

Appendix 2 - Housing Mix and Type Policy

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2.1 In addition to providing a significant increase in the quantum of new housing delivered, to meet future housing needs in Three Rivers it is important that new housing provides for a range of housing types and sizes. Providing a balance of housing will help meet the varied needs of the community and contribute to sustainability objectives.

2.2 Sustainable communities contain a mix of dwelling types, sizes and tenures as well as jobs and local services that make a neighbourhood successful and it is important that new housing is provided across all sectors of the housing market to meet a wide variety of household needs and add to the choice of housing available. New homes therefore need to comprise a mix of tenures and prices, sizes and types.

2.3 There is also an ageing population in the District, and it is important that new development includes specific forms of housing for older people, as well as specialist accommodation to meet needs.

Housing Mix and Type	
(1)	All new homes (both market and affordable and whether general needs or specialised) should contribute to the creation of balanced and sustainable communities by meeting identified local and District housing needs in terms of mix, size, tenure and type to cater for the full range of different households.
(2)	<p>In determining an appropriate housing mix, the Council will require proposals to take into account:</p> <ul style="list-style-type: none">a) The range of housing need in terms of the size and type of dwellings as identified by the Local Housing Needs Assessment (LHNA) and subsequent updates;b) Detailed local housing market assessments (where relevant);c) Current and future demographic profiles and population;d) The characteristics of the site which may influence its ability to accommodate a mix of housing, including its size, location and constraints and opportunities for development;e) Evidence of local market signals, trends and circumstances;f) Information on past housing delivery; andg) For affordable housing the Council's Housing Register.
(3)	All large-scale major housing proposals delivering 100 dwellings or more (gross) should be accompanied by a strategy to ensure a diversity of housing on the site including differing types, sizes, styles, design and tenure mix as well as housing to meet the requirements of different groups (specialist and supported housing).
Specialised and Supported Accommodation	
(4)	<p>The provision of well-designed specialist and/or supported accommodation will be supported in accordance with other policies in the Local Plan where:</p> <ul style="list-style-type: none">a) The type of specialised accommodation proposed would meet an identified need and contribute to maintaining a balance of housing stock;

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- b) The proposal is in a location with good access to services and facilities, including public transport, enabling residents to live independently as part of the community;
 - c) The design of the proposal, including any individual units of accommodation, is capable of meeting the specialised accommodation support and care needs of occupiers; and
 - d) Arrangements are in place to ensure the delivery of appropriate care and support packages where appropriate.
- (5) Specialist and support housing developments of 50 dwellings or more, should adhere to the design principles adopted in the Hertfordshire County Council's Adult Care Service (ACS).
- (6) Existing specialised or supporting housing should be retained where a need exists (and/or is projected to exist over the plan period) unless it is adequately replaced either on or off site by an equivalent quality and quantity of accommodation.

Accessible and Adaptable Dwellings

- (7) All housing should be designed and built to encourage sustainable and flexible living, and should be built to be accessible and adaptable to meet changing occupier circumstances over the lifetime of the development.
- a. All new dwellings should comply with M4(2) standards of the Building Regulations as a minimum.
 - b. For major developments of 10 or more dwellings, the following proportions of dwellings should be built to be wheelchair adaptable and comply with M4(3) standards of the Building Regulations where:
 - i. 5% of market dwellings should be built to M4(3a) standards; and
 - ii. 10% of affordable dwellings for social rent should be built to M4(3b) standards

Self-Build and Custom House Building

- (8) Proposals for self-build and custom housebuilding will be supported where development would have no adverse effect on the local character. Strategic sites of at least 500 dwellings will be expected to provide 2% of serviced plots for self-build and custom build where possible.
- (9) Schemes including self-build plots should consider the sizes of plots identified as required on the Self Build register and should be made available and priced and marketed appropriately as self-build or custom build plots for at least 12 months.

Houses in Multiple Occupation

- (10) Proposals for Houses in Multiple Occupation (HMOs) that require planning permission will be supported where the balance of housing types and character of the immediate locality would not be adversely affected; where suitable living conditions would be created; and where there would be sufficient provision of amenity space.

