be guiding the planning and discussion of housing in St Andrews and prefigure some of our recommendations as set out in the final chapter.

Our remit was to examine housing need and housing pressures in St Andrews town. We have established that two issues stand out. First, a lack of affordable housing and second, problems associated with student accommodation, particularly the central concentration of Housing of Multiple Occupation (HMOs).¹ All the evidence we have accumulated - from questionnaires, interviews with agencies and organisations, written submissions, Fife Council's need and demand assessment, consultancy reports and our own analyses of house prices and household incomes (see Sections 3.3. and 3.4.) - demonstrate a wide consensus: houses prices and rental charges in St Andrews are exceptionally high and have created problems of affordability for many. There is less consensus regarding the problem of concentrated student HMOs in the centre of town (see Section 6.5.). On the one hand, most students seem to favour the concentration of private market student accommodation in the town centre and a small number of questionnaire respondents expressed indifference. On the other hand, the prevailing view of the non-student community is that HMO concentration is undesirable because: (i) student demand pushes up house prices and rental charges thereby pricing non-student households out of the market (particularly in the central area); (ii) student concentrations and their sometimes boisterous behaviour reduce the appeal of central town living for non-students and may have negative effects on tourism and visitor numbers (though there is little direct evidence of this); and (iii) can have detrimental effects on the built environment through the lack of repair and maintenance of some rental properties.

These problems have been emerging and have deepened over many years, yet the attention given these issues and particularly interventions to alleviate the problems have been strangely limited. While the introduction in 2006 of restrictions on the Right to Buy for some council tenants has helped curtail the sale of council properties,² the construction of new affordable accommodation over the same period has been negligible. The 38 affordable homes (29 council and 9 housing association) scheduled or planned for construction at Abbey Walk will be the first affordable homes in St Andrews for 7 years.³ A moratorium was imposed in 2011 on new HMOs in the central Conservation Area of the town. While vociferously opposed by student representatives, the moratorium was welcomed by many town residents; yet, because it inhibits the granting of new licences only, it will have little immediate effect on the status quo. Fife Council is presently conducting a study on the future of HMO provision.

¹ There are, of course, many other problems such as housing for an ageing population and housing for those with disabilities. With more time and resources we would have investigated these issues and would have included the adaptation of existing building to barrier free standards. However, without in any way wishing to diminish the importance of these issues we would suggest that they are both an integral part of the affordable housing problem that would need to be addressed in the design detail of provision. (see Fife Housing Partnership, 2013)

² Between 2002 and 2006 the yearly average for council house sales was 19; from 2007 to 2012 the average was 4 per year (data provided by Housing & Neighbourhood Services, Fife Council).

³ The original plan was for 219 general needs houses, 66 of which would have been affordable under the 30% planning obligation requirement. Subsequently, the plan was altered to provide 44, and then a further 78, special needs houses for older people. Present interpretation of planning legislation exempts these from the 30% levy (see Affordable housing requirement, St Leonards School, Abbey Walk - Planning Application 10/03316/Full). The current SHIP analysis indicates that a further 9 Kingdom Housing Association affordable homes for rent are planned for St Leonards / Greenside Place (part of the Abbey Walk development) in 2015/18.

There is a need for a coherent community-backed strategy for St Andrews housing with short, medium and long-term objectives and goals. The present (re-)examination of local planning associated with the development of the FIFEplan would seem to provide an opportunity for the articulation of such a programme. It is beyond our remit and indeed beyond our competence to devise such a strategy. Our suggestions, reflected on in this and previous chapters and itemised in the next, should be seen as a small and hopefully positive contribution to such strategic (re)thinking.

7.2. Examining the principles and (some of) the practice of housing and development planning

7.2.1. Affordability⁴

The Scottish Government's definition of affordability, '*housing of a reasonable quality that is affordable to people on modest incomes*' (The Scottish Government, 2010, p. 2),⁵ has been adopted by Fife Council (and every other local authority in Scotland). Its vagueness and lack of specificity allows for a wide range of interpretation, though the housing needs and demand assessment (HNDA) guidance provided to local authorities by central government ensures a degree of compatibility across the country (The Scottish Government, 2008). Fife Council's use of the HNDA, detailed in the previous chapter (see Section 5.2.2.) attempts to give affordability some substance by juxtaposing household income with house prices in a series of ratio measures. Fife Council have selected a ratio of price to gross income of 2.9 to 1 (with a 80% mortgage) as its indicator of affordability (a low and cautious ratio by historic standards). Two other related measures of affordability are first, residual income: that is, the income remaining - after housing cost deductions - for other essential day-to-day functions; a rule of thumb, widely adopted, is that in order to ensure an adequate residual income, housing costs should not exceed 25 to 30% of total income. Secondly, disposable income (akin to net income) refers to the income remaining after accounting for taxes (income tax, pension contributions, etc.). The recently introduced 'Help to Buy' scheme (see below) uses this measure of affordability; to qualify for 'Help to Buy', mortgage repayments should be no more than 45% of disposable income.

Affordability and aspiring homeowners in St Andrews: Fife Council's HNDA affordability analysis based on 2008 data demonstrates that few households in the St Andrews LHSA can afford to purchase given the high price of housing. On the scenario of a 2.9:1 price to income ratio with an 80% mortgage, fewer than 10% of households would be able to afford the purchase of an average priced house in St Andrews (Fife Housing Partnership, 2010, p. 100). This is confirmed by an examination of residual income measures using more recent data (2011). On a residual income measure of 30%, the purchase of a £250k home (approximately the average house price in St Andrews town; see Table 3.8.) with a £50k deposit (20%) and a monthly mortgage payment of c. £1.18k (at 5% interest for 25 years) would require an annual income of c. £47k.⁶ This is considerably higher than the 2011 median household incomes recorded in St Andrews (see Table 3.13.). House purchase - without subsidy - for significant numbers of newly formed households, for expanding households, for those wishing to move from renting to owner occupation and presumably for many households wishing to move to St Andrews, is demonstrably unaffordable now and for the foreseeable future.

⁴ The usefulness and indeed validity of the notion of affordability has been challenged on several grounds, not least that it is a poor instrument for the measurement of 'need' (see Hulchanski, 1995; Whitehead, 1991).

⁵ A related and compatible definition has been employed more recently: '*housing for rent for people who cannot afford to buy or rent on the open market*' (The Scottish Government, 2012).

⁶ At a 3% interest rate the required annual income would be £38k. At 7% - the stress test applied by many mortgage brokers - the required annual income would be £57k.

National subsidies for owner occupation: 'Help to Buy' (the latest manifestation of shared equity - see below) has recently been introduced to facilitate movement into home ownership. In Scotland the scheme requires potential purchasers to make a 5% deposit, with the government providing a 20% equity 'loan' (which can be paid back at any time or is redeemable on the sale of the property) thus reducing effective mortgage payments to 75% - this is available only for the purchase of newly built houses priced at £400K or lower. While this scheme reduces substantially the initial outlay (deposit) it has only a small effect on the burden of mortgage repayments.⁷ The uptake and market effects of this scheme are unknown, presently. Theoretically, the scheme could stimulate new housing construction, but could also encourage price increases particularly given the lengthy gestation period before any newly built houses come on stream.⁸ The most likely immediate effect is that it might aid the 'squeezed middle' of relatively affluent households in St Andrews (as elsewhere), including those wishing to trade-up, but will do little for lower income households particularly those attempting to access home ownership for the first time. In the context of St Andrews, the exclusion of buy to let investors from the 'Help to Buy' scheme is likely to have only a limited effect at best, given that the number of investors building new housing for renting seems to be small.

Other subsidies for owner occupation: In common with many other local authorities in Scotland, Fife Council presently promotes three types of low-cost home ownership; all are primarily directed towards first-time buyers. Through *Discounted Sales* the Council gives planning permission to a private developer on the understanding that some of the properties will be sold at a discounted price (between 25 and 50% of the open market value) to first-time buyers who can demonstrate appropriate need. The *Low-Cost Initiative for First-Time Buyers* (LIFT) is a shared equity scheme that allows the buyer to purchase between 60 and 80% of the price of a home, with the remainder paid with a grant from LIFT.⁹ The buyer owns the whole property and does not have to make payments to LIFT for the grant provided. However, at the time of re-sale LIFT is repaid the percentage equity stake. *Shared Ownership* is most commonly administered by housing associations. Households buy (with a mortgage) part-ownership of a property, in tranches of 25, 50 or 75% and make an occupancy payment (effectively a rent) to the RSL on the remaining portion. Over a period of time the sharing owner has a right to buy a further 25 per cent share of equity, up to and including 100 per cent when they become the full owners of the property. There are examples of each of these schemes presently in operation in Fife. In St Andrews, however, the last instance of similar schemes was in 2006/7 when Hillcrest Housing Association and Thomas Mitchell Homes completed the development of 60 affordable properties adjacent to John Knox Road. Of these, 36 were houses subsidised by central government Grants for Rent and Ownership (GRO) provided directly to the private developer and 24 were Housing Association shared ownership flats. These were the last affordable units built in St Andrews.

Affordability in socially rented housing: Historically social housing provided the majority of affordable rented accommodation to low-income households. Housing policy changed after 1970, when the then Conservative government withdrew political support for council housing; a policy continued to a greater or lesser extent by all subsequent governments. The sale of council housing to sitting tenants from 1980, combined with limited new-build by both local authorities (especially) and by housing associations, has resulted in a significant reduction in affordable public housing across all local authority areas. More recently social housing provision has also been undermined by the recession and major cut backs in local authority financing from central government and a reduction in grants to RSLs. Indicative of these trends, St Andrews' affordable social housing stock decreased by 24% between 2001 and 2012. In 2012, of the 819 socially rented houses in St Andrews, 13% were housing association properties, 87% were council properties (see Section 3.2.2.).

⁷ Monthly repayments on £200k = £1.18k (unsubsidised purchase) and £1.08k ('Help to Buy'). Applying a 30% residual income test, a 'Help to Buy' mortgage on a £200k house would require an annual income of approximately £32K.

⁸ The latest version of 'Help to Buy' introduced in England and Wales, in which support / subsidy has been extended to existing as well as new-build housing, has not yet been adopted in Scotland.

⁹ The LIFT shared equity scheme includes: New Supply Shared Equity (with housing associations), New Supply Shared Equity with Developers and an Open Market Shared Equity Scheme.

In the context of significant year-on-year reductions in funding for housing,¹⁰ the Scottish Government (abandoning its short-lived 'challenge funding' approach) introduced a resource funding model for housing investment in 2012; this brought together funding for councils and their RSL partners in a 3-year investment strategy. The Affordable Housing Supply Programme (AHSP) details the allocation of these funds to local authorities. Fife Council has been allocated a total of £23.2 million¹¹ of the AHSP budget for the period 2012-2015/18 to support affordable housing development. These developments take the form of council and RSL direct provision of traditional social renting as well as other initiatives including mid-market rentals. Fife Council has identified St Andrews - or more precisely St Andrews LHASA - as a high priority area for AHSP investment. A recently updated Fife Council SHIP (Strategic Housing Investment Programme) analysis for the period 2013/14-17/18 identifies a target of 1,516 affordable units to be delivered throughout Fife through the AHSP over the 5 years of the programme (56% of a longer-term target of 2,700). These affordable units will comprise 82% social housing, 17% mid-market rented properties and 2% low cost (shared equity) home ownership. 92 units (a mix of rented social housing and mid-market rents) are identified as located in the St Andrews LHASA, of which 38 socially rented houses will be located within the town of St Andrews: 29 of the 38 are the council houses at Abbey Park (planned for construction from February 2014) and 9 are Kingdom Housing Association planned social rentals at St Leonards / Greenside Place, also part of the Abbey Park development (Fife Council Executive October 2013 - SHIP planned AHSP programme approved).

National Housing Trust (NHT): A further recent initiative to increase the supply of affordable rental housing is the National Housing Trust. NHT is a division of the 'Scottish Futures Trust' (SFT), an arms-length company set up by the Scottish Government in 2008 to facilitate the development of infrastructure particularly through public / private co-operation. Under NHT, developers are appointed to build a specified number of affordable homes on land they already own. Once complete, a local partnership company comprising the developer, the participating local authority and SFT buys the homes and lets them to tenants at mid-market rents for a period of between 5 and 10 years, after which the homes are sold - with sitting tenants having first refusal. Fife has participated in two rounds of funding, the first for 120 houses and the second for 'developments up to 50 houses'. The declared intention of Fife Council is that the new homes will be targeted at those on the housing register in St Andrews, Kirkcaldy and Dunfermline as these areas have 'the least amount of affordable housing available'. The absence of any St Andrews, or indeed Fife location, from the NHT map of current development sites suggests that there have been major difficulties in implementing this scheme.¹²

Private Rented Sector (PRS): St Andrews has the highest percentage of privately rented property in Fife (see Table 3.6.), and rent charges are among the highest in Scotland. This is in large part attributable to the high demand from the student population as well as the demand for second and holiday homes. Under current legislation all private landlords have to register with their local authority every three years. This system allows some checks on standards of practice (e.g. security of tenure) and landlord background (e.g. criminal record); Fife Council maintains a landlord and owners register and chairs a Private Landlords Forum at which issues of mutual interest are discussed (e.g. the effects of welfare reform, energy efficiency, etc.). While clearly performing an important role in these respects, significantly the key issue of affordability does not figure in the legislation nor is it seemingly a topic for discussion on the Fife Forum's agenda. Presently, The Scottish Government (2013) is examining the role of the private sector in the housing market. The focus is on quality control and on security of tenancies as well as the implications of the increasing number of family households in rental accommodation. While these are significant and important issues, the absence of any discussion of

¹⁰ The Scottish Government's Budget for 2011/12 reduced planned expenditure on housing and regeneration by some 19% - in reality 'this is a year-on-year cut of 30% once adjustments for previous carry forwards are made' (Chartered Institute of Housing Scotland & Shelter Scotland, 2012).

¹¹ The initial allocation of £20.4 million in 2012/13 (Section 5.3.1.) was subsequently enhanced by £2.8 million.

¹² See: <www.scottishfuturestrust.org.uk/our-work/housing/national-housing-trust/map-of-nht-sites/> (accessed 25 October 2013)

affordability and in particular rent control is again conspicuous.¹³ Clearly the PRS has an important role in the provision of housing, yet without a serious examination of rent levels (particularly important in high pressured areas such as St Andrews), its contribution to affordability is uncertain (see Ball, 2010 and Shelter (Scotland), 2013 for a discussion).

Interventions in the private market: Section 75 of the Town and Country Planning (Scotland) Act 1997 (as amended by the Planning etc. (Scotland) Act 2006) permits local authorities, as a condition to granting planning permission, to impose an affordable housing obligation on private housing developers for any scheme of 20 or more houses. Because of its 'pressured area' status, St Andrews town, as part of the wider LHSA, has the highest level (30%) of planning obligations in Fife. The difficulties associated with ensuring that developers comply with this requirement are well known and, nationally, private developers have a poor track record in the delivery of affordable housing (Mathiason *et al*, 2013; Crook *et al*, 2002). Developers frequently claim that the requirement to provide affordable housing threatens the viability of development schemes and are consequently able to negotiate reductions or commute development obligations by financial payment. The reduction in the numbers of affordable houses associated with the Abbey Park development (see Footnote 3) are a local illustration of such difficulties. In Fife, as elsewhere, the delivery of affordable accommodation by this method has so far been disappointing and such precedents do not augur well for the delivery of the 330, or so, affordable houses planned as part of the St Andrews West development programme. Additionally, and not insignificantly, as a solution to present-day problems of affordability, the 20-year time frame for the completion of this expansion is a major concern.

7.2.2. *Balanced and mixed (B&M) communities*

The notion of 'balanced and mixed' (B&M) communities and neighbourhoods has been adopted throughout the UK as a mantra of housing development and planning. It embraces the idea that communities / neighbourhoods should reflect a mix of tenures, of house sizes and a mixed demographic profile. The argument is that such mixed neighbourhoods make for better communities - socially inclusive, stable and balanced in which households can move from one tenure to another, can upgrade housing as income allows and increasing family size requires.¹⁴ As with all other local authorities, Fife Council's planning documents reflect a close attachment to these ideas, and indeed the enforcement of Section 75 planning obligations is closely linked with the construction of balanced and mixed neighbourhoods.

While the endorsement of B&M is widespread there is little guidance as to what exactly constitutes a B&M community / neighbourhood - most definitions reflect desirable 'outcomes' but are vague as to the 'inputs' needed to achieve these outcomes. There has been a considerable amount of both qualitative research (mostly small scale studies involving the interviewing of residents) and quantitative research (statistical analysis using large secondary databases e.g. the Census, British Household Survey, etc.) on this topic, but no agreed definitional norms or guidelines have emerged - other than that 'pepper-potting' the location of lower income households is desirable.¹⁵

¹³ Gibb and Leishman's 2011 examination of private renting and affordability in Scotland similarly neglects rent controls.

¹⁴ An additional adjective - sustainable - is frequently associated with B&M; this is shorthand for those characteristics of stability and balance that apparently bring longevity (and by implication prosperity) to B&M communities and increasingly is also associated with energy efficiency.

¹⁵ The notion of 'pepper-potting' has been interpreted as a regrettable elitist undercurrent in the history of the promotion of B&M - that the poor cannot be allowed to consort too closely lest they infect each other with their feckless behaviour; 'pepper-potting' ensures that they are exposed to appropriate role models (i.e. higher income, owner occupiers, etc.) from whom they will imbibe civilised behaviour patterns and habits (see Arthurson, 2012; Cheshire, 2007; Tunstall and Fenton, 2006)

A key driver in the emergence and adoption of the B&M concept was anxiety about the problems (unemployment, health, crime, etc.) that apparently accompanied neighbourhood concentrations of low income, rented (predominantly council) housing in, for example, peripheral council housing estates of towns and cities. It was assumed that breaking up these concentrations and moving renting / poor people into proximity with higher income, home owning households and indeed extending home ownership to lower income households themselves (Right to Buy) would 'cure' these problems. To this end a programme of demolishing peripheral concentrations of poor households has been pursued with considerable vigour over the last few decades and most new (and regenerated) housing developments (though not all) have espoused B&M. Research on the effects of this programme of breaking up concentrations of poor people and encouraging the creation of B&M neighbourhoods suggests that while there have been some positive outcomes (e.g. the stigma associated with peripheral housing estates has diminished), there is little to support the notion that 'mixing' benefits the poor themselves - they are still poor, out of work and frequently reliant on benefits.¹⁶

Given that the demand for B&M in the centre of St Andrews is related to the rather different circumstances of 'studentification' (see Section 6.4.), the *diversification* of the demographic and social profile of central St Andrews might be a desirable objective, if only because there is an apparent latent demand for family and non-student central town residency. However, there are several problematic issues associated with this. First, the price of many centrally-located houses, especially sizeable family homes, is extremely high, immediately filtering out middle and lower income households. Smaller, lower priced properties, which might attract middle and lower income purchasers, rarely seem to come on to the market, and when they do they are frequently advertised not only as family residences but also as potential student accommodation (HMO and non-HMO) or second / holiday homes.¹⁷ Secondly, it will be difficult to change the demographic 'status quo' in that, since the opportunities for new-build family housing are extremely limited, any significant increase in the proportion of non-student households will require the conversion of properties presently used as student accommodation. Significant movement of students from the town centre will entail an extension of the present HMO moratorium to include licence renewal (in addition to new licences) and, crucially, the provision of alternative student accommodation elsewhere in the town. Presumably, few of the advocates for central town B&M would sponsor (in a spirit of reciprocity and in the name of B&M) the decentralisation and dispersion of student accommodation to the suburbs and periphery of St Andrews, and indeed this would not be the choice of students themselves. Student preference, expressed strongly by many respondents to our questionnaire, is for the construction of further 'economical' halls of residence - not all students want HMOs, if only because they are expensive. Only when economical and attractive alternatives are made available will students be persuaded to let go of their attachment to centre town living. The recent approval of a 241-bed student residence by the North East Fife Area Committee at the Memorial Hospital site and the submission of planning applications for student accommodation at Abbey Park (98 beds) and East Sands (135 beds) may indicate moves in this direction (*St Andrews Citizen*, 11 October, 2013) and will address some of the unmet desire for 'hall' accommodation from returning second-, third- and fourth-year students.¹⁸ Prior to the declaration of these new private development, the University estimated that an additional 500 'hall' places were required for decant purposes as well as unmet student demand. For reasons suggested below (see Section 7.3.3.) the new private provision at Memorial Hospital, Abbey Park and East Sands should be seen as a complement rather than as an alternative to this provision by the University.

¹⁶ The modern (i.e. post mid-1970s) pursuit of B&M was preceded by an earlier concern with this issue associated in particular with the development of new towns in 1950s and 1960s (Sarkissian, 1976).

¹⁷ Properties for sale in central St Andrews as of 16 October 2013 (www.rightmove.co.uk) range from £900k (8 bedroom detached) through £825k (a 4 bedroom terrace house) to £465K (a 4 bedroom terraced flat). The asking price for an over-shop HMO licensed 4-bed property is £425k (fixed price). A 2-bed flat presently under construction in the centre of town is advertised 'off-plan' at £285k and is described as 'perfectly suited for a variety of uses including both student and holiday rentals or for a first or second home. As it has only two bedrooms, an HMO licence is not required' (www.rightmove.co.uk).

¹⁸ It is estimated that there are on average 50% more returning students requesting hall accommodation than spaces available. See Section 6.4. and the National HMO Lobby, 2008 for further discussion of these and related topics.

7.3. Charting a way forward: some suggestions

7.3.1. Affordable housing

The designation of St Andrews as a 'pressured area' in 2010 gave formal recognition to housing problems that had been emerging and deepening in the town over many years, especially those associated with housing affordability. In more affluent times, the pressured area designation might have sparked a response to compensate for the poor track record of affordable housing provision in St Andrews in recent decades. As it is, even now, three years on from the designation, only 38 affordable properties have been planned for and as yet none delivered. Much of this can be explained by declining funding from central government to both the local authority and to housing associations as well as by the competing demands - and by other measures, perhaps the more pressing need - for housing investment elsewhere in Fife. Yet the fact remains that in assessing the requirement for affordable provision in St Andrews much reliance, by design or default, has been placed on the delivery of affordable housing through planning obligations associated with private housing developments, and the future looks no better in this regard.

For the foreseeable future, the bulk of affordable housing planned for St Andrews is the anticipated delivery, under planning obligations, of 330 units linked with the proposed western development, the implementation of which has been delayed by a series of appeals and court hearings. Now that the Supreme Court has given the go ahead, the planning and complex negotiations regarding the design detail and delivery timetable can presumably begin. One of the several problems associated with this project as a vehicle for the delivery of affordable housing, is that it is scheduled over 20 years. While it will be a phased, incremental development, this is a long time frame to deal with a present and pressing difficulty. A further problem is that tricky negotiations over the precise number and type of affordable housing have yet to take place and may well result in further delay. Indeed, Headon Developments, the likely lead developer, has already expressed reservations about the viability of the project if the 30% planning obligation levy is rigorously adhered to. Conspicuously, there is no mention of affordability on the website promoting the Headon / University 'vision' for St Andrews West.¹⁹ If the absence of affordable housing in St Andrews is to be seriously addressed in the immediate future alternative and additional development projects and investment need to be found.

We recognise that introducing a new project at this stage in the current planning programme will present difficulties and have implications for rescheduling resources and investment. However, Fife Council's planning documents in all their manifestations are replete with references to the need for 'flexibility', for taking account of 'changing circumstances' and 'availing of opportunities'. These declarations seem to demonstrate a willingness to alter direction and adjust planning targets and objectives. Indeed, in the 2012 document 'Affordable Housing Supplementary Planning Guidance', Fife Council explicitly recognises the need for further intervention if affordable housing is to be seriously addressed and identifies several measures by which this might be achieved:

It is recognised that further policy interventions are required to increase the supply of Affordable Housing through a range of measures. This currently includes monitoring of Pressured Area Status (PAS) which aims to restrict the sale of Council Houses in areas with high need and low turnover, reduced Council Tax discount for second homes, use of Council owned land for affordable RSL and council new build developments. (Fife Council, 2012, p. 10-11)

We would suggest that the present reworking of local strategy documents in the form of the FIFEplan provides a present and clear opportunity for the revision, updating and improvement of housing strategy.

¹⁹ http://www.standrewswest.co.uk/the_plan_ahead.html

7.3.2. Kilrymont 'Village'

Kilrymont has not hitherto been identified as a site for housing (or indeed any other) development. The reason is that when land for housing was being identified in the strategic plans, Kilrymont was still operating as a school and was under consideration as one of three sites for the new Madras.²⁰ While the final decision on the location of the new school has yet to be made, what has emerged from the prolonged negotiations is that Kilrymont is no longer considered an appropriate site and will therefore become available for development. As council owned property it emerges as one of those 'measures' - identified in the 'Affordable Housing Supplementary Planning Guidance' (Fife Council, 2012) cited above - for the development of 'affordable RSL and council new build'.

Kilrymont, we would argue, has the potential to be developed as a new 'village' for affordable housing: a community settlement of mixed use combining affordable housing of various types with associated services and facilities for the 'village' and for the surrounding area. The details of the blend (mix) of such activities would clearly need to be carefully thought through; this should be 'bread and milk' for an experienced planner.

There are, of course, many issues to be raised and considered; among these are:

i) *Land ownership and land use*: As we understand it, the disposal of this land is entirely within the remit of the owners, Fife Council. While there may be a presumption that the Council should maximise income from the sale of the land, there is no necessity to do so. The absence of land purchase costs will significantly reduce outlay for any development. There will, however, be other costs associated with the preparation of the site for development. The existing school buildings were 'listed category B' by Historic Scotland in 2007 and, apparently, there is an asbestos problem in some of the structures. The former is an issue for negotiation with Historic Scotland; the removal of the latter will entail additional demolition expenses but needs to be dealt with on health and safety grounds regardless of eventual purpose. Additionally, Kilrymont is presently zoned for education use; a change of 'use category' will require intervention from Fife planners using established procedures.

ii) *Affordable housing*: Given the present and long term need for affordable housing in St Andrews, the designation of Kilrymont as a location for affordable accommodation requires a mechanism to ensure its retention in perpetuity. Thus, while not ruling out (particularly at an early stage) shared or equity Low Cost Home Ownership (LCHO) and mid-market rental property, the emphasis should be on social renting - council and / or RSL - as this provides the strongest guarantee of long term affordability (assuming continuation of Right to Buy restrictions).²¹ There may also be an opportunity to explore the development of co-housing for older people²² and the prospect of the University providing some postgraduate family accommodation. Given the severe shortage of affordable housing for rent in the town and the planned development of private housing plus LCHO elsewhere (Memorial Hospital and the St Andrews West development), we would argue that outright or mortgaged home ownership be excluded from Kilrymont.

iii) *'Balance and mix'*: The above proposals have implications relating to the interpretation and implementation of so-called 'balanced and mixed' communities / neighbourhoods. Given the arguments presented earlier (see Section 7.2.2.) especially with regard to the lack of established norms and prevailing elastic interpretations of the concept, the focus on affordable housing and the absence of

²⁰ Nor is it identified in Fife Council's 'Sites Atlas' where long-term (i.e. beyond the present planning period) sites for potential future development are listed.

²¹ Indeed, for this and related reasons, Fife Council has expressed a clear preference for 'social rented housing' (Fife Council, 2012a, section 2.45).

²² Co-housing combines independent living with a community setting in which tenants shared common facilities. See Brenton, 2013 and <<http://www.cohousing.org.uk/vivarium-fife>>.

outright home ownership should not be of concern. While the tenure mix may not cover all tenure types, careful housing design should ensure a mixed demography through the provision of single person and family housing (with and without children) and possibly include postgraduate provision (if the University is involved) as well as affordable special needs housing for older people and those with disabilities.²³

iv) *Kilrymont and St Andrews West*: We propose that planning for the construction of an affordable housing 'village' at Kilrymont be developed as far as possible in tandem with the proposed St Andrews West expansion.²⁴ The plan for the western expansion of the town attempts to combine two objectives, namely a release-valve for pent-up housing demand in the private sector and the provision of affordable housing for those on low or modest incomes. These are ambitious objectives. A shadow hanging over this development, however, is whether it will deliver the full 30% affordable housing planning obligation currently in operation in the St Andrews LHSA. As noted earlier (see Section 7.2.1.) the track record of Fife Council, and indeed of most other local authorities in the UK, in securing planning levies is not good. Developers claim that the requirement to provide affordable housing threatens project viability (i.e. profitability) and find all sorts of ways to avoid the levy; it is unlikely that the St Andrews West development will be any different in this respect. In the eyes of private developers social rented housing incurs the biggest 'loss' in that its proximity to open market properties has a perceived and sometimes real downward effect on house prices; LCHO (shared and equity) property at least shares an ownership aspiration with the open market, with many in the medium and longer term converting to full owner occupation. We would suggest that there are possibilities here for a trade-off between Kilrymont and St Andrews West, with the former focusing exclusively on social housing for rent and the latter focusing primarily on LCHO. The removal of the obligation to provide social rented housing thereby renders the overall development of St Andrews West more 'viable' in developer terms. However, a quid pro quo would be an in-kind, off-site provision of, or a negotiated commuted payment for, social housing from the St Andrews West developer(s) to the Kilrymont programme.

v) *Precedents and models for Kilrymont*: While the Kilrymont 'village' concept may be new to St Andrews it is not without precedent elsewhere in Scotland. In a recent issue of 'Inside Housing' - the trade journal for social housing - two recent developments in Midlothian were listed as among the top 50 UK social housing developments for 2013. The projects are '*Langlaw Road, Dalkeith*' and '*New Park Gardens, Gorebridge*'.²⁵ *Langlaw Road*, developed by Melville Housing Association, provides a total of 133 affordable homes; 121 are for social rent and 12 for mid-market rent. The semi-detached, terraced and cottage properties are a mix of two-bedroom flats with two, three and four-bedroom houses. The larger houses have thermal solar panels designed to reduce heating costs and there are two specially adapted, ground-floor properties for tenants with disabled children. The scheme was developed on land made available by Midlothian Council following the merger of two primary schools. Site preparation required the stabilisation of old mine workings before construction could begin. Melville Housing Association funded the £16.5 million development with the help of an £8.3 million payment from the Scottish Government in the form of housing association grant, together with a £1 million contribution from Midlothian Council. The *New Park Gardens* site is considerably smaller, but represents a major direct investment by Midlothian Council in affordable social renting. The 48 flats and houses incorporate community art consisting of mining machinery used at a nearby colliery to reflect the area's industrial history. The project cost £5 million, of which £710k was provided by the Scottish Government.

While the development of Kilrymont would differ in several respects from both Langlaw and New Park - not least that resources today are even more constrained in the prevailing financial climate - there are sufficient similarities for these Midlothian schemes to provide instructive models as to what can be

²³ The local authority has established a Fife-wide target of 22% of affordable for housing designated as special needs.

²⁴ See <<http://lpconsult.fife.gov.uk/portal/fsaeflp09?pointId=d3774834e450>>

²⁵ See <<http://www.insidehousing.co.uk/melville-housing-langlaw-road-mayfield-midlothian/6526846.article>> and <<http://www.insidehousing.co.uk/midlothian-council-new-park-gardens-gorebridge/6526848.article>>

achieved in the delivery of socially rented housing. Indeed, within Fife, the *Dunlin Drive* development in Dunfermline also illustrates what can be achieved and displays some interesting precedents with regard to funding and design. This is a collaborative project between Kingdom Housing Association and Fife Council, with support from Fife Construction Forum and Green Business Fife. The project overall will provide 120 affordable mid-market rental properties; the completed first phase of 27 affordable and eco-sustainable units range from £383 per month for a 2-bedroom flat to £409 per month for a 3-bedroom house; these are aimed at households with incomes between £17k and £30k per year. The innovative award-winning scheme cost £3.3 million with a £2 million contribution from Fife Council and the Scottish Government.²⁶

7.3.3. Student housing and HMOs

Our analysis of student accommodation in Chapter 6 showed that St Andrews, in common with most other university towns (large and small),²⁷ faces a significant challenge in dealing with the issue of 'studentification' - the geographical concentration of privately rented student housing. For reasons given earlier (see Section 7.2.2.) we would recommend the purposeful reduction of student accommodation in the centre of St Andrews. There are two principle objectives of reduced concentration: (i) to open-up the town centre's housing market to non-student households, and (ii) to address the problems of high accommodation costs (and sometimes poor living conditions) faced by students in the central area. The experiences of other university towns in dealing with similar problems clearly demonstrate that the attainment of these objectives will require considerable co-operation among a variety of agencies and the careful co-ordination of policies and procedures.

The prospect of 474 alternative student rooms housed in new 'halls' of residence at the former Memorial Hospital, Abbey Park House and East Sands creates some of the conditions in which a reduction in central HMO accommodation can be actively pursued. However, to be effective it is essential that the proposed new accommodation provides *attractive and affordable* housing; this means varied and non-institutional designs and rental charges competitive with those in the privately rented sector (see Table 3.11.) and comparable to those of the lower to middle range of University halls (see Table 3.10.) - recalling that the University already has a commitment to retain 25% of its residential estate at more affordable levels of rent. These characteristics were emphasised repeatedly by student respondents to our questionnaire, with Fife Park and Albany Park University residences cited favourably as examples of price, if not of design.²⁸

A counterpart to the provision of new student accommodation is support for the continuation of the HMO moratorium on the approval of new licences in the central conservation area and, given the growing evidence of HMO creep into the suburbs, its extension to the whole of the St Andrews built up area. A moratorium, however, is at best a temporary fix and serious thought needs to be given to the articulation of a coherent HMO density yardstick against which (over)provision can be measured (see Section 6.4.3.). Further, if demographic diversification in the town centre is to be achieved and if the new 'halls' of residence are to act as a realistic alternative to private renting, some method of reducing the number of HMOs in the centre needs to be found. Restrictions to licence renewal would, presumably, be subject to potentially expensive legal challenge, as would the refusal of renewal on the grounds of overprovision (as adjudged by an established density measure).²⁹ An indirect method, however, might lie in the meticulous enforcement of licensing conditions.

²⁶ See <<http://www.housinginnovationshowcase.co.uk/10801.html>>

²⁷ An exception is Oxbridge: Cambridge provides most students college-owned accommodation for all three years of its undergraduate programme and Oxford guarantees accommodation for all undergraduate students for at least two years.

²⁸ The consultancy reports on privately built student accommodation at the Memorial Hospital site (Knight Frank, 2013) and at the East Sands (Jeremy Leach Research, 2012) both identify a shortfall in provision.

²⁹ Local Authorities with established overprovision guidelines have discretionary powers regarding the renewal of HMO licences (SHMONG, 2011, section 4.11A)

The declared purpose of licensing HMOs is 'to increase the protection of HMO tenants and their neighbours by making sure accommodation is safe, well-managed and of good quality'. The enforcement of safety regulations (gas, electricity, fire, etc.) requires prospective landlords to produce certification before a licence is issued or reissued. However, the enforcement of other landlord obligations is less apparent. For example, LC10 (Licence Condition 10) requires the landlord / licence-holder to 'manage the premises in such a way as to seek to prevent or deal effectively with any anti-social behaviour by tenants or anyone else in the HMO or in the locality of the HMO'. While under LC18 the licence holder 'must ensure that the tenants utilise the bins provided and ensure that refuse or bins are placed out on collection day and that bins are restored to the bin storage area following collection' (Fife Council, 2012c). Evidence of the serial violation of these conditions is abundant and could be cited as grounds for the non-renewal of licensing.

If these HMO policies were adopted and the development of the new student residences were to go ahead there would, undoubtedly, be some easing of student concentration in the centre of St Andrews and the potential for demographic diversification released. However, the response of landlords to these measures is unknown. Many might indeed sell-up and move on, others might react by converting their multiple occupancy properties to two bedroom / bed space units or by purchasing and developing new two bedroom / bed space properties (both expensive options) and thus avoiding the need for an HMO licence. Additionally, as student representatives have pointed out, there might well be an increase in illegal non-licensed multi-occupation. The corollary is that further student residences beyond those already planned need to be built if studentification is to be effectively and decisively tackled. In this regard we would encourage the University to proceed with the provision of additional student accommodation to complement that planned by the private sector.

The University's Estate Strategy (2007-2027) explicitly recognised, at the time of publication in 2006, the need for further University-provided student accommodation of between 50 and 100 bed spaces for postgraduates and approximately 250 for undergraduates (University of St Andrews, 2006 - see Section 3.3.). The University's Strategic Plan (University of St Andrews, 2008, p. 6), while clearly stating there would be no 'significant growth' in student numbers during the planning period (2008-2018), also acknowledged that there would be a 'controlled expansion of direct-entry overseas students' and 'a modest growth' in its 'postgraduate population'. The recruitment of non-EU, overseas students has taken place; they now comprise approximately one-third of the student population. With these changes the University presently estimates that some 500 additional bed spaces are required to allow for flexibility of student choice and for decant during repair and upgrading of current accommodation (see Appendix A.2.11.). This estimate of accommodation need does not include housing for the targeted 350 postgraduate students to be recruited over the coming years, nor apparently does it address the demand from returning (second-, third- and fourth-year) students for University accommodation estimated to be in the region of 1.5 applications for each available place.

The University has land for construction of such accommodation but, as with all institutions significantly dependent on public financing, is short of resources given competing claims and priorities for investment in academic infrastructure. Yet, as the Universities UK's Planning Guidance (2008) demonstrates, the link between university accommodation and academic reputation and research is a strong one, with the provision of affordable and attractive places to live a key inducement to maintaining student applications and in recruiting teaching and research staff. Indeed, it was concerns regarding the 'ability of the University to attract researchers, staff and students, and to operate as an institute of academic excellence', that motivated the establishment of the 'Strategic Housing Working Group' by Fife Council and the University of St Andrews in 2012 (see Section 3.1.). The objectives of the Working Group are *inter alia* to 'identify opportunities for housing development to meet the needs of undergraduate and postgraduate students and staff groups' and to 'evidence a unique affordable housing model to be applied for specific groups' (see Section 5.1.). At the time of writing the results of this report were not available to public scrutiny.

The establishment of this Working Group reflects the absence of national and regional planning guidance to local authorities with regard to the provision of student housing; local authorities have no legislative obligation to include student accommodation in their strategic housing plans. As a consequence ad hoc groups for consultation and negotiation have been set up in many towns and cities with significant university populations (Universities UK, 2008). The St Andrews Working Group initiative is a response to a growing concern with the adequacy of housing provision in St Andrews and an explicit acknowledgement that the Council and the University have 'a shared interest in ensuring the effective operation of the housing market, including the provision of appropriate housing for residents, University staff and students' (Strategic Housing Working Group, 2012). In these and other respects the Working Group is to be welcomed as a positive step in the development of a co-ordinated and purposeful approach to the provision of student accommodation as part of a wider concern with housing need and housing pressures in St Andrews. Regrettably, in this instance, membership of the Working Party was not extended to representatives of the town's residents. Hopefully, however, the collaboration evident in the Working Group heralds the beginning of a consultative process that will be sensitive to the interests and involvement of the wider St Andrews community in the planning process.

7.3.4. Future possibilities

The development and delivery of housing strategy and policies has traditionally focused on the role of the state (central and local government) and the market (in its several manifestations). Rarely, other than through 'public' consultation, has civil society (the community) been actively engaged in initiating policy or in delivering output. The Scottish Government's 'Community Empowerment and Renewal Bill' - to be included in its legislative programme for 2014 - will consider ways in which this can be changed (The Scottish Government, 2012a).

The overall objective of the Bill is to 'support communities to achieve their own goals and aspirations through taking independent action and by having their voices heard in the decisions that affect their area'. This is a wide ranging Bill designed to strengthen community participation and to unlock community endeavour. In relation to housing, the topics under consideration are the possible extension of a 'community right to buy' to urban areas and exploring how existing legislation can be better used to allow Local Authority and RSL tenants to manage their housing. Specifically and additionally this opens up the possibility for community based co-housing schemes and for co-operative / community based housing associations as ways of delivering affordable housing and ensuring an equitable division of resources.³⁰

It is beyond the scope of this report to reflect in detail on the ways such community initiatives could be activated in St Andrews, not least because the debate is just beginning and there are only a few extant precedents to be called upon as exemplars. The references we have cited in Footnote 30 illustrate the nature of the discussion and provide some guide as to implementation. We would simply reflect that St Andrews has huge potential in this respect in that it has an active and energised community base. At various stages through this report we have reflected on the desirability of establishing a 'permanent' forum for dialogue on housing issues in the town; this we would suggest could be the vehicle through which community initiatives are developed and advanced.

³⁰ See <www.scotland.gov.uk/Publications/2002/09/15487/11227> for Scottish Government guidance on housing co-operatives. See <www.cohousing.org.uk> and Brenton (2013) for co-housing; and <www.communityland.org.uk> for Community land trusts. McKee (2012) presents an overview.

PART III

CONCLUSIONS & RECOMMENDATIONS

8. Conclusions & Recommendations

One of the Councillors interviewed by the Commission said, 'The University is a great success; the town is a great success; the golf is a great success - how do you fit a quart into a pint-pot?' The Commission takes a similar view. There are so many aspects of St Andrews that are excellent and it is precisely due to St Andrews as a whole doing so well, that issues and problems arise. One of these issues is to do with 'real housing problems'. 'Real housing problems' can mean a variety of things, such as the lack of affordable housing to purchase or to rent, high rent costs in the private sector and at some University residences, high house prices, the state of repair of houses, the concentration of students in the central conservation area, families generally on the 'outskirts', and so on.

It is recognised that, over the past few years, financial constraints on public funding have made it more than usually difficult to manage competing priorities and that these constraints are likely to remain for the foreseeable future. It is suggested, nonetheless, that all stakeholders should vigorously implement any viable short-term measures and commit to seeking policies and mechanisms which serve to meet the housing needs of St Andrews in the medium and longer term.

Below, we summarise the main recommendations of the Commission, all of which need to be read in the light of the relevant sections of this report (*identified in italics*). It should be borne in mind that there are few, if any, quick solutions; it will take time to address the various issues. We also recognise that while the recommendations in this report may differ in detail, they reflect issues that have been part of a public conversation for some considerable time¹. We have grouped our recommendations under three headings: *Affordable Housing*, *Student Accommodation*, *Other*. Further recommendations occur in the body of the report. The recommendations are presented in tabular form and numbered sequentially.

The Commission is composed of lay people who have considerable local knowledge but only one of whom has significant understanding of the housing market. Its recommendations stem from an independent perspective and are the result of an extensive examination of demographic and housing data combined with a household survey and meetings with representatives of local organisations, including Fife Council and the University. The Commission invites stakeholders to consider our recommendations positively. Organisations and individuals (University, Fife Council, town residents, letting agents, etc.) need to take responsibility for solving the real housing problems of the town - the Commission can only present its report and make recommendations. Detail for implementing the recommendations is deliberately left open so that they can be discussed and elaborated upon by stakeholders.

A new FIFEplan is being prepared by Fife Council for adoption in 2015. It is hoped that this report with its recommendations will be considered during the review leading up to that outcome.

8.1. Affordable housing

Brief statement of the issues

The inclusion of St Andrews in a wider Local Housing Strategy Area (LHSA) for planning purposes makes it difficult to analyse effectively the housing situation in St Andrews itself and to address needs specific to the town. The Commission believes the Strategic Planning Area approach obscures the distinctive circumstances that St Andrews faces. It could be argued that no other town in Fife is considered apart from its LHSA, but that would be to ignore the very considerable effects that the University, in particular, has upon housing, not only on student housing, but also on the availability of affordable housing. No other town in Scotland has a resident population of c. 16,000 people, half of whom are students, and with half of these students living in rented town property.

¹ See, for example, Fife Council East Area Services Committee, 25th August 2004 - Agenda Item No 9
<<http://www.kingsbarnslinks.com/info/housing/affordableseminar.htm>>

Despite being designated a 'Pressured Area' (see *Section 3.1.*), no affordable houses have been built in St Andrews since 2006. All that Pressured Area Status appears to mean is that the purchase of council housing by some tenants in St Andrews has been restricted. Affordable houses in the pipeline - at Abbey Walk or in the proposed St Andrews West development - rely heavily on private sector delivery through planning obligation. No promise exists of any subsidised development. All this arises partly because of the financial constraints referred to above but, having said that, there are other areas in Fife where subsidised housing has been provided through direct Fife Council and social landlord investment. The question arises, and requires to be answered clearly, as to why no direct affordable housing subsidy is forthcoming for St Andrews. The Western Development was originally scheduled to take place over 20 years, but already we are a few years into that and no start has been made. Financial constraints may delay it further. The impact from student occupancy of private property, especially in the centre of the town, exacerbates the dearth of affordable housing.

The Commission recognises that there is no easy solution or 'magic bullet' to resolve the affordable housing situation, but recommends that certain steps are taken urgently in order to counteract the several years in which little in the actual delivery of affordable housing has occurred. The Commission believes that a very real opportunity exists in the delivery of affordable housing at the Kilrymont campus of Madras College, assuming that this will no longer be required for educational needs once the new Madras College has been built.