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Reasoned Justification

2.4 The Local Housing Needs Assessment Update (LHNA) (2024) provides information on the current and future housing needs of the District and found that:

- Population projections (2016 based) indicate a projected population growth in Three Rivers of 9,459 people 2020 – 2036, a 9.9% increase. However, the 2018 projections show a very small increase in population, less than 1%.
- When linked to the standard methodology housing OAN, the Three Rivers population is projected to increase by 18,294 people 2020 – 2036, a 19.3% increase and therefore some net in-migration would be expected.
- The largest growth in population is expected from people aged 65 and over, with this group expected to increase by 4.6% in the period 2020 – 2036 based on 2018 population projections.
- There is a need to increase the supply of accessible and adaptable housing and wheelchair user dwellings as well as specific housing for older people.

2.5 The LHNA reveals different profiles in the size mix across the different tenures, with social and affordable rented housing being more heavily skewed towards smaller homes, market housing being more heavily skewed towards larger homes, and affordable home ownership housing sitting between the two.

2.6 While the LHNA provides estimated housing requirements, paragraph 6.16 of the LHNA recognises there are a range of factors that need to be taken into account in setting policies for provision. The LHNA's housing mix is based on a trend based analysis and does not take into account deficiencies in existing stock. The Council has therefore taken into consideration the housing completions over the period from 2005 until 2025 against the housing mix set out in the Core Strategy (2011). This shows a significant under delivery of smaller homes and a significant over delivery of larger homes. As such the housing mix in the LHNA has been adjusted to take this into consideration.

2.7 Other factors such as the need for homes older persons to downsize to and extensions that have led to properties moving up a level in the mix have also been factored into these adjustments. The Social/Affordable Rented housing mix has not been adjusted as the LHNA mix is considered to meet the District's needs for affordable housing.

2.8 The following table sets the Council's recommended strategic mix of housing provision which will be sought until any subsequent revision to the LHNA and Council's evidence and should form the basis for the housing mix of development proposals and provision across the District.

	1-bedroom	2-bedroom	3-bedroom	4+-bedroom
Market Housing	15%	35%	40%	10%
Affordable Home Ownership	20%	40%	30%	10%
Social/Affordable Rented Housing	20%	40%	35%	5%

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2.9 However, it is recognised that the mix may need to be adjusted for specific schemes to take account of market information, housing needs and preferences, the Council's Housing Register, households whom the Council owe the full housing duty and specific site factors. Where adjustment to the proportions is sought, applications should explain how relevant factors have contributed to the mix of housing being proposed.

2.10 With regards to the affordable sector, the LHNA notes that there are typically issues around demand for and turnover of 1-bedroom homes (as well as allocations to older person households) which provide limited flexibility for households and as a result these can see relatively high levels of turnover. Therefore, it may not be appropriate to provide as much 1-bedroom stock as is suggested by the modelling exercise. In addition, the stock of 4-bedroom affordable housing is very limited and tends to have a very low turnover. As a result, whilst the number of households coming forward for 4+-bedroom homes is typically quite small, the ability for these needs to be met is even more limited. The LHNA therefore advises that the proportion of 1-bedroom affordable homes is reduced with a commensurate increase in 4+-bedroom homes.

2.11 Within the strategic housing mix, the Council will support provision of bungalows as an element of the overall supply as it is recognised that these may be particularly attractive to older owner-occupiers (many of whom are equity-rich) and can assist in encouraging households to downsize. However, bungalows are a low-density form of development and as such are land-intensive for the amount of floorspace created. Given the requirement to achieve an uplift in the density of development, the Council does not consider that it is appropriate to set a specific target for these.

Specialist and Supported Accommodation

2.12 To meet specific needs and to offer a real choice of accommodation, there is a need to provide an element of housing as specialist or supported housing. This may be required to address permanent needs, or longer term or shorter term timescales which meet temporary needs. Development should refer to the National Statement of Expectations for Supported Housing (MHCLG, 2020) for further guidance.

2.13 Specialist and supported accommodation may include housing for older people, people with disabilities or ongoing support needs, student housing, self-build and custom build housing, the build to rent sector or hostels and may fall within C2, C3 or Sui Generis planning use classes depending on the nature of the accommodation.