Number	Recommendation
R 1	<p><i>Examination of St Andrews town and strategy for housing</i></p> <p>Fife Council conduct an examination of the specific needs of the St Andrews town (as distinct from the St Andrews LHSA) and create a strategy for housing within the town, incorporating issues such as:</p> <ul style="list-style-type: none"> (i) the considerable amount of rented property; (ii) precisely what is desired in terms of a balanced and mixed community; and (iii) directly subsidising the provision of affordable housing and lessening reliance on delivery through private development planning gain. <p>References: (5.2. <i>Affordable Housing in St Andrews</i>); (5.2.2. <i>Fife Council's HNDA</i>); (5.3. <i>Addressing the issues of affordability</i>); (5.3.1. <i>Policy background</i>); (5.3.2. <i>'The Local Plan' and affordability</i>); (6.9.1. <i>Assessment of student housing needs</i>); (7.2. <i>Examining the principles and [some of] the practice of housing and development planning</i>); (7.2.2. <i>Balanced and mixed [B&M] communities</i>); (7.3.1. <i>Affordable housing</i>)</p>
R 2	<p><i>Innovative means of providing affordable housing for rent or purchase</i></p> <p>With Fife Council taking the lead, steps should be taken to support and strengthen the working together of Fife Council, developers, RSLs and private landlords, along with the local community, to look at innovative means of providing affordable housing for rent or purchase.</p> <p>References: (5.3.1. <i>Policy background</i>); (5.5.1. <i>Market forces</i>); (7.3.2.(v) <i>Precedents and models for Kilrymont</i>)</p>
R 3	<p><i>Publicly-owned land surplus to the needs of public authorities</i></p> <p>Publicly-owned land surplus to the needs of public authorities or likely to become surplus should be identified and if suitable earmarked for the provision of affordable housing, particularly social renting; for example, the site at Kilrymont currently occupied as part of Madras College, assuming that a new Madras College will be provided at a different location in due course.</p> <p>References: (5.5.3. <i>Land availability</i>); (7.3.2. <i>Kilrymont 'Village'</i>)</p>

Contd.

Number	Recommendation
R 4	<p><i>Affordable housing at Kilrymont 'village'</i></p> <p>Fife Council actively pursue the building of affordable houses (primarily council and RSL housing) on the Kilrymont site (which it already owns), as well as exploring with the University and local community possibilities for the provision of other affordable housing (e.g. postgraduate housing, special needs housing) in this area.</p> <p>References: (4.6.6. <i>Land costs</i>); (5.5.3. <i>Land availability</i>); (7.3.2. <i>Kilrymont 'Village'</i>)</p>
R 5	<p><i>Housing developments</i></p> <p>Fife Council (i) in partnership with the local community and University, explore developing the St Andrews West expansion and the Kilrymont 'village' in tandem, each complementing the other, each an addition to the other, while enforcing an appropriately negotiated affordable housing planning gain obligation, as close as possible to 30%; (ii) continue to address the issue of housing for social renting in both St Andrews and its surrounding area; (iii) in partnership with the local community examine housing developments elsewhere in Fife and further afield, considering issues of innovative development raised in these developments.</p> <p>References: (5.3. <i>Addressing the issues of affordability</i>); (7.3.2. <i>Kilrymont 'Village'</i>); (7.3.3. <i>Student housing and HMOs</i>)</p>
R 6	<p><i>Rules for affordable housing and special needs and student accommodation</i></p> <p>Fife Council, in consultation with the local community and the University, clarify the rules on affordability, addressing such issues as (i) whether provision for older people or people with special needs can count as affordable housing, and (ii) the designation of new postgraduate accommodation as affordable housing thus obviating the need for a 30% planning gain obligation.</p> <p>References: (6.9.2.2. <i>Additional student accommodation provided by the University</i>)</p>

8.2. Student accommodation

Brief statement of the issues

Studentification is described as 'The process by which specific neighbourhoods become dominated by student residential accommodation' (see Section 6.4.). Studentification can bring with it many benefits but also many negative features (see Section 6.4.2.). This is particularly visible in a small community like St Andrews where students make up almost 50% of the population and live in about 20% of the residential properties. Much of the student population living in the town is concentrated in or near the town centre, some streets having up to 80% student occupancy.

Many students prefer to live in or near the town centre, not only in order to be near their places of study, but also for the social life of the University as well as access to town retail and service facilities. The cost of central town living is expensive. For some landlords, many of whom are absent, St Andrews can be seen as a 'honey-pot' in terms of their investment. While there are many exceptions, some landlords may not have much interest in maintaining the standard of their property, or of its surrounds, as long as the rent is paid on time.

The concentration of students has created a demographic imbalance in the centre of St Andrews as high rents and high house prices inevitable squeeze out local residents who might otherwise wish to live in the town centre. Local residents living in the centre of town can often feel isolated and alienated in a student dominated enclave where inevitably there are lifestyle clashes.

The University plans to increase its postgraduate numbers by about 350, but has no plans to increase its undergraduate population; it has also stated its desire to provide 500 further student bed spaces partly for maintenance and decant purposes (see Section 6.7.3. University of St Andrews). The prospect of about 500 privately-funded student bed spaces in new 'halls of residence' (sites at Abbey Park, Memorial Hospital, East Sands) creates some of the conditions in which a reduction in central HMO accommodation can be actively pursued. The Commission considers that this privately provided student housing and the additional 500-bed University hall of residence should be pursued as complementing each other and not as one excluding the other.

Number	Recommendation
R 7	<p><i>Studentification and planning</i></p> <p>Fife Council, in co-operation with key local stakeholders, (i) study the studentification of St Andrews in depth, learning from experience elsewhere, (ii) examine the total number of rented properties in St Andrews, including HMO-licensed and other (one and two bed space) student accommodation, and establish a yardstick for HMO density possibly on a street by street basis and (iii) establish and implement a plan for moving to a more demographically diverse town centre over succeeding years by exercising the discretionary powers already at its disposal, such as refusing an HMO licence once an overprovision policy has been established.</p> <p>References: (6.4. <i>Studentification; an overview</i>); (6.5. <i>Studentification in St Andrews</i>); (6.9.4. <i>Studentification</i>); (7.2.2. <i>Balanced and mixed [B&M] communities</i>)</p>
R 8	<p><i>HMO moratorium</i></p> <p>Pending the conclusion of the study in R 7 (i), the current moratorium on HMOs remain in place and, given the approval for more privately funded accommodation (241 beds) at the Memorial Hospital site, serious consideration be given to extending the moratorium to other parts of St Andrews with high concentrations of HMOs.</p> <p>References: (4.6.3. <i>The students</i>); (6.5. <i>Studentification in St Andrews</i>); (Table 6.5. <i>HMOs by data zone</i>); (6.5.3. <i>Housing in multiple occupation [HMOs]</i>); (6.9.4. <i>Studentification</i>); (7.3.3. <i>Student housing and HMOs</i>)</p>
R 9	<p><i>Ensuring good repair standards in rented property</i></p> <p>(i) Fife Council reinforce with all private landlords their obligations to maintain their properties to an adequate standard; in particular, following the licensing of HMO properties, Fife Council monitor landlords' proper maintenance of the standard and condition required under licence and, where necessary, take enforcement action (including the withdrawal or non-renewal of licenses) with the ultimate sanction of prosecution;</p> <p>(ii) The University and Students' Association raise awareness among students of tenants' responsibilities and of the process open to tenants to secure appropriate standards of repair, and if the current process seems ineffective, liaise with Fife Council to create a more effective one.²</p> <p>References: (4.4.6. <i>Quality of rented accommodation</i>); (7.3.3. <i>Student housing and HMOs</i>); (6.6. <i>Quality and cost of student accommodation</i>);</p>

² The Private Rented Housing Panel (PHRP) gives advice to Scottish landlords and tenants, can help to resolve differences and enable tenants to force necessary repairs to be carried out (<http://www.phrpscotland.gov.uk/>).

Number	Recommendation
R 10	<p data-bbox="316 241 831 275"><i>Additional purpose-built student accommodation</i></p> <p data-bbox="316 286 1394 483">The development of purpose-built student accommodation whether by the University or the private sector should be supported by all stakeholders. In addition, the University state publicly the scale and proposed location of the purpose-built accommodation for around 500 students which it has identified as necessary, partly for maintenance and decant purposes, and indicate likely timing. Further, we recommend that accommodation be provided for the planned increase in postgraduate numbers.</p> <p data-bbox="316 517 1225 654">References: (5.5.4. <i>Student accommodation needs</i>); (6.2. <i>Student numbers</i>); (6.7.4. <i>Students' Association</i>); (6.9.2.1. <i>Additional student accommodation provided by the University</i>); (7.3.3. <i>Student housing and HMOs</i>)</p>

8.3. Other recommendations

Brief statement of the issues

The input of local residents and various organisations to the work of the Commission was greatly valued, as were the responses of the organisations to its follow-up questions. These interviews and questions revealed an acceptance by most parties that there are real housing problems in St Andrews. While recognising that each organisation has its own priorities, the very fact of setting up the Commission and engaging with it means hopefully that there is a willingness to seek to find a way forward.

From its experiences in completing the work for this report, the Commission believes that there is an urgent requirement for organisations and individuals to work together. The past and present scenario with regard to housing plans appears to be that 'discussion' has been Fife Council led, involving public consultation, an internal assessment of the 'evidence', and publishing the plans / decisions - to be challenged or not as the case may be. The Commission suggests exploration of an additional process, more pro-active rather than reactive. Key representatives of local bodies should meet regularly to discuss new and on-going issues. Even if differences cannot be fully reconciled, understanding one another better would help to ease tensions among what some perceive as, to caricature it though not without some foundation, a heavyweight centralised local authority, a powerful University, and resistant and complaining residents.

Students are a transitory population in the sense that the majority are only present in St Andrews for 30 weeks in any 1 year and then only for 4 years before moving on. Though transient, which can mean for some residents that students do not and cannot have the good of the town at heart, students contribute considerably to life in the town in terms of providing cultural events and engaging in voluntary work. The Commission values these links and wishes to see them fostered and expanded.

A 'Community Empowerment and Renewal Bill' is currently being proposed by the Scottish Government and the Commission hopes that the overall objective of the Bill which is to 'support communities to achieve their own goals and aspirations through taking independent action and by having their voices heard in the decisions that affect their area' can be taken on board and put into practice in St Andrews (see Section 7.3.4.).

Number	Recommendation
R 11	<p><i>Standing Working Party</i></p> <p>A Standing Working Party, with membership from Fife Council, the University (staff and students) and the Community Council be established, with the remit to cover all housing needs in St Andrews (including student housing needs), chart an agreed forward route, and be prepared to draw other members of the community into discussion as and when deemed helpful. The Community Council might appropriately lead such a working party.</p> <p>References: (4.6.10. <i>Managing and solving problems</i>); (5.5.5. <i>Local opposition to development</i>); (6.4.5. <i>Conclusions</i>); (6.9.5. <i>General</i>); (7.3.4. <i>Future possibilities</i>)</p>
R 12	<p><i>Interaction among stakeholders</i></p> <p>Under the leadership of the Community Council, each stakeholder commit to the requirement to work effectively together.</p> <p>References: (4.6.3. <i>The students</i>); (4.6.4. <i>Local pressure groups</i>); (4.6.8. <i>The community interest</i>); (4.6.10. <i>Managing and solving problems</i>); (6.4.5. <i>Conclusions</i>)</p>

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A.1. Letter to Key Organisations

ST ANDREWS TOWN COMMISSION on HOUSING

Tuesday, 13 November 2012

ST ANDREWS HOUSING COMMISSION

Key local organisations have joined together to establish an independent Housing Commission in St Andrews. The objectives of the Commission are to conduct a detailed review of the current housing situation in St Andrews and to identify constructive proposals for the future.

The Commission has been established jointly by local Fife Councillors, the Royal Burgh of St Andrews Community Council, the University of St Andrews, the Students' Association, CSARA (Confederation of St Andrews Residents' Associations) and the St Andrews Preservation Trust. Its members are: Dr Jamie Walker (Chair), Emeritus Professor Joe Doherty, Mr Iain Grant, Dr Pauline McLoughlin and Mr John Matthews. Mr Simon Kidd will act as Secretary.

If St Andrews is to remain a good place in which to live, work and play we believe that there must be a better understanding of the current housing situation and a coherent and rational plan to meet future housing needs. It is important that we hear the views and opinions of all organisations and businesses, along with the views and opinions of those who live or work in St Andrews if we are to arrive at a comprehensive understanding of the situation. Our report, which we plan to deliver in spring 2013, will be making recommendations for future action.

The Commission is in the process of examining existing statistics and reports with the aim of compiling a housing and demographic profile of St Andrews. The main focus of our inquiry, however, will be to seek the views of residents and those who work in the town and also, importantly, views and opinions from local bodies, including Fife Council, the University, Students' Association, housing and residents' organisations and representatives of the town's trades and commerce.

By means of this letter, we invite you to present a written submission to the Commission. Alternatively, if you would prefer, we can arrange to meet with you and / or your representatives at your convenience to gain your views. We welcome any comments you have on housing provision in St Andrews, but we are particularly interested in the following (see also the accompanying household questionnaire - available also on the Commission's website [see below for details]):

- What do you consider, from the point of view of your organisation, to be the main present and foreseeable future housing needs and housing pressures in St Andrews?
- What needs to be done, and by whom, to alleviate these needs and pressures?
- What are the major obstacles to implementing solutions?

Further information about the Commission and its activities can be obtained by visiting our website. If you have any queries about your submission please contact the signatory to this letter.

Yours, etc

Dr Jamie Walker
Chair

Website: <http://www.satcoh.blogspot.co.uk/>
CONTACT Email: standrewhousingcommission@gmail.com

A.1.1. Written Submissions

The Commission is extremely grateful to all the submissions received, which included the following organisations:

Alumno Developments Ltd
Confederation of St Andrews Residents' Associations (CSARA)
EastEnders Residents' Association
Eve Brown Ltd
Fife Council
Kingdom Housing Association
Queen's Gardens and Queen's Terrace Residents Association (QGQTRA)
Royal Burgh of St Andrews Community Council
St Andrews Preservation Trust
University of St Andrews
University of St Andrews Students' Association

and individuals:

Michael Buchanan
Rt Hon Sir Menzies Campbell MP
Jane Ann Liston
Colin McAllister
Angela Montford
Frank Quinault
Penny Uprichard
John Watchman
David Watkinson
Jane Watkinson

Submissions received from the above, subject to their permission to do so, are available on the Commission's website (www.satcoh.blogspot.co.uk). Readers of this report are encouraged to consult the website where information is available in more detail than was practical to reproduce in this document. Please note that in Appendix A.2., these are notes of what occurred at the meetings, rather than a summary of an organisation's stated position.

A.2.1. Notes from the meeting between the Commission and the Confederation of St Andrews Residents' Associations (CSARA)

(incl. Hope Park Residents' Association and Queen's Gardens / Queen's Terrace Residents' Association)

Friday, 1 February at 15:00 - New Golf Club, Gibson Place

Housing Commission

CSARA

Present:	Dr Jamie Walker (Chairman)	Prof. Joe Doherty	Mr David Middleton (CSARA)
	Mr Simon Kidd (Secretary)	Mr Iain Grant	Prof. Richard Olver (QG / QT RA)
		Mr John Matthews	Dr Frank Quinault (Hope Park RA)

Confederation of St Andrews Residents' Associations (CSARA)

1. CSARA was formed as an umbrella organisation for the "East Enders", Hope Street / Howard Place and Queens Gardens / Queens Terrace residents' associations (later linked with the Hepburn Gardens Area residents' association). CSARA was a founder member of the national network, Sustainable Communities (Scotland), in November 2004.
2. This new organisation made links with Dr Richard Tyler (former University of Leeds staff member) who had helped to organise the Leeds HMO Lobby, constituted from English local community associations. An objective of Leeds HMO Lobby was to develop, in towns around the country, a network of community associations with shared concerns over the adverse environmental and social effects of concentrations of HMOs.
3. Residents in Headingley achieved some success in persuading the University of Leeds and Leeds Metropolitan University to build accommodation in new areas away from those with over-concentrations of HMOs, to counteract the imbalance of students, in certain residential districts.
4. CSARA was involved with Sustainable Communities (Scotland) to lobby for changes in primary housing legislation using the experience of residents in Marchmont, Edinburgh and Kelvinside / Byres Road, Glasgow. This resulted in three significant amendments being adopted in the Private Rented Housing (Scotland) Act 2011, which linked Planning and Licensing decisions for HMOs, and gave powers to local authorities to avoid overprovision of HMOs and the inappropriate sub-division of rooms.

Balanced Community

5. A balanced community requires a mix of tenure types, a spread of ages, a range of social groups, and a sustainable mix of permanent and transient residents.
6. The Central Conservation Area has a serious bias in favour of transient populations (mainly HMO flats but also holiday homes; bed & breakfasts, guest houses and hotels).
7. Reduced (declining) numbers of permanent residents and children living in the town centre. The loss of neighbourhood results in:
 - isolation for elderly occupants and an absence of caring neighbours;
 - deserted areas and a risk to security when the transient population is absent;
 - many commercial premises closed during January (University inter-semester holiday) due to loss of-trade from absent 'residents';
 - unsustainable community if reliant on non-permanent occupants (cf. ghostly streets, January 2013).
8. Concerns may be mitigated where owners or proprietors live in the local area.
9. Legislation is available to Fife Council to adopt, which could facilitate more mixed neighbourhoods and achieve a higher proportion of permanent residents, especially in the town centre. Construction of more purpose-built student accommodation in the town centre would exacerbate this.
10. Pro-active residents' associations issue 'welcome packs' to new tenants at each new academic year to foster a shared responsibility and community spirit ('pride of place').

Imbalanced Community

11. Surveys by resident groups estimate that students constitute up to 85% of permanent residents in the Central Conservation Area. As examples of evaluated districts:-
12. In East Market Street and South Castle Street, approx, half the occupied properties are let to students (only a minority are HMOs) - students outnumber permanent residents 5:2, which represents 71%;
13. In Queen's Gardens (QG), only 8 of more than 30 properties are owner-occupied, where students represent 80% of the population (excluding St Regulus Hall of Residence [177 beds]);
14. In QG / QT (Queen's Terrace), four houses have been bought by parents for one or more students - no attempted property sales in these two streets for two years since 2011 (economic downturn / HMO moratorium?).
15. Hope Street / Howard Place show similar figures to Queens Terrace in population terms.

HMOs

16. The high proportion of University-managed student rooms (49%) does not reduce the demand from growing numbers of students (undergraduates + masters + postgraduates) whose needs must be met by the commercial provision of HMOs - an increasing proportion of students is displacing permanent residents amongst the total population of the town.
17. 92% of HMOs throughout Fife are registered in St Andrews.
18. Difference in tax relief available to borrowers on loans issued for mortgaged or buy to let properties.
19. Increased pressure from Fife Council when enforcing legislation (e.g. adopting limits of five people maximum living in HMO properties where the national legislation allows six persons - proposed refurbishment of Fife Park in 2013 will result in 42 fewer beds, which must be fulfilled from private lets in the town).
20. Perception that Fife Council will enforce planning licences but only adopt a 'light touch' for owners who have failed to apply for HMO licences - consequent risk for a tenant of being rendered homeless, or snubbed on seeking a new lease, if they report illegal or non-compliant HMO owners or agents - such fears for a tenant counter the importance of safe and quality accommodation set out in legislation.
21. Insufficient enforcement officers to monitor registration, and assess spot-checks and ensure compliance during a 3-year licence period. Improved service could receive funding from an increase in HMO licence registration fees and any penalties levied for breaching the legislation (should prosecution be in the criminal or civil courts?).
22. HMO moratorium is not a long-term solution - necessary to apply restraints on unceasing commercial demand for further conversions - lack of legislation available, or adopted, to limit continued expansion.
23. What criteria are being used to monitor the effect of the HMO moratorium?
 - displacement of HMOs away from the town centre?
 - registration of illegal HMOs where the owner can demonstrate long-term occupation?
 - planning applications for conversions to 1- or 2-bed flats thus avoiding HMO regulation?
 - unlet, vacant properties where supply exceeds demand?
 - variations in letting fees?
 - levels of occupancy achieved by the University's Residential and Business Services?
 - fluctuation in numbers of matriculated students for each academic year?

University Future Plans

24. University's withdrawal from the 1994 Group in October 2012 and application to join the Russell Group - turned down due to the institution's comparatively small number of students.
25. Funding provided by the Scottish Government to widen access for recruitment and to target science skills - approximately 120 undergraduates per year - options for unrestricted growth in students paying full fees or in postgraduates.
26. University must develop new accommodation at commensurate levels with any expansion in students of either undergraduates or postgraduates.
27. Alternative options for providing managed student accommodation:
 - private ownership of new residences charging a premium on University residence fees (e.g. application at East Sands by Alumno Developments, rejected on appeal; Watkin Jones Group expression of interest in Memorial Hospital site);
 - shared equity or co-operative private ownership in partnership with the University and a registered social landlord, as evidenced in Glasgow;
 - co-operation is essential between the University and Fife Council planners on any large-scale build to meet the needs and the budget of students, and ensure the accommodation is fully-occupied and an appealing alternative to University-managed residences or private rental of a flat;
 - important for the University to retain a commitment to a range of fees including the lowest band as charged at such as Albany Park and Fife Park.
28. Significance of co-operation in long-term planning between the University and Fife Council as set out in the Strategic Agreement and Framework for Action adopted in November 2006, modified in March 2010 and reviewed regularly, as well as joint initiatives such as the Strategic Housing Working Group and the earlier negotiations on the proposed new co-located secondary school and sporting facilities.

Fife Council

29. Fife Council does not recognise student needs and their expanding numbers in proposing requirements for affordable housing.
30. Attrition of affordable houses available in the community - 20-year plan to build 55 housing units per year, of which 16 (30%) are designated as affordable housing (if built), does not replace those lost to the HMO sector annually.
31. Financial constraints on Kingdom Housing Association and Fife Council to develop new sites.

A.2.2. Notes: meeting between the Commission and Fife Council (Housing)

Tuesday, 26 February 2013 at 16:30 - Hebdomadars Room, North Street

	<u>Housing Commission</u>	<u>Fife Council</u>	<u>Fife Councillors</u>
Present:	Dr Jamie Walker (Chairman)	Mr Steve Grimmond	Cllr David Ross
	Prof. Joe Doherty	Mr Derek Muir	Cllr Brian Thomson
	Mr Iain Grant		
	Mr Simon Kidd (Secretary)		

Submission received from Steve Grimmond on behalf of Fife Council (9 January 2013), which compiled responses from various teams across Housing & Neighbourhood Services and Planning.

List of supplementary questions provided by SATCoH on 25 February was at too short notice to discuss responses or provide detailed analysis at the meeting on 26 February.

Fife Council Policy

1. Policy and definitions on affordable housing are clearly set out in Supplementary Planning Guidance (updated April 2012).
2. Subsidised rents can be set at 20% below market rates.
3. Local Housing Allowance (Housing Benefit for private tenants) is set at the same rates for the whole of Fife.
4. To maintain low-cost housing in perpetuity, could be possible to give Council or agency first-refusal to buy back from owner - no existing schemes in use elsewhere.
5. Earlier programme (Homeshare?), run by Communities Scotland, whereby a golden share (as little as 5% [our enquiry suggests 20% in the scheme Homestake?]) was retained by the developer - at the time of resale an independent valuation was obtained with the option to sell back to the developer - such a scheme is being re-evaluated across Scotland (possibly to be re-launched under a different name).

Fife Council Targets

6. Leadership policy to provide 2,700 new properties over five years (to 2017).
7. Increased provision from recent years which have seen c. 200 new properties per year.
8. Approx. one third of target (900) is committed to or in the pipeline.
9. Budget approval for another third of the target, though the sites are still to be identified and approved:
 - i. at least £80m additional funds earmarked from savings and the reallocation of resources;
 - ii. 2010 review identified £40m savings (e.g. reduced energy consumption, better use of mortgage funds);
 - iii. £55k allocated from rental revenue can fund mortgage loans to cover each £1 million of investment;
 - iv. 30-year model using returns on spending applied to support development of social-rented housing.
10. Remaining third of target still to be identified (discussions on-going with developers / builders / housing associations including those operating outside of Fife).