2.14 The LHNA and Paragraph 10 of the PPG set out the different types of specialist housing:

- Age restricted general market housing
- Retirement living or sheltered housing
- Extra care housing or housing-with-care
- Residential care and nursing homes

2.15 Further to this, the LHNA specifies the different types of specialist housing into two main categories of accommodation which are:

- Housing with Support (retirement/sheltered housing)
- Housing with Care (enhanced sheltered/extra-care housing)

2.16 Specialist and supported accommodation may include housing for older people, people with disabilities or ongoing support needs, student housing, self-build and custom build

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housing, the build to rent sector or hostels and may fall within C2, C3 or Sui Generis planning use classes depending on the nature of the accommodation.

Housing for Older People and People with Disabilities

2.17 Given the strong link between people's ages and levels of disability, the LHNA considers housing needs from these groups together. In assessing the need for housing for older people the LHNA sets out that there is projected to be a notable increase in the population aged 65 and over and given the ageing population and higher levels of disability and health problems amongst older people the LHNA identifies that there is likely to be an increased requirement for specialist housing options in future.

2.18 For Three Rivers there is projected to be a requirement for 1,275 homes 2024 – 2041 for older people. The LHNA divides this between 'housing with support' which covers retirement living and sheltered housing, and 'housing with care' which covers extra care housing or housing-with-care. The total requirement comprises:

- Housing with support – Affordable: -281 homes
- Housing with support – Market: 975 homes
- Housing with care – Affordable: 109 homes
- Housing with care – Market: 473 homes

2.19 The LHNA also considers the need for older persons accommodation within a C2 Use Class (residential care homes and nursing homes) which also suggests a notable need in future for 678 care beds 2024 – 2041.

2.20 Over 80% of over-65 households in Three Rivers are under-occupying homes. In addition to meeting the housing requirements of people over 65, the provision of smaller properties through the general mix of housing under this policy will allow for downsizing, as well as provision of specific accommodation such as retirement and/or extra care housing will help release under-occupied homes to meet other housing needs in the area.

2.21 The LHNA estimates that there is a need for 430 wheelchair user homes in Three Rivers over the plan period equivalent to approximately 4% of the overall housing requirement. There is also a significant increase projected in the population with a range of disabilities. Requirements for Accessible and Adaptable Dwellings M4(2) and Wheelchair User Dwellings M4(3) are addressed at Preferred Policy Option Residential Design and Layout and Accessible and Adaptable Buildings.

Accessible and Adaptable Dwellings

2.22 Providing a flexible housing stock is an important element of ensuring that a wide range of accommodation needs can be met and that these can respond as needs change over time. As a consequence, all new homes should be designed to be flexible, accessible and adaptable to support the changing needs of individuals and families.

2.23 Given the ageing population in Three Rivers, it is particularly important that there is housing which would be suitable for any occupiers, regardless of whether or not they have a disability at the time of initial occupation

2.24 The LHNA recommendation is that Council's should seek as much M4 (2) (accessible and adaptable dwellings) housing as viably possible and 10% of affordable housing to be M4(3) compliant to meet the identified need for wheelchair users over the plan period.

Self-Build and Custom Building

2.25 Self-build and custom build housing is defined in the Housing and Planning Act 2016 as 'the building or completion by individuals, or persons working with or for individuals or associations of individuals, of houses to be occupied as homes by those individuals... [but] does not include the building of a house on a plot acquired from a person who builds the house wholly or mainly to plans or specifications decided or offered by that person'. This type of housing enables people to choose the design or layout of their home, and in many cases custom build houses can be constructed faster and to a higher quality with less risk to builders as the house has effectively been sold before construction.

2.26 The LHNA states the Council should implement a policy on strategic sites, where justified and the exact level should be determined in reference to the number and capacity of strategic sites and overall local need in consideration with the committed supply and viability. The need for self-build and custom build housing has been based on demand from the Council's Right to Build Register¹.

Houses in Multiple Occupation

2.27 Houses in Multiple Occupation (HMOs) are dwellings lived in by more than one family or groups of individuals who share facilities such as a kitchen or bathroom and can contribute to meeting the housing needs of some of the population, offering a more affordable way to live in the District.

2.28 It is important to get the balance of housing right and conventional residential development is generally considered to be more sustainable as it meets the broadest spectrum of housing need. While planning permission may not always be required to convert a dwelling to an HMO, where permission is required, the balance of housing will be considered as well as living conditions for future occupiers.

¹ <https://www.threerivers.gov.uk/egcl-page/right-to-build>