Fife Council Provision

11. Review of 'land-banks' available across the county - severe shortage of suitable sites in St Andrews.
12. Prime stumbling block in St Andrews is the cost of land which prohibits private developers, Fife Council or housing associations from providing social housing, where the costs have to be serviced by rental income.
13. Majority of future provision will be social rented housing.
14. Less Council funding towards mid-market rent properties.
15. Primary driver is 'housing need' not in response to economic contribution to the economy.
16. Wrong to categorise housing needs only by social need - different types of need exist across Fife.

Strategic Housing Working Group (SHWG)

17. Councillors on the Housing Committee are interested in a wider remit for the SHWG than just the needs of staff and postgraduates, to include HMOs - wider issue is for consideration at the Area Committee.
18. Consultants reporting to the SHWG will assess the impact of the HMO moratorium.

Houses of Multiple Occupation (HMOs) Registration

19. Any feedback on illegal occupations will be welcomed by the Council.
20. Newly adopted legislation sets more stringent technical criteria to be met for a new licence (3-year award).
21. Checks focus on the safety of the property and installed appliances (not on the quality of maintenance).
22. Seemingly, more complaints addressed to Fife Council on tenants' behaviour than condition of property.
23. Fife Council deals directly with landlords or letting agents on any complaints raised.
24. Fife Council confident they respond satisfactorily to any complaints brought to their attention.
25. If any concerns are made during a 3-year licence period, a resolution is prioritised 6-9 months in advance of the renewal falling due.

HMOs Moratorium

26. Evaluation and scrutiny is a matter for Planning not Housing Need.
27. Fife Council is monitoring applications, renewals and any evidence indicating displacement.
28. Fife Council has seen no increase in HMO applications out of the town centre in spite of the moratorium.
29. Expanded provision of University residences will not relieve pressure on demand for town centre flats.
30. Social impact on a community (e.g. relatively few permanent neighbours).
31. Fife Council recognises competing / conflicting demands of University housing need in the town centre.
32. However, student housing needs are not taken into account for housing assessment.

St Andrews West Strategic Land Allocation (Western Expansion)

33. Requires a Master Plan involving four landowners to agree on the whole project before Fife Council will approve a start on any of the sites.
34. University not keen to pursue work starting with any urgency in the current economic downturn.

A.2.3. Notes: meeting between the Commission and Fife Council (Planning)

Wednesday, 17 April 2013 at 11:30 - West Grange Farmhouse, St Andrews

	<u>Housing Commission</u>	<u>Fife Council</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Prof. Joe Doherty Mr Iain Grant Mr John Matthews
		Mr Keith Winter Mr Martin McGroarty

Fife Council Planning

1. Fife Structure Plan 2006-2026 (approved 22 May 2009) sets housing allocations in seven Strategic Land Allocations across Fife - top-down targets set by Scottish Government (not affected by windfall sites [i.e. not specifically allocated for development in a local plan but for which planning permission for housing development is granted]) - such large-scale schemes are viewed as justifying and funding additional services and amenities for the community.
2. Release of undeveloped land for new housing at St Andrews is constrained by the Green Belt (adopted in the Local Plan, 5 October 2012) and landholdings of the four main owners around St Andrews (University of St Andrews, J W Muir Group, Headon Developments and the owners of Easter Kincaple Farm / Strathtyrum Estate - also, the lands managed by the St Andrews Links Trust).
3. The natural capacity for further growth is limited by the sea (north and east), the natural rising gradients (south) and the views to protect the town's landscape setting, its character and identity, as recognised by the designation of the Green Belt to the south and west of the town.
4. Included in the Plan is the St Andrews West Strategic Land Allocation to provide 1,090 houses (of which a minimum 30% will be affordable), science and business parks within an extension of the University campus, and facilities for community development (e.g. retail, education and sport) over a 20-year period.
5. The Fife Housing Land Audit provides an annual 'snapshot' of the housing land supply for Fife at 1st April each year.¹ These list the totals of housing completions, land supply and land requirement by Local Plan Area, Housing Market Area, Local Housing Strategy Area and Council Ward, with separate analyses for affordable housing, windfall sites and whether developments are large or small (fewer than five units).
6. Across the whole of Fife, the financial crisis and government funding restrictions have seen the target number of housing units per year, for each of the last five years (almost 2,000), fulfilled by completions of just over half these totals (c. 1,100 per year) - for the St Andrews Housing Market Area, only 45% of the targets from the start of the Structure Plan period (2006-12) have been completed (589 of 1,320: Figure 4.1) - 29% of those completions have been at small developments; 27% have been affordable housing.
7. c. 94% of new housing applications are approved; planning consents are granted for a maximum of five years.

Affordable Housing

8. During the economic downturn, registered social landlords (RSLs) can be a "developer's best friend" to support, financially, a new development where there is an obligation to provide at least 30% of the total number of housing units as affordable units for developments of 20 or more units (for smaller sites, either on-site provision or off-site provision / commuted sums). However, most applications are received from developers not RSLs.

¹ The reports from 2007 onwards are available at: <<http://www.fife.gov.uk/topics/index.cfm?fuseaction=page.display&p2sid=2563CE04-A283-28B3-1755F94F1A4D374E&themeid=2B482E89-1CC4-E06A-52FBA69F838F4D24>>

9. There is difficulty in retaining affordable housing at a cost below market value, over an extended timescale, in the St Andrews Housing Market Area, which is designated with the award of Pressured Area Status (restrictions enforced on the Right to Buy council houses). Agreements are usually limited to a fixed-term (e.g. ten years) unless properties remain in the ownership of an RSL or Fife Council.
10. Banks may refuse to lend to a new applicant if the mortgaged property is not permitted to be realised at the market value.
11. It is unclear, at the point of implementation, if the impact of new welfare reforms (colloquially termed the 'bedroom tax') will be as significant on housing lets as earlier legislation to allow Right to Buy council houses or to subsidise buy to let landlords.
12. An exemption applies to student residences for the obligation to provide 30% affordable housing but not to developments of standard accommodation even though they may be designated for students or temporary staff (e.g. the provision of housing for postgraduates or post-doctoral staff).

Brown-field and Employment Sites

13. There is minimal opportunity for brown-field or Fife Council-owned land to be released for development (isolated examples are the former Police Station, North Street and three sites off Kinnessburn Road).
14. The exceptions are the on-going construction at Abbey Park by Robertson Homes (Knightsbridge) and McCarthy & Stone; the adjoining land of the former Memorial Hospital; and the possible availability of significant holdings at either Kilrymont School and / or Madras College, South Street should a single-site be approved for a new Madras College at a peripheral green-field location.
15. The Abbey Park project has been managed by Knightsbridge under the control of a Strategic Development Framework - there was some difficulty in knowing how to interpret and apply this process when first adopted, and it has involved Fife Council in learning how to improve their understanding and supervision of the developer's application governed by new Scottish legislation - however, Fife Council view Knightsbridge as having done a successful job in overseeing the progression to date at a unique location with many constraints.
16. Traffic flows at the junctions with Abbey Park are not anticipated to experience a discernible difference given the levels of occupancy at St Leonards Fields, Adamson Court and St Nicholas House; the age and mobility of residents in future phases of construction; the proximity of walking to the town centre; the access to public transport on Abbey Walk; and the varied times at which residents or visitors will enter and exit the estate.
17. Ideally, a facility such as the abattoir would be retained to support local farmers but it is no longer viable on the Largo Road site - the location will remain zoned for employment; the perceived shortage of budget and mid-rate hotel rooms in St Andrews may merit the investment in a 65-bed Premier Inn hotel in competition with the existing supply of bed & breakfasts and guesthouses.
18. The Bassaguard area will be retained as employment land for small-scale commercial or industrial use.
19. The unavailability in St Andrews of small business units / workshops, and the limited options for employees to source and afford accommodation in the town, results in additional costs for employers, local services and trades, where extra transport costs for commuters, staff and materials (and travel time) are incurred.
20. Fife Council view the St Andrews Partnership as having an increased role in analysing transport needs and co-ordinating traffic flows - this will be critical for assimilating the future expansion of the town's population, employment and study at St Andrews West with an expanded out-of-town parking, access to the town centre for residents, students, employees and tourists / visitors, and a transport corridor for a fleet of school buses (and private vehicles) to service Madras College (wherever located).

HMOs Moratorium

21. Martin McGroarty, in his role as Lead Officer, Development Plan Team with responsibility for the St Andrews Area, will lead the review of the HMO moratorium in May and June 2013 - this will involve plenty of inter-departmental discussion within Fife Council which may extend timescales.
22. The review will analyse feedback from comments submitted to the Main Issues Report (MIR) and formal submissions from various bodies (e.g. University of St Andrews / Students' Association / Community Council / CSARA / Preservation Trust).
23. The Commission queried if the review will consider what might have been if no moratorium had been enforced, and the consequences which have arisen from the restrictions (e.g. unregistered HMOs receiving certificates of lawfulness [existing], such as rooms for a further 21 people which were lodged from mid-March to mid-April 2013).
24. The Commission queried if the review will also study one- and two-bed properties and recent planning applications to assess the impact of the moratorium on the developers / landlords who may seek to modify houses or flats to these designs and circumvent the HMO legislation.
25. The moratorium is on-going, until the review is conducted and a report has been prepared, as it has been adopted formally within the Local Plan - this will require modification through the planning process before any changes can be effected - this procedure may take up to two years.
26. A discussion ensued as to what consideration should be given to 'social engineering' (e.g. tourist beds, students, affordable housing, young families, holiday homes, retirement flats, special needs, professional recruitment, etc.) through planning guidelines or restrictions and can they be applied legally to any demonstrable effect.
27. It was noted that other authorities (e.g. Glasgow City Council) are undertaking a public consultation to look at the provision of HMOs which will be relevant to a review in St Andrews.

Guardbridge

28. Aside from proposals under consideration by the University for the former paper-mill zone, two major sites at Guardbridge are designated for housing at Seggie Farm and Motray Park which, by the end of the Local Plan, could realise a mix of almost 300 units of private and affordable housing.

Leuchars

29. The MOD Review has generated uncertainty about the scale and type of housing needed at Leuchars and in the neighbouring communities. It is proposed to deploy fewer service men and women after the departure of the majority of the RAF personnel and their replacement by Army units relocating from Germany. However, it is anticipated a higher proportion of the new recruits will be housed on base / in the village than with the RAF, though different requirements for housing may leave some existing properties vacant and others needing to be modernised.
30. The runway will be retained as operational by a small RAF detachment but it is unknown for what long-term purpose.
31. Earlier plans for Leuchars had included 400-500 new housing units but problems had been identified with excessive noise from the squadrons of Typhoons. Will this have been resolved by the transfer of the RAF to Moray?

East Neuk

32. The East Neuk is also awarded Pressured Area Status. The currently adopted St Andrews & East Fife Local Plan identifies development of 500 houses on green-field sites during its 20-year span.

A.2.4. Notes from meeting between the Commission and local Fife Councillors

Wednesday, 20 February 2013 at 14:00 - Room 1.10, St Katharine's Lodge, The Scores

	<u>Housing Commission</u>	<u>Community Council</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Mr Iain Grant Mr John Matthews
		Cllr Keith McCartney Cllr Dorothea Morrison

Note: Mr John Matthews chaired the meeting prior to Dr Jamie Walker's arrival. Cllr Keith McCartney had to depart after an hour; the review continued with Cllr Dorothea Morrison. Cllr Frances Melville was unavailable to attend. Cllr Brian Thomson had met the Commission, previously, in the company of Fife Council (Housing) and Cllr David Ross.

Pressures on St Andrews

1. St Andrews sets a unique challenge within Fife given the dominant scale of the University in the community, the international renown of its heritage and the facilities of the golf courses.
2. 'The University is a great success; the town is a great success; the golf is a great success - how do you fit a quart into a pint-pot?'
3. Why do we need a balanced population? There is a demand to accommodate a greater share of the working population throughout the settlement to minimise the necessity to commute into the town.
4. The University has to recognise an obligation to provide for students an even greater percentage of accommodation (irrespective of already managing the highest proportion of rooms for students in the UK) as it is so dominant within the local society.
5. Local concerns are not manifested in ill-will towards students: there is a general wish to encourage their maximum enjoyment in all aspects of academic, student and community life.
6. The imbalance between students and permanent residents in the town centre is evident by the peaks and troughs of flats occupied between term-time and holidays, and the effect on retail and hospitality trade, acutely highlighted during January 2013.
7. There is evidence of dramatically falling school rolls (e.g. 500 fewer pupils attending Madras College 2012 compared with 2000; Lawhead Primary operating at 55% capacity).

Fife Council Planning

8. A recent reorganisation of Fife's Planning Committees has not had a significant impact on who determines decisions on local planning applications for St Andrews. However, for major projects or policy reviews, what influence can four Councillors have amongst seventy-eight for the whole of Fife?
9. To inform and emphasise to Councillors and officials the town's special needs, a 'roadshow' to visit various sites around town, which are subject to developers' requests, is scheduled for spring 2013.
10. Council meetings afford opportunities for Councillors and officials to meet and mix over lunch-time or other breaks to discuss the needs of their local areas.
11. Support was expressed for Fife Council retaining their occupancy limit in HMOs at five persons and not a maximum of six persons as set down by the Scottish Government - this is because of concerns over the safety of private accommodation and no distinction should be drawn between a private landlord and the University as the factor.
12. It is wrong for Fife Council to ignore the assessment of student housing needs.

HMO Moratorium

13. A surge of buy to let property sales over the last fifteen years to fulfil the housing needs of an approx. one-third increase in the number of full-time students over the same period has so unbalanced the proportion of permanent residents to transient students in the town centre that a campaign to impose a moratorium on new HMO licences was successful and approved in 2011.
14. 2012-13 had seen a significant number of HMOs throughout St Andrews not occupied (either still advertised or withdrawn from the market by the landlord / agent).

15. Cllr Morrison reported that while she had received many complaints from students re the policy to adopt a moratorium on new HMOs in the central conservation area, concerns had not been raised about the quality of housing which they rented.
16. How are students to be encouraged to report housing problems (either non-registration of an HMO or sub-standard quality) without the fear of losing their property if it is illegal / not fit for occupation or being overlooked for lettings in the following year in an act of reprisal by a landlord or letting agent?
17. Private Rented Housing (Scotland) Act 2011 allows local authorities to consider implementing new housing legislation (January 2012) - gives a local authority power to refuse to grant an HMO licence if it considers there is an overprovision of HMOs in the locality - this is not yet adopted by Fife Council.
18. Further opportunities must be sought to develop links between town residents, students, Fife Council and the University to meet and discuss accommodation issues.
19. The Community Council has active participation from co-opted students on their committees and in local initiatives ... but minimal funding - could Fife Council be asked to increase funding and support co-operation between various representative groups and interested parties?

Development Sites

20. Few 'brown-field' sites exist in the town (e.g. Kinnessburn Road: Andrew Thom's yard [subject to flood risk - consent does not permit ground floor accommodation] and St Andrews Bowling Club / former Donaldson's Plumbers; former Police Station; potentially, surplus land at the Botanic Garden).
21. Fife Council land is limited to the potential release of school grounds at South Street and Kilrymont, and an area adjoining the cemetery extension (intended for allotments but interest has been expressed by a housing developer).
22. Madras Kilrymont site could become available if a new single-site Madras College is constructed - there are no known plans for continued educational use at the school in spite of press speculation - a regional college offering study to another group of students would further exacerbate accommodation and transport concerns.
23. As the Kilrymont block is listed, there would be a 3-year timescale for a request to delist the property before the land could be released for housing.
24. Given the school site is Council-owned, the lack of expense to acquire the land would make it suitable for large-scale development of social rented homes where ownership is retained by Fife Council or housing associations.
25. Can Fife Council avoid the obligation to maximise commercial income from the sale of public land (e.g. NHS Fife at the Memorial Hospital or Fife Constabulary at the Police Station, North Street) by approving a transfer from Education to Housing?
26. The Council's Executive Committee has agreed 29 units of 2-bed social rented housing, to be retained by the Council, is a priority at Abbey Park, for development by Knightsbridge (planning application still to be approved), before further quadrants of the site can be built.
27. It is policy that affordable housing designs must appear identical to other buildings in a development (e.g. Pitlithie Steading, northeast of Leuchars).
28. Fife Council needs to recognise a need for family homes not necessarily a mix of property sizes.
29. The change in legislation on housing benefits, and a risk of claw-back for too many bedrooms, is made worse by there being too few 1-bedroom properties available for transfers - the process would be improved if the legislation was changed to ignore 2-bed properties from the 'bedroom tax'.

Holiday / Second Homes

30. Ryden report (2008), commissioned by the University, identified a demand for holiday / second homes as the principal reason for the surge in house prices and not the market for buy to let to students.
31. Important to distinguish between holiday homes (available for rent) and second homes (single owner but rarely occupied).
32. Community Charge is levied on second homes at 95%; receipts allocated to a special fund for housing.
33. English National Parks have adopted legislation to give priority to permanent residents over holiday-home owners - in Scotland, such practice would require new legislation to be passed at Holyrood.

A.2.5. Notes from meeting between the Commission and Headon Developments

Wednesday, 8 February 2013 at 09:15 - Kinness House, 35 Largo Road

	<u>Housing Commission</u>	<u>Headon Developments</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Mr John Grant Mr John Matthews Mr Joe Headon

Scottish House Construction

1. The Scottish Government has established a requirement for 35,000 new homes per year to be built.
2. In 2011, the number of housing units delivered in Scotland was c. 15,000.
3. The survival of national companies over recent years has been assisted by subsidised financing from the banks (e.g. debt swaps for equity); local firms building private homes have been worst affected.
4. Scotland's private home building industry is represented by Homes for Scotland (Mr Joe Headon is a Board member) - the membership consists of 180 private home builders, Registered Social Landlords and associated companies - the firms which are members provide 95% of all new homes built for sale in the country each year as well as a significant proportion of the affordable housing.

Headon Developments

5. Headon Developments was established in 1986.
6. Approx. 1,050 houses and flats were erected in St Andrews between 1985 and 2008, of which Headon built over 300 (e.g. the flats at The Park, 78/80 Argyle Street; Strathcarron estate to the west of Lawhead Primary School).

Affordable Housing

7. While the need for affordable housing is recognised, innovative solutions to financing are required where funding from the Scottish Government has been reduced during the economic downturn.
8. Commitment to meet 30% affordable housing provision, without public subsidy, is stifling new schemes where the costs to develop the whole project cannot be covered.
9. Cross-funding is required for affordable housing from the homes sold in the private market, while developers struggle to meet costs on the remainder of their properties on a site.
10. Inflexible interpretation of affordable housing targets makes it uneconomic to bid for some locations (e.g. limited options for the type of property to be provided at the former St Andrews Police Station).
11. New targets for zero carbon emissions, implemented from 2010, can add significantly to construction costs (anything up to £20k per unit).
12. Standards set by housing associations typically specify 20% more internal space for a property design than for the equivalent private market development of a similar specification.
13. Fife Council and the Housing Associations are valuing land for affordable housing at zero.
14. Fife Council states that mid-market rents should be set so as not to exceed 80% of the Local Housing Allowance level for Fife (e.g. Local Housing Allowance for 2 bedrooms is £450 per month [April 2013]).
15. Conditions can be set on the sale of flats for them not to be let, subsequently, but the terms cannot be set, specifically, against certain age groups (e.g. students).
16. Younger Gardens (80 homes) was the most recent development of affordable housing in St Andrews - properties have changed ownership, subsequently, at the prevailing market rate.

The Green, Strathkinness

17. Current Headon Developments residential project is for 32 houses at The Green, Strathkinness.
18. Of these properties, 8 were available for mid-market rent (from 2012).
19. Rent was set, after negotiation with Fife Council, at £585 per calendar month (stated the equivalent rent in St Andrews could be up to 25% higher).
20. Homes are available to rent for 10 years; Headon Developments retain the ownership thereafter.
21. Tenants have no rights to remain after the 10 years, either as tenants or to acquire the property - however, Headon Developments may give priority to the sitting tenants, but there are no guarantees.
22. Fife Council sets the conditions for prospective tenants (e.g. families who meet certain income criteria, work or have some other connection with the area and are registered with Fife Council) but they did not evaluate individual tenants.

St Andrews West

23. This is a partnership between the University of St Andrews, Headon Developments and local land-owners, formed in 2002, to promote for development approx. 81 hectares (ha) of land at the western boundary of St Andrews.
24. The project is envisaged to proceed through multiple phases over a period of up to 30 years.
25. The adopted Local Plan (2006-2026) allocates this site for mixed-use development including 1,090 residential units, University facilities and a science park (10 ha), a business park (5 ha), employment opportunities (5 ha), a primary school and a secondary school, community and social amenities, a hotel and retail outlets.
26. Requirement for the developers to allocate 30% of the homes for affordable housing (327 units).
27. Fife Council has proposed that 65% of the affordable homes (213 units) will be set aside for social rented housing.
28. Retail premises ranging from c. 280 to 465 square metres are allocated in the plan.
29. A western relief road (to link the A91 [St Andrews - Guardbridge], B939 [Strathkinness Low Road] and St Andrews - Craigtoun routes) is incorporated in the designs to reduce the (existing) pressure of traffic congestion in the centre of St Andrews.
30. Construction is targeted to commence from 2015-16 but this is very much dependent on short-term economic recovery and increased activity in the local housing market - any work on the scheme is subject to the agreement with Fife Council of a master plan for the whole site.
31. Envisioned by the developer that the first phase can begin prior to building the outer relief road and without provision of new services - the commitment to these are definite but there is a question of timing when sufficient housing units have been built to justify the investment.

Other Projects in the St Andrews Area

32. The firm has no plans to be involved in the provision of private student accommodation at St Andrews.

A.2.6. Notes from the meeting between the Commission and Kingdom Housing Association

Tuesday, 27 November 2012 at 10:00 - West Grange Farmhouse, St Andrews

	<u>Housing Commission</u>	<u>Kingdom Housing Association</u>
Present:	Dr Jamie Walker (Chairman)	Mr Alan Henderson, Business Development Manager
	Prof. Joe Doherty	Dr Pauline McLoughlin
	Mr Iain Grant	Mr Simon Kidd (Secretary)

Kingdom Housing Association (KHA)

1. Fife Housing Association Alliance, formed in April 2006, comprises Kingdom HA, Fife HA, Glen HA and Ore Valley HA. KHA is the one Association within the Alliance operating throughout Fife - and also in Falkirk and Perth & Kinross; it has been designated the lead Registered Social Landlord [RSL] developer for Fife.
2. A Scottish Government initiative established a single RSL Alliance in Fife to avoid individual associations using public money to bid against each other for sites - it allows for a single point of RSL contact in Fife to procure new affordable housing. That procurement is for Alliance-built or Alliance-specified housing, rather than buying off the shelf or second hand.
3. Fife Council created the Fife Housing Register, now joined by Alliance members. This Register is the means for applicants to seek social housing throughout Fife - a waiting list is prepared for the whole of Fife encompassing the great majority of social housing providers.
4. The housing needs met include single people, families, older people and those with particular needs. A comprehensive support and care service is also available, which enables people to live independently.
5. KHA also operates The Fife Care and Repair and Small Repairs Services for all eligible households in Fife, with the support of Fife Council.
6. Grant funding comes from the Scottish Govt to both Councils and RSLs for new build affordable housing. An allocation is made for each Local Authority area. Councils and RSLs then agree how that allocation is to be used, having regard to priorities and opportunities [the Council having the final word]. The funding level available for RSLs has recently been increased, with a benchmark figure of £58k per unit [in recognition that previous reductions were causing RSLs real financial difficulties]; whilst Local Authorities have a significantly lower range of grant available [reflecting their ability to use prudential borrowing powers instead]. Fife Council has embarked upon an ambitious house-building programme, to complement that which RSLs are undertaking, leading to a likely increase in total new affordable provision in Fife over that achieved in recent years. One of the many factors in securing that will be the continuing availability of land.
7. Whilst shared ownership and shared equity have always played an important, if minor, role in affordable provision, Mid-Market Rental [MMR] has recently been introduced and is playing an increased role. Not only does MMR meet the particular needs of a segment of the market, but it requires less subsidy - thus allowing total grant levels to stretch further. The greatest need, however, and the continuing priority, remains for social rented property.
8. KHA and Fife Council operate a joint Site Identification and Disposal group (SID), reviewing available sites. If council-owned land on its Housing Account is identified and agreed for development by KHA [and then approved by the Scottish Government], it requires to be transferred at 'affordable housing' value as determined by the District Valuer - which has often in effect been a 'nil' value, having regards to the cost of development.
9. Each project is subject to rigorous economic assessment to ensure that the funding available; the costs incurred; and the income generated will enable the finances of the Association to remain sustainable. Value engineering on site and tenure mix [e.g. inclusion of MMR where appropriate] can be utilised to enhance viability. The capital borrowing regime in place for the Association is a major determinant of overall programme viability.
10. Since the 2008 economic downturn, private developers have been more favourable towards undertaking affordable housing projects for Fife Council and KHA, as they help to maintain employment and income whilst the private market is depressed.

Kingdom Housing Association Presence in St Andrews

11. KHA has a total of 105 properties available for rent in the town. They have been unable to provide additional stock in the town, since Younger Gardens in 2002, due to the unavailability of sites.
12. Planning consent for 9 affordable homes at Greenside Place was granted in 2011 but refusal by the developer of the northern parcel of land at Abbey Park to agree site access has stalled any progress. This difficulty is substantially down to three planning refusals on the private site by Fife Council, through which access is to be gained. If the third and most recent refusal goes to Appeal, KHA is confident it will be sustained, thus allowing both the private and affordable developments to proceed.
13. KHA could allocate each property many times over; it is unheard of for an offer to be refused.
14. In the past 18 months there has been a stock turnover of 2 properties [1.9% pa] - this is significantly lower than the Fife average, reflecting a strong desire to stay in the town once settled there.
15. The great majority of the turnover over the years has been the result of tenants moving outwith the area for work reasons, or moving into owner-occupation within commuting distance, rather than being unhappy with their tenancy or living in the town.

Applicants Seeking Accommodation in St Andrews

16. There are currently 1373 applicants for St Andrews who have chosen KHA as a landlord.
17. Applicant levels have been fairly steady over the past several years.
18. The great majority of these applicants will also have chosen Fife Council as a landlord, to maximise the opportunity to be selected.
19. Of those 1373, St Andrews is the first area of choice [out of three] for 356.
20. The relatively low percentage having St Andrews as first choice reflects a perception that the likelihood of being allocated a property in another community is greater.
21. Most applicants who seek St Andrews do so because of one or more of the following: they are residents; they have family links with the town; or they are employed in the town [particularly in the sectors of retail, hospitality or tourism].
22. Most of the applicants are of working age, being couples with one child or childless.
23. Most of the applicants are seeking one or two-bedroomed properties.
24. Applicants are advised to consider Crail, Anstruther, Leuchars and other communities within commuting distance to maximise their chances of an allocation.

Allocation of Properties

25. Legislation does not allow for preference to be given to local people [although points are awarded for those acting as carers for a relative living locally]; allocation is based upon housing need.
26. There is a legislative requirement to allocate 35% of all available properties to those classified as homeless; however, a lower figure is granted in St Andrews, which allows a high percentage of transfers to open up opportunities for applicants from elsewhere.
27. The assessment of future housing needs in the town is not extrapolated from waiting list information; rather, KHA accepts that Fife Council's work on housing need and demand through its Local Housing Strategy, and the Development Plan's housing land allocations, sets the framework.

Observations by Alan Henderson on Housing Issues in St Andrews

28. Housing pressures in the town are the result of the law of supply and demand. The attractiveness of the town to a national and, indeed, global audience, and the level of pent-up demand suggest that a very substantial increase in supply would be required to have any noticeable effect in easing pressures [given that the factors which drive demand are unlikely to diminish].
29. Supply is constrained by planning policies which restrict development around the town, for example the Green Belt. Such policies are supported [and are partly driven] by strong and influential bodies in the town which actively engage in the planning process.

30. Housing Associations cannot compete with the private sector to acquire land allocated for residential use, whether brownfield or greenfield; neither are owners generally disposed to sell land to Housing Associations at a price which is economic for affordable housing development - even in the current circumstances of limited activity by the private sector. A dependence on willing and philanthropic owners is not a credible approach.
31. Fife Council's Affordable Housing Policy [AHP] is thus vital in meeting housing needs, and in creating opportunities for the provision of affordable housing as an integral part of new neighbourhoods.
32. The proposed western expansion of the town integrated in the Development Plan, with 30% of the total housing provision to be affordable through the AHP, presents an opportunity to accommodate a small but, at least, significant part of the need and demand in the short to medium term.
33. At 1090 houses by 2026, the western expansion ought to deliver circa 327 affordable units, or an average of 20-25 per annum. Some 200 of these are likely to be built for social rent. Funding ought to be available for that scale of expansion over such a timescale.
34. Social rented property requires substantial government grant to achieve viability; MMR can be provided for less grant support, although most of it will not remain affordable in perpetuity ie will be offered to sitting tenants to buy or put on the private market after 5 – 30 years [depending on the circumstances of each project].
35. MMR, given its tenancy arrangements and costs to tenants, offers potential to meet the specific pressures arising from the University's postgraduates and fixed-contract professional staff as well as to aspiring home owners who cannot secure a mortgage at present – or to those frozen out of the private sector market locally because of high, University-led, demand.
36. KHA has not been asked to develop student accommodation, and would be unlikely to agree.
37. The University has argued that student accommodation ought to be defined as affordable housing [and thus be included in the 30% requirement], particularly where it is releasing land for residential development - Fife Council has resisted that approach to date, arguing that affordable provision should be inclusive and based upon need.
38. Fife Council's Affordable Housing Policy [AHP] came into effect in 2006. The experience of KHA in St Andrews with it to date relates to 'windfall' sites, rather than planned provision through the Local Plan; and of developers who seek either to minimise and / or resist their AHP obligations [Robertson Homes at St Leonards being an exception, despite the difficulties referred to in paragraph 12]. Very high land values and other planning requirements / obligations create commercial pressures, and a perception that integral affordable housing [with stereotypical tenants] depresses the return on investment.
39. The existence of an exemption policy in Local Plans, which can support modest affordable developments on the edge of settlements on sites not allocated for development, is a useful if limited additional tool for KHA in Fife - but is not applicable on Green Belt land. This policy was used to secure planning consent at the site at Guardbridge referred to below.
40. Longer-term planning strategy appears to favour the growth of suitable nearby communities to absorb some of the housing need and demand in St Andrews - given all of the above, this would seem to represent the best practical option available. Leuchars and Guardbridge are obvious candidates, although continuing uncertainty over MoD plans for Leuchars requires resolution.
41. KHA has secured a site at Toll Road, Guardbridge for 66 affordable units. Phase 1, with a site start in 2014, will comprise 36 social rented units; Phase 2 [20 x social rent] and Phase 3 [10 x MMR] will follow in sequence. The first two phases have planning consent.
42. The current social landlords who provide affordable housing in Fife [Fife Council and RSLs] will almost certainly continue to regard St Andrews as being of the highest priority for the provision of new supply for the foreseeable future, in the context of an obligation to address needs across the county. Limited financial resources and a constrained supply of available sites will also almost certainly continue.

A.2.7. Notes from visit by the Commission to Robertson Homes (Knightsbridge)

Tuesday, 26 February 2013 at 13:00 - Abbey Park, Abbey Walk (revised December 2013)

	<u>Housing Commission</u>	<u>Robertson Homes</u>
Present:	Dr Jamie Walker (Chairman)	Mr Robert McKinnon, Land Director
	Prof. Joe Doherty	
	Mr Iain Grant	<u>Barton Willmore</u>
	Mr Simon Kidd (Secretary)	Iain Hynd, Senior Planner

Robertson Homes² (and subsidiary Knightsbridge) has been developer on the Abbey Park site for over 13 years. The buildings and grounds formed part of St Leonards School prior to a sale of the 14.5 acres to Knightsbridge. The developer prepared a Strategic Development Framework (SDF), encompassing the whole site (STA07, which includes the adjacent former Memorial Hospital³), for the St Andrews and East Fife Local Plan (adopted 5 October 2012).

1. The site includes residential buildings at St Leonards Fields House (28 flats) and Adamson Court (Kilrymont House) (28 flats). As these blocks had been completed they were not included within the development site STA08 (later re-designated as STA07).
2. St Nicholas House has been renovated (2012) and all 14 units have been sold.
3. The area of the former tennis courts, sold to McCarthy & Stone, has seen 44 purpose-built 'Later Living' retirement apartments constructed (2013) - fully managed with a resident warden.
4. Unsubsidised affordable housing is planned for walled garden south of the McCarthy & Stone site:
 - i. Bield Housing & Care have been identified as the developer for the Walled Garden part of the site;
 - ii. Planning consent obtained to increase design from 48 to 78 1- or 2-bedroom flats, as compatible with the Bield Housing & Care housing model;
 - iii. Units will be sold with title restrictions in perpetuity to restrict ownership to older people who nominate it as their principal residence;
 - iv. Proposed shared ownership; discount to market value - permitted to purchase 80% and to rent 20%;
 - v. No care provision and no resident warden.
5. The SDF forms a material consideration of all future planning applications related to the STA07 site, which identifies the following areas as being capable of supporting development:
 - i. 13 terraced town houses (4- or 5-bed) for private sale - due to commence January 2014;
 - ii. 36 apartments (2- or 3-bed) by the Kinness Burn for private sale - due to commence November 2014;
 - iii. Social-rented housing (29 2-bed flats) allocated for Fife Council - due to commence February 2014;
 - iv. Affordable housing (9 units) for Kingdom Housing Association at Greenside Place gap-site - this is constrained in terms of access and parking, until a development solution is found to the site referenced below;
 - v. 17 apartments for private sale on open lawn, between St Nicholas House and Greenside Place, identified in the SDF for housing development - several planning applications have been refused by the North East Fife Area Committee as too prominent a design for the space - Robertson Homes has lodged an appeal in relation to the most recent refusal (October 2013).
6. The orchard has been retained between St Nicholas House and McCarthy & Stone sheltered housing:
 - i. Elmwood College students will assist in the restoration of the fruit trees.
7. Some protected mature trees have been felled - new tree-planting has enhanced the avenue.
8. All residents across the whole site pay a management fee to provide for landscaping / maintenance.

² <<http://www.robertsonhomes.co.uk/home/developments/luxury-apartments-st-andrews.html>>

³ The former Fife NHS land was sold to Watkin Jones Group. They received planning permission from the North East Fife Area Committee on 9 October 2013 for purpose-built student accommodation (241 beds).

Housing Units	Description / Location
28	St Leonards Fields House
28	Adamson Court (Kilrymont House)
14	St Nicholas House
44	Sheltered housing (McCarthy & Stone)
78	Walled-garden - unsubsidised affordable housing (Bield Housing & Care)
13	Terraced town houses (4- or 5-bed properties) (Robertson Homes)
36	Apartments (2- or 3-bed houses) (Robertson Homes)
29	Social-rented housing (2-bedroom flats) (Fife Council)
9	Affordable housing (Kingdom Housing Association)
17	Apartments (Robertson Homes)

9. Abbey Park House, the estate's 18th century residence, received planning consent for conversion to a hotel (47 bedrooms) but no commercial partner could be identified for the scheme.
10. The condition of the main building, unoccupied for more than 10 years, has deteriorated rapidly - it has been recorded on the Buildings at Risk Register since 2007 - with damage to the roof and windows. The developer was required to undertake measures in 2013 to record the interior fittings and to seal the structure watertight.
11. Robertson Homes submitted a planning application (July 2013) to convert Abbey Park House to private student accommodation with capacity for 98 students.

A.2.8. Notes from the meeting between the Commission and the Royal Burgh of St Andrews Community Council

Wednesday, 6 February 2013 at 15:00 - Hebdomadar's Room, North Street

	<u>Housing Commission</u>	<u>Community Council</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Mr Iain Grant Mr John Matthews Dr Ian Goudie Miss Penny Uprichard

Community Council

1. The Community Council (CC) has a statutory right to comment on all planning applications lodged for properties within its boundaries.
2. The CC is associated with various other local community bodies including STANDEN [St Andrews Energy Network], and the Friends of Craigtoun [Park], both of which operate independently after being established by the CC, and also the Community Trust, established following an agreement with the Links Trust regarding the use of the town's coat-of-arms.
3. Student representatives on the CC are keen to use the forum to raise their concerns on issues affecting rented properties (e.g. availability, cost and quality).

Planning Policy

4. Fife Structure Plan
 - 2002: consultations;
 - 2002 Structure Plan approved;
 - 2005: published; first consultations on next Structure Plan;
 - 2009: approved (and later confirmed following unsuccessful legal challenge in the U.K. Supreme Court - March 2013).
 - 35,200 new houses proposed across Fife;
 - European requirement for environmental assessments subverted.
5. Local Plan
 - 2005: first consultation;
 - 2009: second consultation;
 - October 2012: adopted.
6. The adopted Local Plan includes a Green Belt encircling the town and the proposed western extension - this may be considered an ephemeral success. Since its adoption, Pipeland Farm has been selected by Fife Council as its choice for the new single-site Madras College and work is proceeding on the large-scale golf and leisure complex at Feddinch, both schemes in the Green Belt.
7. New Local Plan (covering the whole of Fife - the FifePlan) currently under discussion;
 - September 2015: target date for adoption.
8. TayPlan (Angus / Dundee / North Fife / Perth + Kinross):
 - Cupar and St Andrews are designated to plan for in excess of 1,000 new houses each by 2032;
 - does not include 'brownfield' developments at present in St Andrews (e.g. Abbey Park, former Memorial Hospital, former Police Station), which could accommodate over 500 people.
9. Increased difficulty in scrutinising proposals - e.g. 1996 Local Plan involved a six-week hearing in the Town Hall for St Andrews and the surrounding area - the 2012 Local Plan only provided a one-day hearing, and there was a significantly greater volume of paperwork involved.
10. Elected local members now have responsibility for the whole multi-member ward.

Population Statistics

11. Lack of clarity and confidence in population statistics published by GRO Scotland - what adjustments have been made to include students and on what basis have the numbers been modified?
12. Discrepancy on Structure Plan population growth projections between Fife Council stating 8% and the Community Council estimating c. 20%.

13. Failure of the University of St Andrews to explain the discrepancy between the numbers of students (9,538) recorded by the Higher Education Statistics Agency (HESA) and the total published by the University Press Office (approx. 2,000 fewer acknowledged by the University on the latest figures available).
14. What impact do the extra student numbers recorded by HESA have on local housing needs? (e.g. what proportion are permanent residents participating in the evening degree programme or other part-time courses; long-distance learners; students enrolled twice - and are not, thus, transient local residents?)
15. Local housing is needed both for native families (with young children or with older children who cannot afford to remain in the town) and for the staff requirements (teaching and research) of the University, affecting both the rental and the private ownership sectors.
16. Concerns expressed over the high proportion of transient residents, largely consisting of students, with no long-term stake in the health and prosperity of the local community.

Affordable Housing

17. There has been a failure by Fife Council to supply affordable housing as previously agreed.
18. Affordable housing could be defined as: "private housing which remains significantly cheaper than the commercial market, indefinitely".
19. The last development of affordable housing in St Andrews was the Younger Gardens estate of 80 units, some of which have now been sold on at commercial levels.
20. Difficulties of enforcing planning agreements on developers (e.g. the New Park site designated as two developments so that they would both fall below the threshold of 20 units [requiring a 30% allocation of affordable housing]; or a change of ownership between developers during construction phases of a large-scale development and a slippage in standards of provision such as a downgrade of the play and sports areas adjoining Younger Gardens and the failure to deliver a football pitch).

Western Expansion

21. Fife Council signed a strategic agreement, including strategic land use, with the University of St Andrews in 2006, and revised it in 2010.
22. The understanding on St Andrews West is that no progress is anticipated for the next five years.
23. What services and amenities will the developers be required to provide?
24. The proportion of affordable housing units should be provided in full (approx. 330) (or even exceeded to make up for the lack of provision from other private developments in recent years). They should be constructed during the early phases of the overall scheme (from the outset?) - there is a "need of houses for people not economic growth".
25. Lack of green space and amenity areas incorporated in the master-plan to date.
26. Unrealistic proposals for retail and commercial centres replicated in 'village hubs' - such 'solutions' will cause damage to the town as there will still be a need to drive into the town centre or to major city retail parks.
27. Study commissioned by Fife Council from Colin Buchanan Partners (2003) [subsequently, became a subsidiary of Sinclair Knight Merz] predicted severe gridlock at morning and afternoon peaks in the Central Conservation Area of St Andrews. The town has a mediaeval street pattern, which cannot be altered, and this severely limits the scope for solving traffic problems.
28. Since 2008, traffic assessment on the A91 (St Andrews to Guardbridge) records an annual increase in vehicles varying between 1.9% and 2.4%.

Alternative Housing Provision

29. Rather than relying on external agencies, some members of the CC believe there is a role for self-help housing provision (more attractive at this time due to lower interest rates) and a need to investigate kit-houses of a high ecological standard.
30. An option proposed is establishing a community self-build fund. Any initiative would need to take full cognisance of the availability and cost of land in the St Andrews neighbourhood.

A.2.9. Notes from the meeting between the Commission and The Old Course Hotel, Golf Resort & Spa

Thursday, 21 February 2013 at 15:15 - The Old Course Hotel

	<u>Housing Commission</u>	<u>Old Course Hotel</u>
Present:	Dr Jamie Walker (Chairman) Mr John Matthews Mr Simon Kidd (Secretary)	Mr Daniel Pereira (General Manager)

The Old Course Hotel, Golf Resort & Spa

1. The prestigious five-star hotel comprising 144 rooms, including 35 suites, has to attract exceptional talent (e.g. chefs) in addition to successful management and operations teams.
2. The numbers of staff are approx. 175 permanent employees and 145 seasonal / temporary employees.
3. The renovated Hamilton Grand will require 20-30 personnel extra, chiefly in the restaurant and bar.
4. Kohler Group also owns the Duke's Course and a mix of commercial and residential properties at Mount Melville (Craigtoun).

Recruitment

5. The opportunity to recruit from the St Andrews locality is restricted due to high accommodation costs (owner-occupied or rental) limiting the pool of potential applicants.
6. Dundee is targeted as the main area for recruitment.
7. 40 to 50 students are retained from Dundee for the summer season.
8. The number of students employed from St Andrews tends to be in single figures.
9. The hotel has established relationships with local colleges for training and recruiting apprentices.

Remuneration

10. Pay rates for the lowest-paid staff are usually set above the national minimum wage; competing rates are influenced by national employers in the town (e.g. Tesco's).
11. Remuneration rates to retain employees may include incentives (e.g. end-of-year bonuses).
12. It is difficult to hold on to key staff, when competing with other internationally-renowned leisure facilities (e.g. Gleneagles or Turnberry) in an exclusive job market, due to the restricted housing options.
13. Other hospitality venues may adopt alternative remuneration schemes to encourage permanent personnel to stay (e.g. annualised hours, thus limiting duties in the off-season while maximising time during the summer by implementing 12-hour shifts and work patterns of four days on / four days off).

Accommodation

14. As many of the permanent personnel have a long-term association with the business (e.g. in excess of 20 years), housing issues are more of a concern for seasonal employees.
15. Many staff will commute from Dundee and some from as far as Edinburgh.
16. The hotel does not provide transport for commuting employees but they are encouraged to arrange car-sharing.
17. Kohler Group has rented properties in St Andrews, previously, to offer accommodation to staff; currently, there are no properties rented.

18. Mid Brae at Mount Melville is owned and operated by the company as an HMO capable of housing up to 20 people.
19. A house attached to Mid Brae is provided for the Executive Head Chef.
20. The Kohler Group has considered building further accommodation at Mount Melville but, to date, proceeding with this has been decided against.
21. The hotel management have expressed an interest in the plans by the University of St Andrews to supply energy from a proposed biomass plant at the former Guardbridge paper mill.

Experience of Attracting Senior Management

22. Limited availability of non-student flats.
23. No option of flats with a garden to offer a (small) child-friendly, secure and enclosed area.
24. Examples of variation in short-term rental rates, rising during the academic year.
25. Rental charges perceived to equate with London prices.
26. Alternative choice to rent a house in a small village and commute.
27. Perceived retention of many traditional properties within the same families for generations.

A.2.10. Notes from the meeting between the Commission and The St Andrews Preservation Trust

Tuesday, 29 January 2013 at 10:30 - West Grange Farmhouse

	<u>Housing Commission</u>	<u>Preservation Trust</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Prof. Joe Doherty Mr Iain Grant Mr John Matthews
		Mr Iain Mclver Dr Peter Murray

University Recruitment

1. University claims to provide accommodation for approx. 50% of students (ranges quoted 49-53%) - what categories are included in this statistic (bed-spaces for undergraduates, masters' students, postgraduates?).
2. Effect of increase in student numbers (approx. doubling over 20 years) - has the proportion of student beds been maintained / increased or has the University failed to develop new units at the same rate?
3. Effect of further increases in student numbers - the result will be different needs if these are to be postgraduates or undergraduates - lure of extra income received from UK (non-Scottish) students studying in Scotland.
4. Masters' students favour University rooms as it is difficult to secure local rents on a one-year course.
5. Consequences of requiring increased numbers of teaching staff, researchers, administrators, service employees and contractors.
6. Damaging effect on University recruitment if suitably-sized and -priced accommodation is not available locally, especially for young couples / families at the start of their professional career on a limited-term engagement - it can only increase the volume of displaced workers and school-children commuting into the town daily.

University Accommodation

7. Availability of University-owned land at Langlands (located between DRA, sports pitches, North Haugh and Strathtyrum Estate) is designated on the master-plan of the Western expansion for research and teaching facilities.
8. Langlands would be a favourable site for a mix of new student residences (either University or privately funded) and private housing - the latter was designated in the draft 2005 plan.
9. Provision of new-build student accommodation ought to be self-financing (as indicated by proposals from Alumno Developments and claimed by the University for phase one of DRA expansion).
10. Fife Park redevelopment will not replace the existing units with large accommodation blocks (cf. David Russell Apartments [DRA]), as discussed with neighbours a couple of years ago - planning application to remodel 41 units of 6 rooms (246 beds) into 16 units of 10 rooms and 11 units of 5 rooms (215 beds), thus a reduction of 31 University beds - this is viewed as a long-term investment not a temporary solution and incorporates feedback on design, and continued provision of more affordable student accommodation, following consultation with students.
11. Phase one expansion of DRA was viewed as successful by neighbours given the good level of communication between the University and residents.
12. Application for privately funded and managed 160-room student accommodation at the East Sands (Alumno Developments) would replace the Wonder Years Nursery but a new nursery is incorporated in the proposed designs - currently awaiting decisions on the procedure to be adopted for the determination of the appeal.
13. Change of University policy for 2013-14; now requires an accommodation deposit to try and limit the number of students reserving both private flats and halls of residence.

Houses of Multiple Occupation (HMOs)

14. Market demand from students and younger, single employees will continue to make HMOs an attractive investment.
15. Initial two years of HMO moratorium maybe extended by six months until the end of 2013.
16. Trend of licence applications suggest dispersion of HMOs away from the town centre into former social-rented units and buy to lets - is this attributable to increased student numbers, HMO moratorium or both.
17. Several planning applications to circumvent HMO registration by construction / conversion to form flats of two bedrooms.

Fife Council

18. Council Affordable Housing Policy for developments of 20 housing units or more require at least 30% of the units to be affordable housing - what proportion of this housing arising from new developments has been built and where?
19. For a developer to help fund the provision of affordable housing they may specify and price the remaining units at a premium level which is more likely to attract retired couples or second-home owners, not young families.
20. As Fife Council and Kingdom Housing Association are restricted by lower allocations and grants to provide affordable housing schemes, so they are driven towards liaisons with developers, accepting thresholds below 30% for new units.
21. Lack of any new council housing and the past sales of much of the original stock have meant a severe shortage of housing for social rent with only a few sites of affordable housing provided by housing associations in recent years, some of which is now trading on the open market at commercial levels.

Developers

22. Positive time for undertaking new housing development, given the demand in St Andrews, if sufficient capital can be raised at the current, historic low levels of financing debt.
23. Certain areas WSW of St Andrews, towards Craigtoun, are more favoured for new housing than the prominent landscape setting of the Western expansion.
24. Improbable vision of a series of neighbourhoods in the Western expansion, each with their own local shopping and community hubs - more likely to increase congestion and risk gridlock in the core of St Andrews or encourage expeditions to retail parks in other urban centres.
25. Where new-build apartments have been constructed for a certain demographic, there has been a failure to enforce covenants to not let to students, which has caused distress to some original residents.

Local Plans

26. Adoption of Local Plan has been ongoing for ten years - still facing a legal challenge; heard by five judges sitting in the Supreme Court, London at the end of March 2013.
27. Local Plan requirement is for more than 1,000 extra properties over-and-above any brown-field developments (e.g. Abbey Park, Kilrymont School, police station).
28. Main Issues Report arising from the current review to the Local Plan proposes allowing developers to contribute to the provision of services at the end of a project not upfront.

A.2.11. Notes from the meeting between the Commission and the University of St Andrews

Tuesday, 5 March 2013 at 09:00 - Hebdomadar's Room, North Street

	<u>Housing Commission</u>	<u>Preservation Trust</u>
Present:	Dr Jamie Walker (Chairman) Mr Simon Kidd (Secretary)	Prof. Joe Doherty Mr Iain Grant Mr John Matthews
		Mr Derek Watson Mr John Maguire Mr Roger Smith Mr Niall Scott

Student Numbers

1. How is the difference explained between HESA student total (9,850) and University total (c. 7,777)?
2. The University excludes from their figures, students studying on evening degrees, long-distance, aqua-culture, international terrorism, Royal Naval Chaplains - beware students who have enrolled twice - are all part-time students excluded?

Student Accommodation

3. Halls of Residence provide almost 3,800 beds or 49% of students (undergraduate and postgraduate) resident in St Andrews.
4. Residential & Business Services (RBS) maintain a vacancy rate of c. 2% to allow students to relocate.
5. University manage (on behalf of owners) approx. 57 properties (homes / flats) housing 143 students.
6. A few choose to live out of St Andrews (e.g. some Asian students opt for Dundee on cultural grounds).
7. 20% more bedroom stock has been provided in the last 10 years.
8. University are actively seeking to increase bed space - in negotiation with bankers, pension funds, etc.
9. Government capital grants have fallen in recent years from £6.5m to £2m.
10. Provision of each new bed space costs approx. £50k.
11. Proposed modernisation of Fife Park in summer 2013 will cost £25k to £30k per bed space.
12. Fife Council enforces a maximum of 5 beds per apartment (historically this was the case even when the national standard allowed for 6) - after refurbishment, Fife Park will have 42 fewer beds as a result - no corresponding extra provision will be provided in 2013-14.
13. In 2004 (when DRA redevelopment was completed) there was a substantial increase in rents with the commitment (on-going) to retain 25% in the lowest band when compared with charges elsewhere in the UK.
14. Over 50% of the University's corporate debt has arisen from the provision of student accommodation (e.g. £48m invested in the DRA campus)
15. University is not actively seeking private factors to build and manage accommodation - approaches have been received (e.g. Alumno Developments at East Sands).
16. Potential addition of 48 units for postgraduates, beyond Irvine Crescent, but it would still incur the 30% Council target for affordable housing to be built on the site.
17. Failure to supply more housing choices for postgraduates is a particular problem for postgraduate student recruitment.

Staff Numbers

18. Figures supplied later confirmed staff numbers (full-time and part-time) and postcode where resident.
19. Many staff choose for reasons of family or on preference to live elsewhere, whether city or East Neuk, as well as the lack of affordability and availability of property in St Andrews.

Student Recruitment

20. University is determined to ensure academic excellence in recruitment and in retaining a unique balance of roughly one-third Scottish students, one-third from the rest of Europe and one-third from elsewhere.
21. Applications remain very buoyant though course fee charges for other UK nations has had an effect.
22. Strong demand from foreign students to study for a Masters but very low overseas interest in sciences.
23. Modest undergraduate growth of c. 100 one-off is forecast due to targeted extra Government access funding.
24. Further funding (£4.5m annually) will be directed towards postgraduates to increase their proportion from 11% to 15% of all students, which means c. 350 more places.

Guardbridge

25. Primary purpose in acquiring the former paper-mill is as a site for energy supply - negotiating with a single promoter to install a biomass generator.
26. Priority to establish a centre for energy research.
27. Consideration of a major data centre in collaboration with other tertiary establishments / Fife Council.
28. Opportunity to provide commercial space for offices and workshops.

Housing Research

29. University commissioned Ryden Property Consultants to report on the local housing market in 2009, which did not accept that students are the single reason for affecting rising property prices in the town centre, with leisure (second homes) and retirement dwellings being the major influence in that area.
30. The impediment of housing constraints on staff and student recruitment, arising from any future expansion of the University, resulted in Derek Watson, with Fife Council, commissioning Prof. Duncan MacLennan, in April 2012, to lead a study by the Strategic Housing Working Group (SHWG).

Houses of Multiple Occupation (HMOs) Moratorium

31. University do not accept the HMO moratorium as a good idea.
32. Viewed as a stand-off between activists, students and the University.
33. Hoped that the recommendations of the SHWG will result in the lifting of the moratorium as well as an improved housing strategy for the community and a greater provision of social housing.
34. University are concerned about the policy as the largest provider of HMOs in Fife.
35. Legal concerns prevents the University pursuing a role in recommending letting agents or properties.
36. RBS does promote the StudentPad website and would encourage a growth in its use.
37. Students regularly compile a league table of letting agents' performance and publish it in 'The Saint'.

Other Issues

38. Western expansion: the University does not see work progressing soon in the current economic downturn given both the (relatively) depressed local property market and the lack of capital funding.
39. Given the breakdown in communications with Fife Council over the plan to locate a new Madras College on the Langlands site, no dialogue is taking place on the school - however, the University supports a single-site replacement to the earliest possible timescale and recognises that it is a limiting factor on staff recruitment.

Additional**Letter: Mr Roger Smith, Director Residential and Business Services, University of St Andrews**

This letter was issued by Mr Roger Smith on 25 October 2012 stating the University's current and future needs for purpose-built student accommodation in St Andrews.



University of St Andrews
from first to foremost

600 YEARS
1413 – 2013

Residential & Business Services
Director's Office

To whom it may concern,

Further to an enquiry regarding the University's student accommodation requirements and the current level of occupancy I can respond on behalf of the University as follows:

The University established a working group to consider its residential strategy and in particular its current and future accommodation capacity and related requirements. The interim conclusion of that group is that to effectively service its current student population to provide a reasonable amount of flexibility of choice for students and to allow for ongoing maintenance of its residential estate without creating accommodation shortages, the current capacity of just under 3,900 bedspaces needs to increase by 500, preferably in or around St Andrews.

The process by which additional capacity is provided is the subject of further consideration by members of that working group and whilst no final conclusion has been arrived, it is not expected that this will be exclusively provided by the University.

Unusually this year the residential system is operating outwith its normal range of 97-99% occupancy, with around 300 vacancies across the estate. This is the first occasion that this has happened in over 25 years.

The circumstances for this shortfall were against a backdrop of increased application numbers for entry into the University in September 2012. The University announced in February 2012 a lower allocation for returning students to the residential system which caused considerable distress to those students and their families. Additionally, the University retained a large number of contingency beds in case of over recruitment. In the event, the University managed the entry numbers in 2012 at 2011 levels and the additional contingency was not required.

As a consequence of the reduced allocation of University accommodation for returners, students had to commute from further afield, including from Tayside, whilst others felt compelled to rent accommodation that they would previously have rejected due to cost or amenity. These decisions were fuelled by the shortage of suitable accommodation to rent in and around St Andrews.

In summary the University is of the firm opinion that an additional 500 places within purpose built or suitably adapted accommodation are necessary within the St Andrews area to meet the needs of its current student population with reasonable choice and to permit it, as a responsible landlord, to have the capacity to maintain its own accommodation stock in good condition. Whilst for the reasons stated a situation was created this year which led to vacancies in the current stock, the national factors causing this are unlikely to be repeated or lead to the same outcome in the future. Therefore the existence of vacancies in 2012 should not be taken as an indicator of excess supply.


Roger Smith
Director

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INVESTOR IN PEOPLE

A.2.12. Notes from the meeting between the Commission and the University of St Andrews Students' Association

Monday, 4 February 2013 at 14:00 - Students' Association Building

	<u>Housing Commission</u>	<u>Students' Association</u>
Present:	Dr Jamie Walker (Chairman)	Mr Freddie fforde (President)
	Mr Iain Grant	Mr Dougal Adamson (SRC Accommodation Officer)
	Mr Simon Kidd (Secretary)	Ms Eleanor Feltham (Accommodation Advocate)
		Ms Cassi Roberts (SRC Member for Private Accom.)

St Andrews as a Balanced Community

1. Students value St Andrews as a 'vibrant and sustainable community'.
2. Students recognised a transformed experience outside of term-times, especially in the absence of tourists (cf. January 2013).
3. Concerns expressed over a sustainable involvement being maintained in the town's non-University activities.
4. A balance between students, residents and visitors is best considered for St Andrews as a whole and not for individual areas of the town.
5. Purpose-built student accommodation and residential homes are required across the town, not just in the 'suburbs'.
6. Students' Association understands there is University commitment to add a minimum of 500 further bed spaces, as and when finances are available, a policy for which the Association has consistently lobbied and yet, it argues demand for managed accommodation would still exceed supply.
7. Demand for University-managed accommodation amongst students returning (i.e. in any year after their first year) is acknowledged by the University at 1.5 requests for every 1 place available.
8. Viewed as inevitable that student numbers overall will continue to grow; consequently, in spite of the University offering beds for approx. half the full-time students, and there being a strong demand for rented rooms, more purpose-built accommodation (whether University-provided or privately funded) must be supplied to maintain a balance between students and other residents in the town.

Student Association Survey

9. The SRC Accommodation Officer (Dougal Adamson) initiated a student survey for 2012/13 to assess the experience of living in halls of residence - there were approx. 930 respondents; this will be used as a benchmark for further reviews to be repeated regularly by the SRC.
10. Feedback from the student survey has been discussed with Residential & Business Services to aid the designs for the proposed refurbishment of Fife Park.
11. Students' Association gave a presentation to the Strategic Housing Working Group, November 2012.

HMO Moratorium

12. Concerns stated that the moratorium has the effect of displacing students from the town centre into primarily housing areas, whether bordering the town centre or throughout the entire settlement.
13. A consequence of the displacement may be to move students from high-density accommodation (e.g. flats above shops) to lower-density family homes.
14. Demand from students for private rental will always remain at its highest in the town centre whatever planning restrictions apply and irrespective of the further provision of University residences or privately-managed flats / apartments.
15. International students tend to prefer higher quality, reliable accommodation of the sort found in purpose-built, university-managed block accommodation.
16. It is an unrealistic aspiration to expect other than market forces to control the availability of private housing for owner occupation or landlord rental.
17. Proposing short-term solutions may only exacerbate problems by not focusing on medium-term answers.

Privately-Rented Accommodation

18. Consultation between the University, Students' Association and letting agents has agreed a release date (in February) for letting lists to be circulated online.
19. A common approach adopted by letting agents has prevented the need felt by some students, previously, to camp overnight outside estate agents for the first choice of flats.
20. Concern expressed that the official release date of rental lists for the ensuing academic year is too early, which may prolong the stress on returning students to confirm their accommodation.
21. The illegality of separate administration / management fees (e.g. £50) was reinforced from August 2012.
22. Incidents of sitting tenants encouraged by landlords to renew their tenancy during the first semester.
23. Students can feel pressured to complete application forms before they have seen the new letting-lists.
24. In endeavouring to meet a closing deadline for applications, students may apply for a flat unseen.
25. For managed lettings, students have to undergo an assessment interview with the estate agent.
26. Patience may be rewarded as waiting can often be a good idea; a choice of accommodation will remain available to rent.
27. Evidence in 2012/13 of flats empty, available for rent (i.e. feedback from estate agents, adverts placed in windows / online, reports from property owners) - the Association disputes this indicates any 'over supply' as it has not been reflected in lower rental charges a consequence of which is a growing number of students seeking lower rents in other communities (e.g. Cupar, Dundee).
28. StudentPad is an online service (administered by Residential & Business Services in conjunction with the Students' Association) publicising properties to let, privately (throughout East Fife) - only a few dozen landlords use this website but the service is viewed favourably by students and others for the quality of the housing and the cost of lets.
29. Sinner.net is an unofficial student forum incorporating a message board, which is used to match up vacant rooms, both requests and offers.

HMO Registration / Enforcement

30. Rapid increase over 10-15 years in properties available to rent (1,015 HMOs registered in 2010) driven by rises in demand (e.g. escalating student intake; above-average house prices deterring first-time buyers and restricting the opportunities to move house for a new job in St Andrews; growth in international golf tours seeking private apartments) and supply (e.g. legislative change to advance buy to let mortgages; economic return on investment (income and capital); latterly, a decline in the housing market favouring the option to rent out a house which may be difficult to sell).
31. Some reporting to SRC representatives of properties not HMO registered (fewer than ten); anxiety by tenants to pursue a complaint for fear of being rendered 'homeless' and / or rejected by letting agents in a subsequent year.
32. Poor perceived response from letting agents to follow-up on tenants' complaints on matters of safety, property maintenance or quality standards ('impression that students are treated worse than other persons / families').
33. Where incidents at rented accommodation are notified to the SRC, they will be reported by Eleanor Feltham to Fife Council for the HMO Officer to carry out an inspection and apply an enforcement order, if necessary - no routine practice of reporting back or checking-up between Fife Council and the Students' Association after a complaint is raised.
34. Fife Council have recruited a second HMO Officer to assist with more stringent regulations to enforce on property registration which is required every three years - there is no evidence of unannounced, unprompted inspections during the period of an HMO licence; minimises the incentives on landlords to maintain properties.
35. Eleanor Feltham is involved (until retiring in July 2013) in supporting students by vetting properties and completing assessments.

A.3. Questionnaire

Survey of Housing in St Andrews

November 2012 - February 2013

Purpose

The St Andrews Town Commission on Housing has been set up by key local organisations to conduct an independent inquiry into housing pressures and housing need in St Andrews. We are seeking the views of town residents, and of people who study or work (but not necessarily live) in St Andrews.

Summary of Questions

A. BACKGROUND

1. Where do you live? *St Andrews or elsewhere*
2. What is your employment status? *Employee | Employer | Student | Retired*
3. If you work in St Andrews, in what kind of business or employment?
Tourism | Landlord | Property | Solicitor | Public Service | Retail | University
4. Are you a member of a local community, interest or pressure group? Which?
5. What is your age?
6. Are you *Female or Male*?

B. HOUSING ARRANGEMENTS

1. In what kind of housing do you presently live?
Owner Occupied | Social Rent | Private Rent | Sheltered, etc. | Halls of Residence
2. How many people live in your household?

C. VIEWS AND OPINIONS ON HOUSING IN ST ANDREWS

1. What are your views on house prices in St Andrews?
2. What are your views on rent charges in St Andrews?
3. What are your views about the availability of affordable (low-cost) housing in St Andrews?
4. What are your views on housing association and council housing in St Andrews?
5. What are your views on 'Housing in Multiple Occupation' (HMOs)?
6. What are your views about the quality of social and privately rented housing in St Andrews?
7. What are your views about the quality of:
 - (i) University student accommodation?
 - (ii) privately rented accommodation for students?
8. What in your view are the major housing problems in St Andrews and what solutions would you propose?

A.3.1. Tabulations of Questionnaires

Table A.3.1.1. Questionnaire responses by gender

Gender	Count	Column %
Female	414	60.5%
Male	270	39.5%
Total	684	100.0%

* 684 / 737 (92.8%) responded to the gender question

Table A.3.1.2. Views on house prices by gender

Gender	What are your views on house prices in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Female	308	81.9%	67	17.8%	1	0.3%	376
Male	186	79.1%	45	19.1%	4	1.7%	235
Total	494	80.9%	112	18.3%	5	0.8%	611

* 611 / 737 (82.9%) responded to the house prices question

Table A.3.1.3. Views on rental charges by gender

Gender	What are your views on rent charges in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Female	332	89.0%	40	10.7%	1	0.3%	373
Male	180	77.6%	47	20.3%	5	2.2%	232
Total	512	84.6%	87	14.4%	6	1.0%	605

* 605 / 737 (82.1%) responded to the rental charges question

Table A.3.1.4. Views on affordable (low-cost) housing by gender

Gender	What are your views on the availability of affordable (low-cost) housing in St Andrews?						
	There is too much		It is about right		There is too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Female	3	0.8%	18	4.8%	353	94.4%	374
Male	4	1.7%	29	12.3%	203	86.0%	236
Total	7	1.1%	47	7.7%	556	91.1%	610

* 610 / 737 (82.8%) responded to the affordable (low-cost) housing question

Table A.3.1.5. Views on housing association and council housing by gender

Gender	What about housing association and council housing in St Andrews; is there:						
	Too much		Enough		Too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Female	4	1.6%	103	40.4%	148	58.0%	255
Male	5	2.9%	66	38.6%	100	58.5%	171
Total	9	2.1%	169	39.7%	248	58.2%	426

* 426 / 737 (57.8%) responded to the housing association and council housing question

Table A.3.1.6. Views on privately rented housing by gender

Gender	What about privately rented housing (incl. Housing in Multiple Occupation [HMOs]); is there:						
	Too much		Enough		Too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Female	69	19.7%	83	23.7%	198	56.6%	350
Male	61	25.7%	47	19.8%	129	54.4%	237
Total	130	22.1%	130	22.1%	327	55.7%	587

* 587 / 737 (79.6%) responded to the privately rented housing question

Table A.3.1.7. Views on the quality of social and privately rented housing by gender

Gender		What are your views on the quality of social and privately rented housing in St Andrews; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Female	54	21.4%	144	57.1%	54	21.4%	252
	Male	30	16.6%	95	52.5%	56	30.9%	181
	Total	84	19.4%	239	55.2%	110	25.4%	433

* 433 / 737 (58.8%) responded to the quality of social and privately rented housing question

Table A.3.1.8. Views on University student accommodation by gender

Gender		What about University student accommodation; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Female	6	1.7%	117	33.2%	229	65.1%	352
	Male	6	2.6%	60	26.0%	165	71.4%	231
	Total	12	2.1%	177	30.4%	394	67.6%	583

* 583 / 737 (79.1%) responded to the University student accommodation question

Table A.3.1.9. Views on privately rented accommodation for students by gender

Gender		What about privately rented accommodation for students; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Female	53	15.6%	67	19.8%	219	64.6%	339
	Male	56	24.7%	50	22.0%	121	53.3%	227
	Total	109	19.3%	117	20.7%	340	60.1%	566

* 566 / 737 (76.8%) responded to the privately rented accommodation for students question

Table A.3.1.10. Views on the quality of privately rented student accommodation by gender

Gender		What about the quality of privately rented student accommodation; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Female	57	18.9%	148	49.2%	96	31.9%	301
	Male	25	12.3%	107	52.5%	72	35.3%	204
	Total	82	16.2%	255	50.5%	168	33.3%	505

* 505 / 737 (68.5%) responded to the quality of privately rented student accommodation question

Table A.3.1.11. Questionnaire responses by age

Age	Count	Column %
16-24	379	52.4%
25-39	103	14.2%
40-59	94	13.0%
60-69	61	8.4%
70 or over	86	11.9%
Total	723	100.0%

* 723 / 737 (98.1%) responded to the age question

Table A.3.1.12. Views on house prices by age

Age	What are your views on house prices in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
16-24	274	84.3%	49	15.1%	2	0.6%	325
25-39	87	92.6%	7	7.4%	0	0.0%	94
40-59	61	68.5%	26	29.2%	2	2.2%	89
60-69	41	69.5%	18	30.5%	0	0.0%	59
70 or over	52	66.7%	25	32.1%	1	1.3%	78
Total	515	79.8%	125	19.4%	5	0.8%	645

* 645 / 737 (87.5%) responded to the house prices question

Table A.3.1.13. Views on rental charges by age

Age	What are your views on rent charges in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
16-24	326	93.7%	21	6.0%	1	0.3%	348
25-39	82	90.1%	9	9.9%	0	0.0%	91
40-59	47	59.5%	28	35.4%	4	5.1%	79
60-69	34	65.4%	18	34.6%	0	0.0%	52
70 or over	46	68.7%	20	29.9%	1	1.5%	67
Total	535	84.0%	96	15.1%	6	0.9%	637

* 637 / 737 (86.4%) responded to the rental charges question

Table A.3.1.14. Views on affordable (low-cost) housing by age

Age	What are your views on the availability of affordable (low-cost) housing in St Andrews?						
	There is too much		It is about right		There is too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
16-24	3	0.9%	16	4.8%	315	94.3%	334
25-39	2	2.2%	9	10.0%	79	87.8%	90
40-59	3	3.5%	10	11.8%	72	84.7%	85
60-69	0	0.0%	5	9.1%	50	90.9%	55
70 or over	0	0.0%	8	10.3%	70	89.7%	78
Total	8	1.2%	48	7.5%	586	91.3%	642

* 642 / 737 (87.1%) responded to the affordable (low-cost) housing question

Table A.3.1.15. Views on housing association and council housing by age

Age	What about housing association and council housing in St Andrews; is there:						
	Too much		Enough		Too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
16-24	6	3.2%	112	58.9%	72	37.9%	190
25-39	1	1.8%	26	45.6%	30	52.6%	57
40-59	3	3.8%	14	17.9%	61	78.2%	78
60-69	0	0.0%	10	17.5%	47	82.5%	57
70 or over	0	0.0%	9	12.0%	66	88.0%	75
Total	10	2.2%	171	37.4%	276	60.4%	457

* 457 / 737 (62.0%) responded to the housing association and council housing question

Table A.3.1.16. Views on privately rented housing by age

Age		What about privately rented housing (incl. Housing in Multiple Occupation [HMOs]); is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	16-24	4	1.3%	65	20.7%	245	78.0%	314
	25-39	7	8.5%	19	23.2%	56	68.3%	82
	40-59	36	41.4%	29	33.3%	22	25.3%	87
	60-69	45	76.3%	11	18.6%	3	5.1%	59
	70 or over	64	81.0%	12	15.2%	3	3.8%	79
	Total	156	25.1%	136	21.9%	329	53.0%	621

* 621 / 737 (84.3%) responded to the privately rented housing question

Table A.3.1.17. Views on the quality of social and privately rented housing by age

Age		What are your views on the quality of social and privately rented housing in St Andrews; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	16-24	48	23.1%	116	55.8%	44	21.2%	208
	25-39	12	18.8%	33	51.6%	19	29.7%	64
	40-59	13	16.7%	45	57.7%	20	25.6%	78
	60-69	4	8.5%	29	61.7%	14	29.8%	47
	70 or over	12	19.7%	26	42.6%	23	37.7%	61
	Total	89	19.4%	249	54.4%	120	26.2%	458

* 458 / 737 (62.1%) responded to the quality of social and privately rented housing question

Table A.3.1.18. Views on University student accommodation by age

Age		What about University student accommodation; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	16-24	3	0.9%	116	35.7%	206	63.4%	325
	25-39	2	2.7%	30	40.0%	43	57.3%	75
	40-59	5	6.1%	20	24.4%	57	69.5%	82
	60-69	2	3.5%	8	14.0%	47	82.5%	57
	70 or over	2	2.6%	7	9.2%	67	88.2%	76
	Total	14	2.3%	181	29.4%	420	68.3%	615

* 615 / 737 (83.4%) responded to the University student accommodation question

Table A.3.1.19. Views on privately rented accommodation for students by age

Age		What about privately rented accommodation for students; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	16-24	3	1.0%	42	13.5%	266	85.5%	311
	25-39	7	9.2%	22	28.9%	47	61.8%	76
	40-59	31	37.8%	28	34.1%	23	28.0%	82
	60-69	37	66.1%	17	30.4%	2	3.6%	56
	70 or over	52	72.2%	17	23.6%	3	4.2%	72
	Total	130	21.8%	126	21.1%	341	57.1%	597

* 597 / 737 (81.0%) responded to the privately rented accommodation for students question

Table A.3.1.20. Views on the quality of privately rented student accommodation by age

Age		What about the quality of privately rented student accommodation; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	16-24	58	19.1%	140	46.1%	106	34.9%	304
	25-39	11	15.7%	33	47.1%	26	37.1%	70
	40-59	7	10.4%	40	59.7%	20	29.9%	67
	60-69	8	20.0%	21	52.5%	11	27.5%	40
	70 or over	8	16.7%	26	54.2%	14	29.2%	48
	Total	92	17.4%	260	49.1%	177	33.5%	529

* 529 / 737 (71.8%) responded to the quality of privately rented student accommodation question

Table A.3.1.21. Questionnaire responses by employment status

Employment Status	Count	Column %
Employee	106	16.1%
Self Employed	22	3.3%
Employer	6	0.9%
Unemployed	3	0.5%
Retired	86	13.0%
Undergraduate	367	55.6%
Postgraduate	70	10.6%
Total	660	100.0%

* 660 / 737 (89.6%) responded to the housing tenure question

Table A.3.1.22. Views on house prices by employment status

Employment Status	What are your views on house prices in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Employee	92	88.5%	10	9.6%	2	1.9%	104
Self Employed	6	31.6%	12	63.2%	1	5.3%	19
Employer	3	50.0%	3	50.0%	0	0.0%	6
Unemployed	3	100.0%	0	0.0%	0	0.0%	3
Retired	56	70.9%	23	29.1%	0	0.0%	79
Undergraduate	268	85.1%	47	14.9%	0	0.0%	315
Postgraduate	54	90.0%	6	10.0%	0	0.0%	60
Total	482	82.3%	101	17.2%	3	0.5%	586

* 586 / 737 (79.5%) responded to the house prices question

Table A.3.1.23. Views on rental charges by by employment status

Employment Status	What are your views on rent charges in St Andrews; are they:						
	Too high		About right		Too low		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Employee	72	77.4%	19	20.4%	2	2.2%	93
Self Employed	8	50.0%	7	43.8%	1	6.3%	16
Employer	2	40.0%	3	60.0%	0	0.0%	5
Unemployed	2	66.7%	1	33.3%	0	0.0%	3
Retired	47	66.2%	22	31.0%	2	2.8%	71
Undergraduate	319	94.4%	19	5.6%	0	0.0%	338
Postgraduate	59	95.2%	2	3.2%	1	1.6%	62
Total	509	86.6%	73	12.4%	6	1.0%	588

* 588 / 737 (79.8%) responded to the rental charges question

Table A.3.1.24. Views on affordable (low-cost) housing by by employment status

Employment Status	What are your views on the availability of affordable (low-cost) housing in St Andrews?						
	There is too much		It is about right		There is too little		Total
	Count	Row %	Count	Row %	Count	Row %	Count
Employee	3	3.2%	9	9.5%	83	87.4%	95
Self Employed	0	0.0%	4	21.1%	15	78.9%	19
Employer	0	0.0%	1	16.7%	5	83.3%	6
Unemployed	1	33.3%	0	0.0%	2	66.7%	3
Retired	0	0.0%	4	5.1%	75	94.9%	79
Undergraduate	4	1.2%	16	4.9%	304	93.8%	324
Postgraduate	0	0.0%	1	1.7%	59	98.3%	60
Total	8	1.4%	35	6.0%	543	92.7%	586

* 586 / 737 (79.5%) responded to the affordable (low-cost) housing question

Table A.3.1.25. Views on housing association and council housing by employment status

Employment Status		What about housing association and council housing in St Andrews; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Employee	3	3.7%	17	21.0%	61	75.3%	81
	Self Employed	0	0.0%	4	23.5%	13	76.5%	17
	Employer	0	0.0%	1	16.7%	5	83.3%	6
	Unemployed	0	0.0%	1	33.3%	2	66.7%	3
	Retired	0	0.0%	7	8.9%	72	91.1%	79
	Undergraduate	6	3.2%	112	58.9%	72	37.9%	190
	Postgraduate	1	3.6%	15	53.6%	12	42.9%	28
	Total	10	2.5%	157	38.9%	237	58.7%	404

* 404 / 737 (54.8%) responded to the housing association and council housing question

Table A.3.1.26. Views on privately rented housing by employment status

Employment Status		What about privately rented housing (incl. Housing in Multiple Occupation [HMOs]); is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Employee	31	33.3%	28	30.1%	34	36.6%	93
	Self Employed	10	50.0%	6	30.0%	4	20.0%	20
	Employer	3	50.0%	3	50.0%	0	0.0%	6
	Unemployed	1	33.3%	2	66.7%	0	0.0%	3
	Retired	65	79.3%	14	17.1%	3	3.7%	82
	Undergraduate	5	1.6%	61	19.9%	240	78.4%	306
	Postgraduate	0	0.0%	9	16.7%	45	83.3%	54
	Total	115	20.4%	123	21.8%	326	57.8%	564

* 564 / 737 (76.5%) responded to the privately rented housing question

Table A.3.1.27. Views on the quality of social and privately rented housing by employment status

Employment Status		What are your views on the quality of social and privately rented housing in St Andrews; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Employee	12	14.6%	44	53.7%	26	31.7%	82
	Self Employed	1	6.3%	14	87.5%	1	6.3%	16
	Employer	1	20.0%	4	80.0%	0	0.0%	5
	Unemployed	1	33.3%	2	66.7%	0	0.0%	3
	Retired	12	18.8%	27	42.2%	25	39.1%	64
	Undergraduate	46	22.8%	112	55.4%	44	21.8%	202
	Postgraduate	10	26.3%	17	44.7%	11	28.9%	38
	Total	83	20.2%	220	53.7%	107	26.1%	410

* 410 / 737 (55.6%) responded to the quality of social and privately rented housing question

Table A.3.1.28. Views on University student accommodation by employment status

Employment Status		What about University student accommodation; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Employee	6	7.2%	20	24.1%	57	68.7%	83
	Self Employed	2	10.5%	7	36.8%	10	52.6%	19
	Employer	0	0.0%	0	0.0%	6	100.0%	6
	Unemployed	2	66.7%	1	33.3%	0	0.0%	3
	Retired	1	1.3%	11	13.8%	68	85.0%	80
	Undergraduate	2	0.6%	111	35.1%	203	64.2%	316
	Postgraduate	1	1.8%	24	43.6%	30	54.5%	55
	Total	14	2.5%	174	31.0%	374	66.5%	562

* 562 / 737 (76.3%) responded to the University student accommodation question

Table A.3.1.29. Views on privately rented accommodation for students by employment status

Employment Status		What about privately rented accommodation for students; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
Employee	29	34.1%	26	30.6%	30	35.3%	85	
Self Employed	10	52.6%	7	36.8%	2	10.5%	19	
Employer	4	66.7%	2	33.3%	0	0.0%	6	
Unemployed	2	66.7%	1	33.3%	0	0.0%	3	
Retired	52	69.3%	19	25.3%	4	5.3%	75	
Undergraduate	3	1.0%	40	13.2%	261	85.9%	304	
Postgraduate	0	0.0%	11	20.4%	43	79.6%	54	
Total	100	18.3%	106	19.4%	340	62.3%	546	

* 546 / 737 (74.1%) responded to the privately rented accommodation for students question

Table A.3.1.30. Views on the quality of privately rented student accommodation by employment status

Employment Status		What about the quality of privately rented student accommodation; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
Employee	10	14.5%	39	56.5%	20	29.0%	69	
Self Employed	4	26.7%	6	40.0%	5	33.3%	15	
Employer	1	20.0%	3	60.0%	1	20.0%	5	
Unemployed	1	33.3%	2	66.7%	0	0.0%	3	
Retired	12	24.5%	23	46.9%	14	28.6%	49	
Undergraduate	55	18.5%	137	46.1%	105	35.4%	297	
Postgraduate	7	13.5%	23	44.2%	22	42.3%	52	
Total	90	18.4%	233	47.6%	167	34.1%	490	

* 490 / 737 (66.5%) responded to the quality of privately rented student accommodation question

Table A.3.1.31. Questionnaire responses by housing tenure

Housing Tenure	Count	Column %
Owner occupied	240	33.4%
Council housing or housing association	20	2.8%
Rent privately (furnished)	294	40.9%
Rent privately (unfurnished)	13	1.8%
Sheltered housing, etc.	5	0.7%
Student hall of residence, etc.	146	20.3%
Total	718	100.0%

* 718 / 737 (97.4%) responded to the housing tenure question

Table A.3.1.32. Views on house prices by housing tenure

Housing Tenure		What are your views on house prices in St Andrews; are they:						
		Too high		About right		Too low		Total
		Count	Row %	Count	Row %	Count	Row %	Count
Owner occupied	147	65.0%	75	33.2%	4	1.8%	226	
Council housing or housing association	19	95.0%	1	5.0%	0	0.0%	20	
Rent privately (furnished)	222	86.4%	34	13.2%	1	0.4%	257	
Rent privately (unfurnished)	11	91.7%	1	8.3%	0	0.0%	12	
Sheltered housing, etc.	4	100.0%	0	0.0%	0	0.0%	4	
Student hall of residence, etc.	112	89.6%	13	10.4%	0	0.0%	125	
Total	515	80.0%	124	19.3%	5	0.8%	644	

* 644 / 737 (87.4%) responded to the house prices question

Table A.3.1.33. Views on rental charges by housing tenure

Housing Tenure		What are your views on rent charges in St Andrews; are they:						
		Too high		About right		Too low		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	116	60.7%	69	36.1%	6	3.1%	191
	Council housing or housing association	15	75.0%	5	25.0%	0	0.0%	20
	Rent privately (furnished)	279	97.6%	7	2.4%	0	0.0%	286
	Rent privately (unfurnished)	11	91.7%	1	8.3%	0	0.0%	12
	Sheltered housing, etc.	4	80.0%	1	20.0%	0	0.0%	5
	Student hall of residence, etc.	110	89.4%	13	10.6%	0	0.0%	123
	Total	535	84.0%	96	15.1%	6	0.9%	637

* 637 / 737 (86.4%) responded to the rental charges question

Table A.3.1.34. Views on affordable (low-cost) housing by housing tenure

Housing Tenure		What are your views on the availability of affordable (low-cost) housing in St Andrews?						
		There is too much		It is about right		There is too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	4	1.9%	31	14.6%	178	83.6%	213
	Council housing or housing association	1	5.0%	1	5.0%	18	90.0%	20
	Rent privately (furnished)	2	0.7%	9	3.3%	260	95.9%	271
	Rent privately (unfurnished)	0	0.0%	1	9.1%	10	90.9%	11
	Sheltered housing, etc.	0	0.0%	0	0.0%	5	100.0%	5
	Student hall of residence, etc.	1	0.8%	6	5.0%	113	94.2%	120
	Total	8	1.3%	48	7.5%	584	91.3%	640

* 640 / 737 (86.8%) responded to the affordable (low-cost) housing question

Table A.3.1.35. Views on housing association and council housing by housing tenure

Housing Tenure		What about housing association and council housing in St Andrews; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	4	2.0%	43	21.3%	155	76.7%	202
	Council housing or housing association	0	0.0%	2	11.1%	16	88.9%	18
	Rent privately (furnished)	5	3.3%	82	54.7%	63	42.0%	150
	Rent privately (unfurnished)	0	0.0%	2	25.0%	6	75.0%	8
	Sheltered housing, etc.	0	0.0%	0	0.0%	4	100.0%	4
	Student hall of residence, etc.	1	1.3%	43	57.3%	31	41.3%	75
	Total	10	2.2%	172	37.6%	275	60.2%	457

* 457 / 737 (62.0%) responded to the housing association and council housing question

Table A.3.1.36. Views on privately rented housing by housing tenure

Housing Tenure		What about privately rented housing (incl. Housing in Multiple Occupation [HMOs]); is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	136	61.5%	55	24.9%	30	13.6%	221
	Council housing or housing association	7	43.8%	6	37.5%	3	18.8%	16
	Rent privately (furnished)	4	1.5%	41	15.5%	219	83.0%	264
	Rent privately (unfurnished)	3	25.0%	1	8.3%	8	66.7%	12
	Sheltered housing, etc.	3	75.0%	0	0.0%	1	25.0%	4
	Student hall of residence, etc.	3	2.9%	31	30.1%	69	67.0%	103
	Total	156	25.2%	134	21.6%	330	53.2%	620

* 620 / 737 (84.1%) responded to the privately rented housing question

Table A.3.1.37. Views on the quality of social and privately rented housing by housing tenure

Housing Tenure		What are your views on the quality of social and privately rented housing in St Andrews; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	33	18.9%	97	55.4%	45	25.7%	175
	Council housing or housing association	2	11.8%	12	70.6%	3	17.6%	17
	Rent privately (furnished)	29	17.2%	88	52.1%	52	30.8%	169
	Rent privately (unfurnished)	1	10.0%	5	50.0%	4	40.0%	10
	Sheltered housing, etc.	0	0.0%	1	33.3%	2	66.7%	3
	Student hall of residence, etc.	23	28.0%	46	56.1%	13	15.9%	82
	Total	88	19.3%	249	54.6%	119	26.1%	456

* 456 / 737 (61.9%) responded to the quality of social and privately rented housing question

Table A.3.1.38. Views on University student accommodation by housing tenure

Housing Tenure		What about University student accommodation; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	6	2.9%	41	19.6%	162	77.5%	209
	Council housing or housing association	2	11.1%	7	38.9%	9	50.0%	18
	Rent privately (furnished)	5	1.9%	79	30.6%	174	67.4%	258
	Rent privately (unfurnished)	0	0.0%	0	0.0%	10	100.0%	10
	Sheltered housing, etc.	0	0.0%	0	0.0%	4	100.0%	4
	Student hall of residence, etc.	0	0.0%	53	45.7%	63	54.3%	116
	Total	13	2.1%	180	29.3%	422	68.6%	615

* 615 / 737 (83.4%) responded to the University student accommodation question

Table A.3.1.39. Views on privately rented accommodation for students by housing tenure

Housing Tenure		What about privately rented accommodation for students; is there:						
		Too much		Enough		Too little		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	110	53.9%	62	30.4%	32	15.7%	204
	Council housing or housing association	5	31.3%	7	43.8%	4	25.0%	16
	Rent privately (furnished)	5	1.9%	39	14.9%	217	83.1%	261
	Rent privately (unfurnished)	3	25.0%	2	16.7%	7	58.3%	12
	Sheltered housing, etc.	3	75.0%	0	0.0%	1	25.0%	4
	Student hall of residence, etc.	3	3.0%	15	15.0%	82	82.0%	100
	Total	129	21.6%	125	20.9%	343	57.5%	597

* 597 / 737 (81.0%) responded to the privately rented accommodation for students question

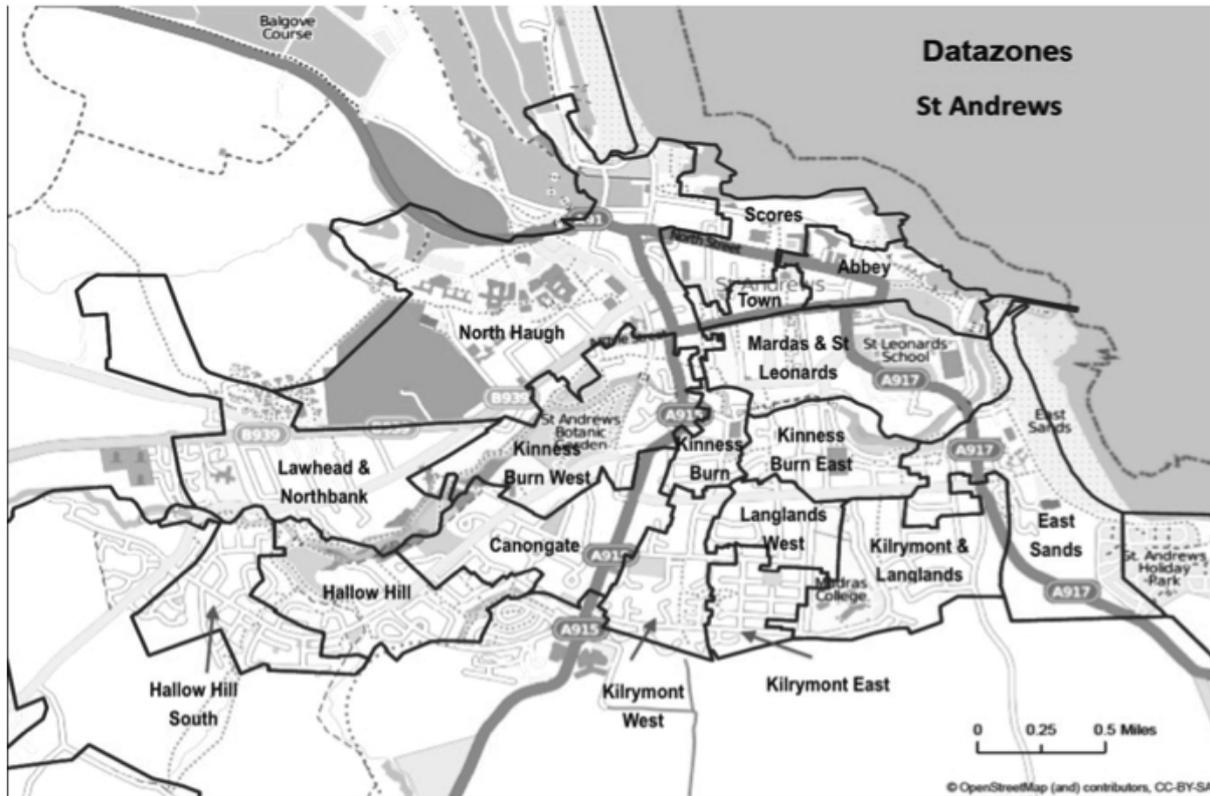
Table A.3.1.40. Views on the quality of privately rented student accommodation by housing tenure

Housing Tenure		What about the quality of privately rented student accommodation; is it:						
		Good		Adequate		Poor		Total
		Count	Row %	Count	Row %	Count	Row %	Count
	Owner occupied	27	18.0%	82	54.7%	41	27.3%	150
	Council housing or housing association	2	12.5%	9	56.3%	5	31.3%	16
	Rent privately (furnished)	43	16.7%	114	44.2%	101	39.1%	258
	Rent privately (unfurnished)	1	10.0%	4	40.0%	5	50.0%	10
	Sheltered housing, etc.	0	0.0%	1	33.3%	2	66.7%	3
	Student hall of residence, etc.	19	20.7%	50	54.3%	23	25.0%	92
	Total	92	17.4%	260	49.1%	177	33.5%	529

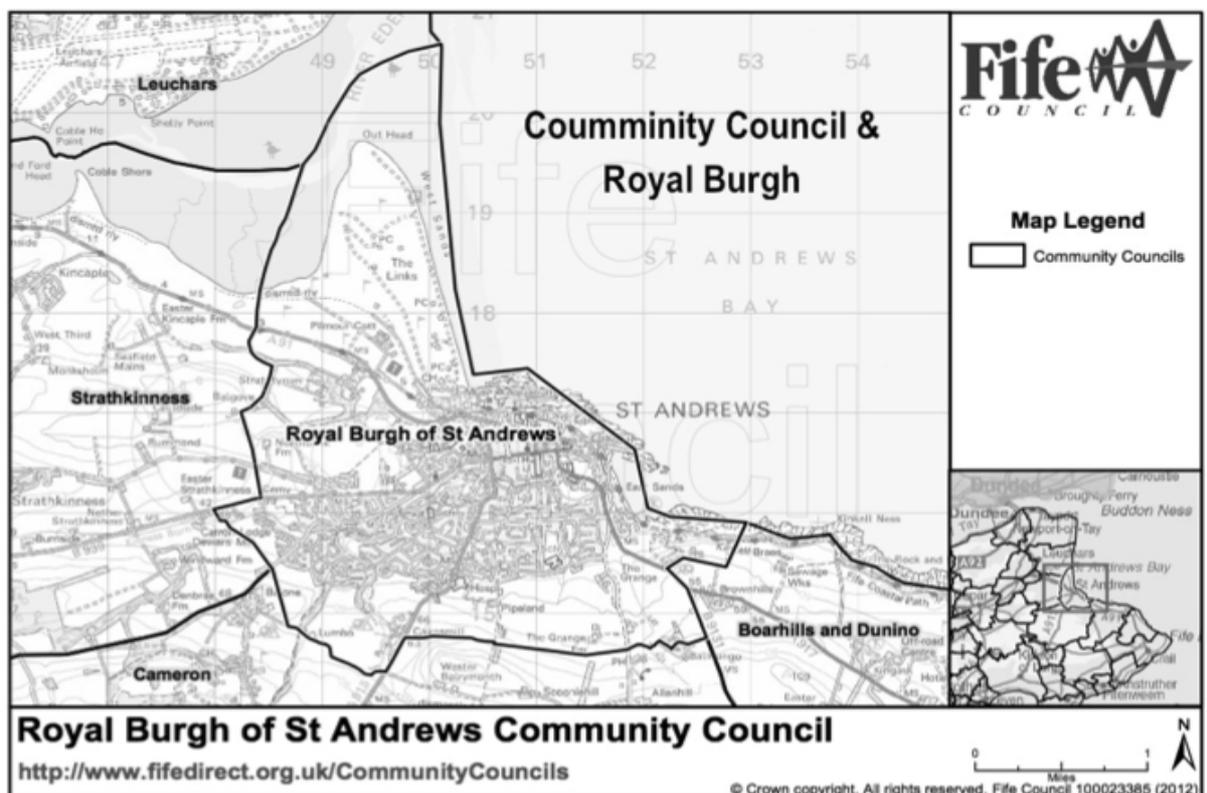
* 529 / 737 (71.8%) responded to the quality of privately rented student accommodation question

A.4. Maps of St Andrews and Fife

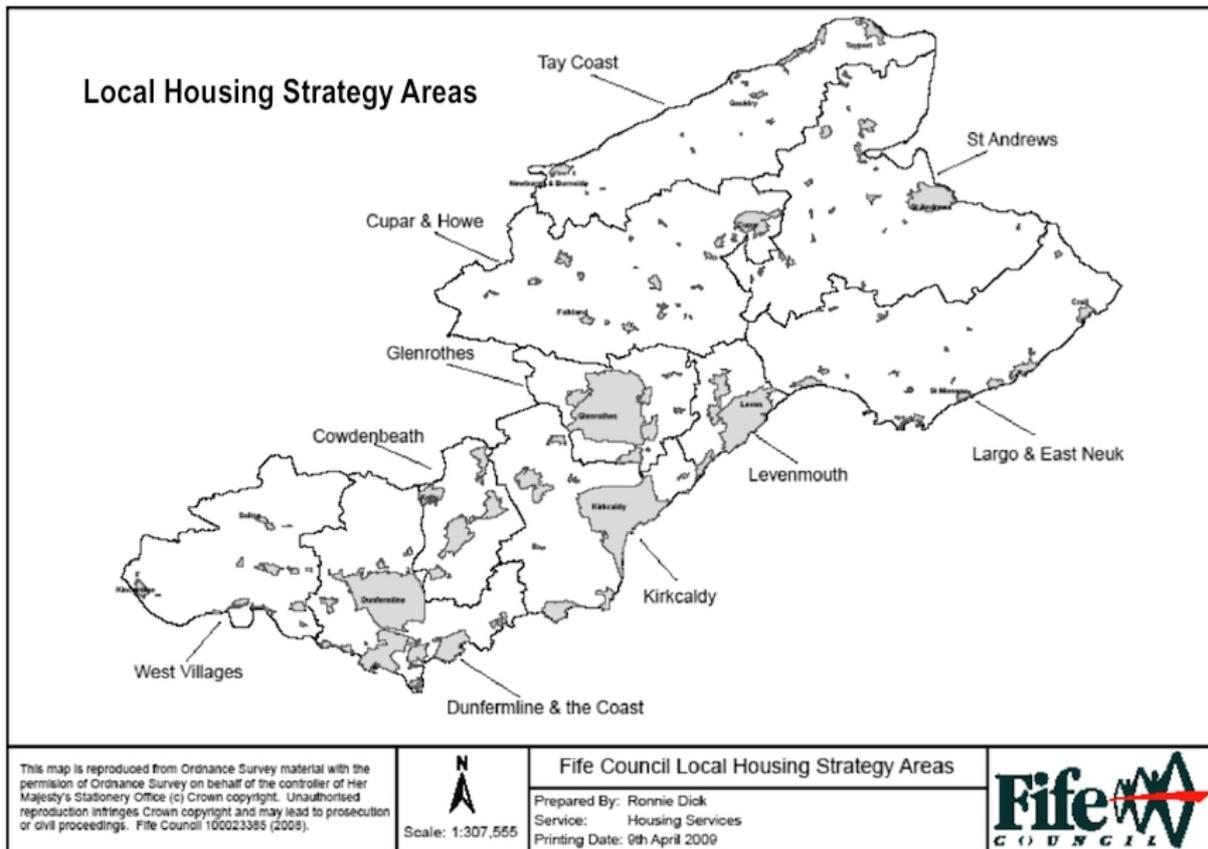
Data Zones of St Andrews



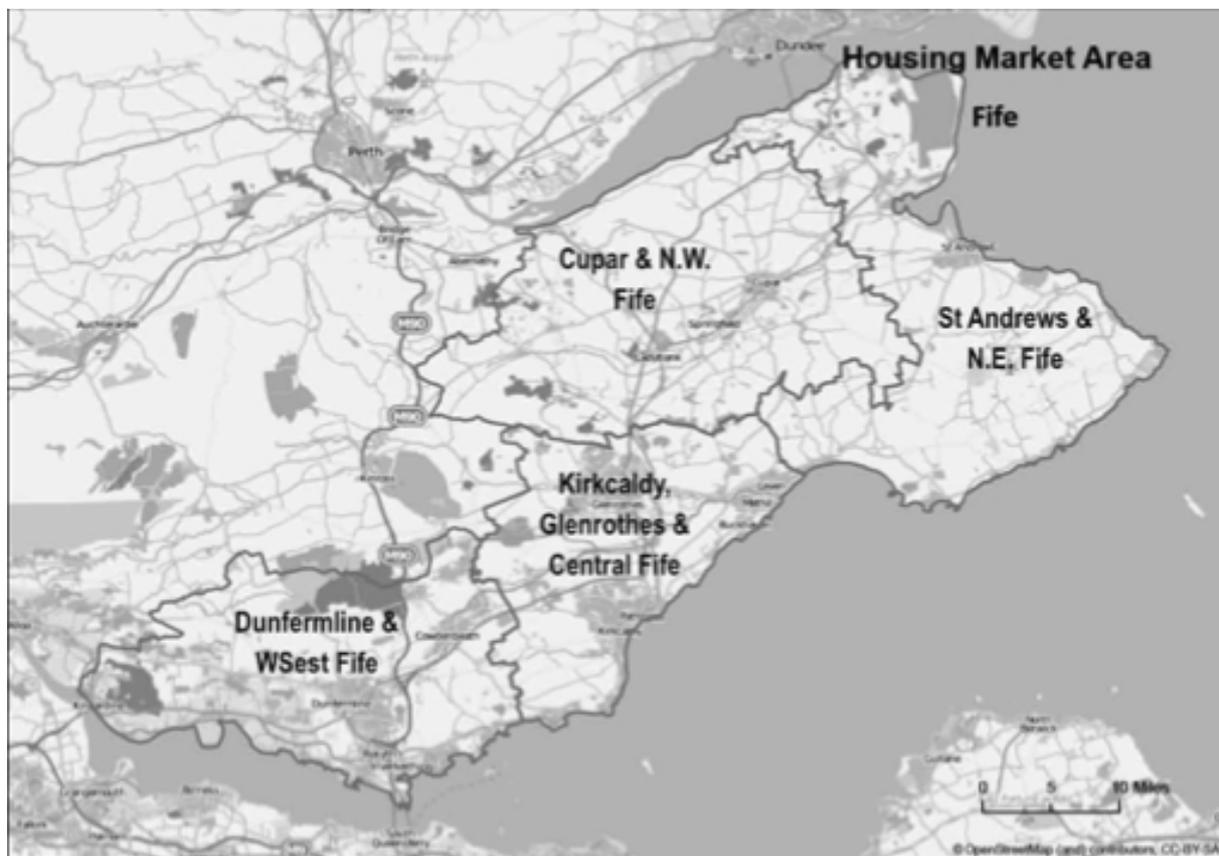
Royal Burgh of St Andrews Community Council



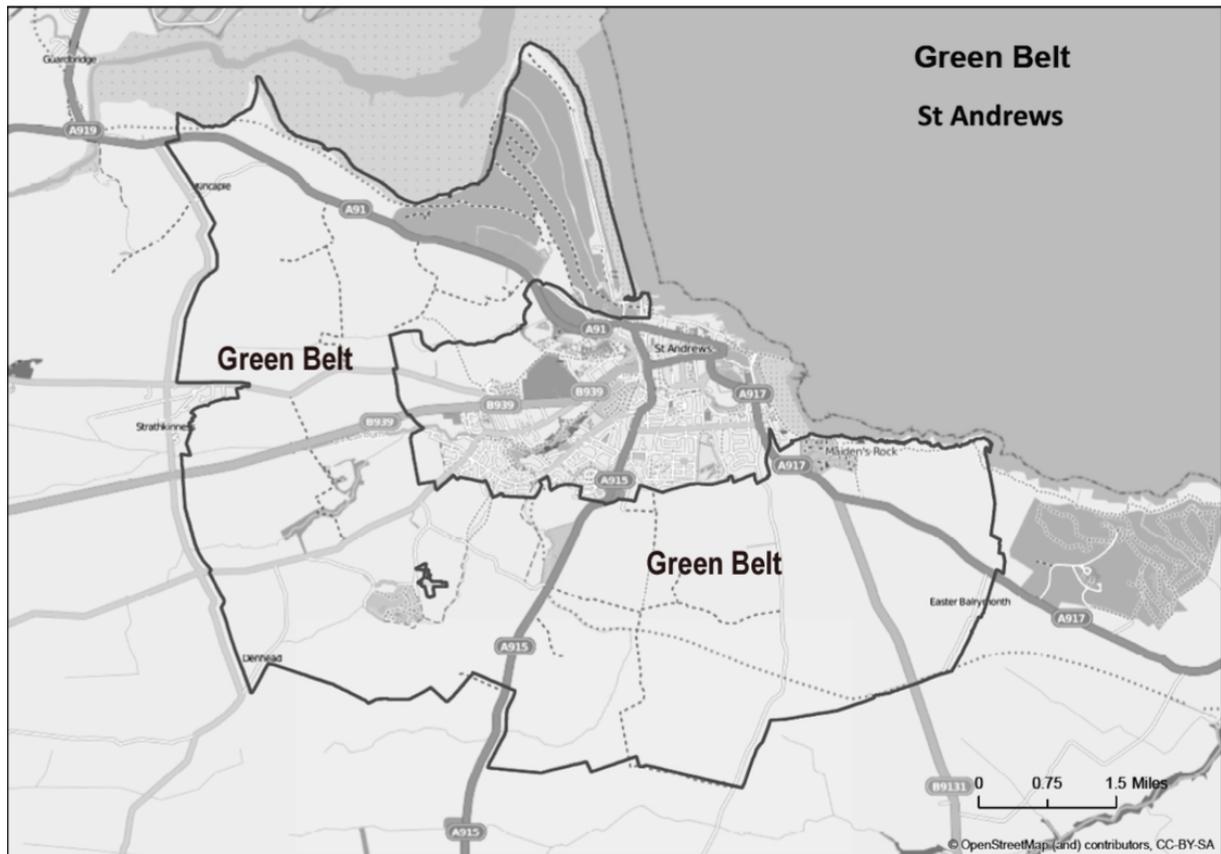
Fife Local Housing Strategy Areas



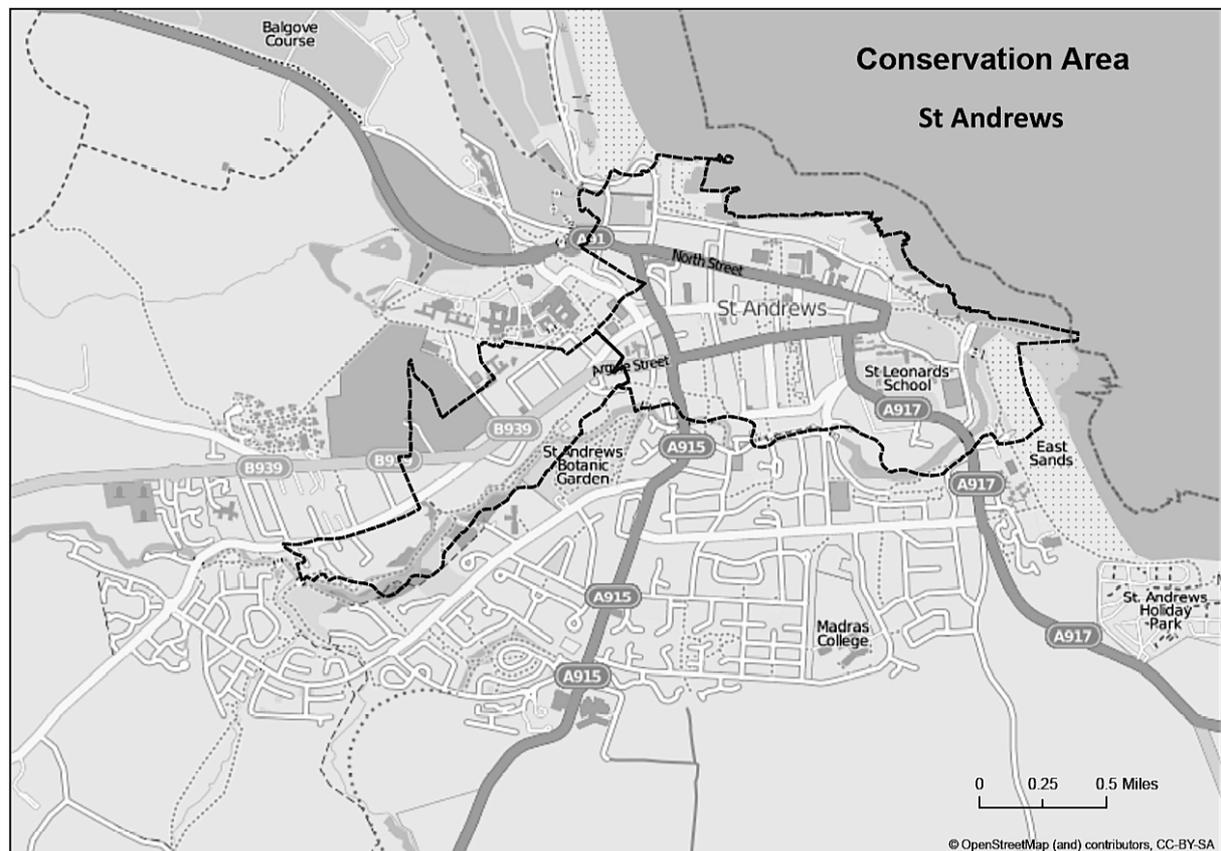
Fife Housing Market Areas



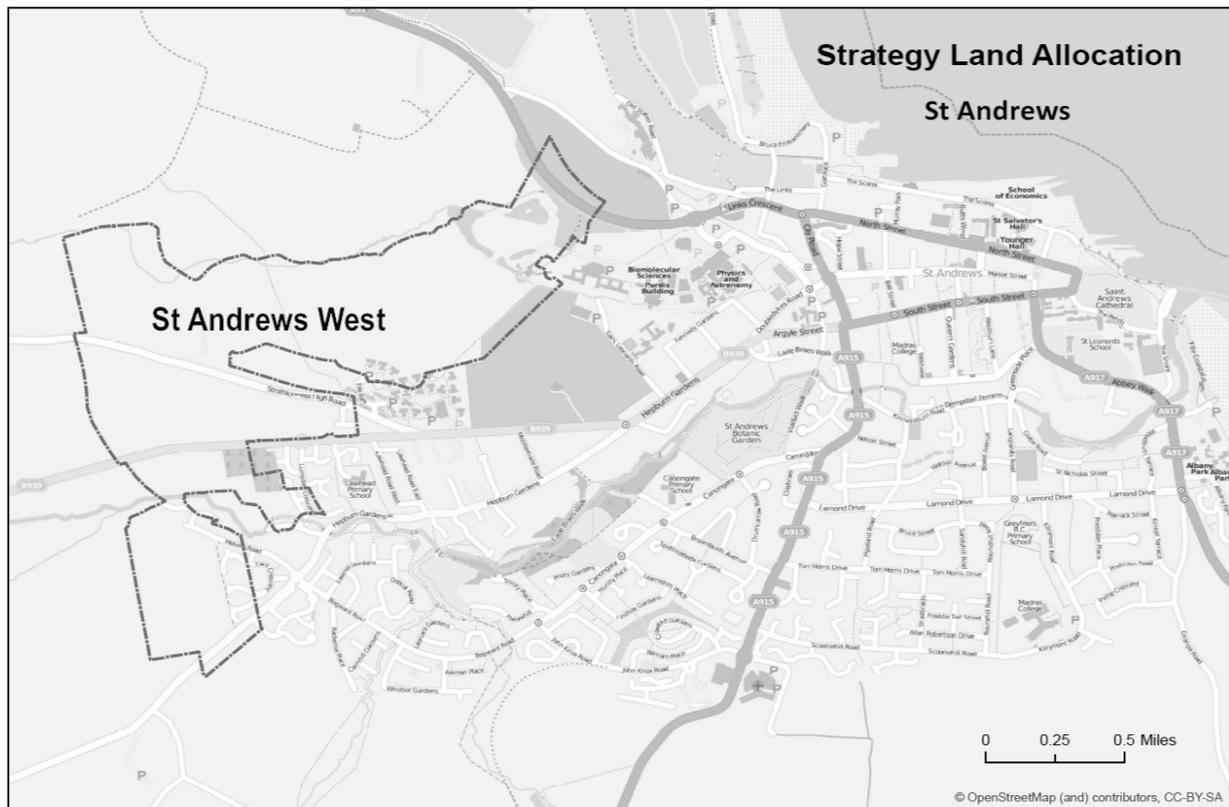
St Andrews Green Belt



St Andrews Conservation Areas



Strategy Land Allocation (St Andrews West)

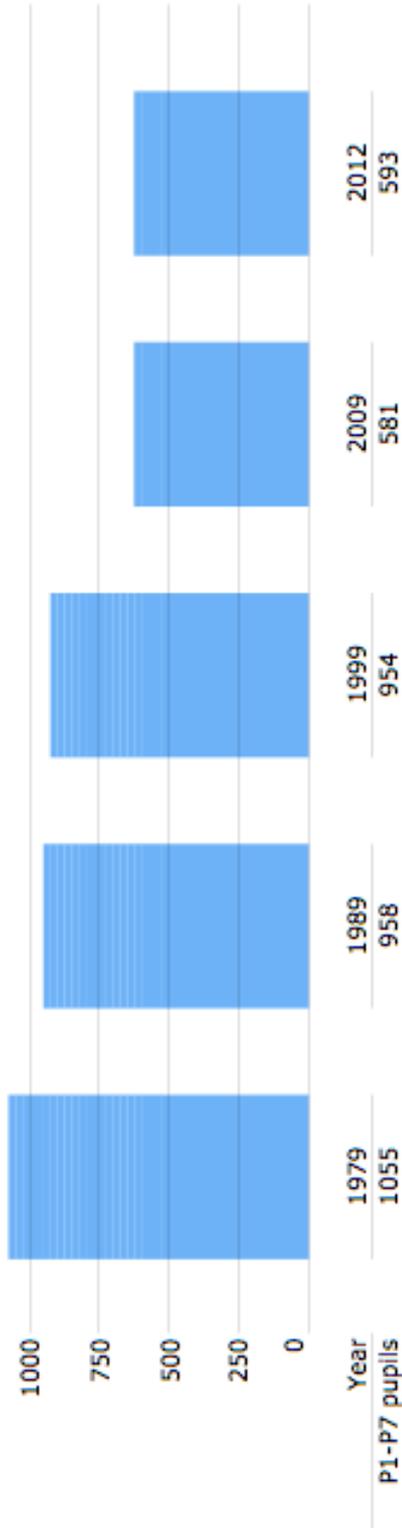


A.5. St Andrews Primary School Rolls (1979 - 2012)

Fife Council Education and Learning : Pupil numbers in St Andrews

Pupils attending primary schools in St Andrews from 1979 to 2012

Includes Canongate Primary, Greyfriars RC Primary, Langland Primary, Lawhead Primary



	Census Roll				
Canongate Primary	303	401	461	206	226
Greyfriars RC Primary	70	103	180	195	184
* Langlands Primary	459	248	162	0	0
Lawhead Primary	223	206	151	180	183
Total Primary Roll	1055	958	954	581	593

* Langlands Primary School closed in 2006 and the catchment area was allocated to Canongate Primary School

A.6. Biographies of Commission Members

Dr Jamie Walker (Chair)

Chaplain to the University of St Andrews 1993-2011 and Chair of the University Teaching and Research Ethics Committee 2006-2011. Church of Scotland minister, who has served in parishes in Dundee and Galashiels (1975-1987). Principal of Queen's Theological College, Birmingham 1987-1993.

Emeritus Professor Joe Doherty

Professor Emeritus, Department of Geography & Sustainable Development, University of St Andrews. Director, St Andrews Centre for Housing Research 1990-2009; Co-ordinator, European Observatory on Homelessness, 1998-2007.

Mr Iain Grant

Iain has extensive experience of law and administration in local government. He has worked for a number of local authorities across Scotland, the most recent being Fife Council. Prior to his retirement from the Council in 2011 Iain was a senior manager responsible for giving procedural and governance advice to the Council and the management of electoral and licensing functions. Iain has lived in Cupar for 25 years.

Mr John Matthews, O.B.E.

A chemistry graduate of St Andrews University, John's career was with ICI (Imperial Chemical Industries) in the North East of England, France, USA and finally, for 10 years as President of ICI Brasil. Retiring to St Andrews in 1989, he was a member of the University Court for 11 years, a member of the Students' Association Board for 9 years and is a past-Chairman of the St Andrews Preservation Trust. He has been a Director of AICR (Association for International Cancer Research) for almost 19 years. Awarded an OBE in 1987 for service to commerce and the community in Brazil.

Dr Pauline McLoughlin

Research Fellow, Centre for Housing Research, University of St Andrews. Pauline is a housing researcher with a background in sociology. She has expertise in housing and homelessness issues, young people's housing needs, and qualitative research methods.

Mr Simon Kidd (Secretary)

A native of St Andrews, Simon's professional experience prior to retirement was in computer systems analysis and design, and project management, in local government and with large public companies.

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