Housing Mix, Types & Tenures
Housing Evidence Base Briefing Note 13 (BN13) Version 2

Summary
The NPPF is clear that local planning authorities should ‘plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes)’.

The type of house that a household wants may not be the same as what they need. For example a single person householder will ‘need’ a one bedroom property but they ‘want’ a three bedroom property and they will live in a three bedroom property if they can afford to do so. Generally the majority of households in Cornwall (and nationally) tend to under-occupy homes, i.e. they have more rooms than they officially ‘need’.

Cornwall has tended to have more owner occupied properties than the average for the South West and England and significantly less social rented properties. There have generally been a higher proportion of detached dwellings in Cornwall when compared to the South West - and this reflects the nature of the area i.e. large numbers of detached farmhouses to meet agricultural need and the predominance of dispersed rural settlements. There have generally been a lower proportion of semi-detached and flats/bedsits in Cornwall when compared to the average for the South West.

In terms of determining what size housing stock we need in the future, a crude analysis of current stock and future household types would suggest a need for:
- 9% x 1 bed; 29% x 2 bed; 50% x 3 bed; 9% x 4 bed and 3% x 5 or more bed properties by 2030; and
- 66% of these should be for owner occupiers, 14% as socially rented and 20% private rented.

In terms of housing to meet the needs of older households and those with limited mobility some analysis has been undertaken and in summary the evidence suggests the following proportion of housing mix be proposed:

<table>
<thead>
<tr>
<th>General Housing</th>
<th>General Accessible Housing M4(2)</th>
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<tbody>
<tr>
<td>75%</td>
<td>25%</td>
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Wheelchair users are a distinct group because they face particular design and accessibility barriers, both in and around the home and in the wider environment. In terms of wheelchair accessible homes, applications will be subject to negotiation on a scheme by scheme basis depending on an identified local need for such accommodation.

Key Outcomes
Local Plan policy on housing mix proposes that 25% of dwellings in schemes of 10 or more should be accessible or specialist housing that is able to meet people’s needs throughout their lifetimes.

Schemes of 200 or more dwellings should consider additional specialised housing (including extra care housing) where demand exists to meet defined specialist needs.

Key Facts
- 80% of households in Cornwall under-occupy their homes according to official definitions, i.e. they have one or more spare bedrooms.
- 70% of properties in Cornwall are owner occupied.
- 70% of properties in Cornwall have 2 or 3 bedrooms.

There is a need for more homes in Cornwall up to 2030 and particularly 2 and 3 bedroom properties to meet need.

Source: Census, Cornwall Council
National Policy Context
The NPPF (paragraph 50) states that ‘to deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should: plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand’.

National Planning Practice Guidance has been made available to guide the ‘Housing and Economic Development Needs Assessment’ and this guidance includes an element on how the needs for all types of housing should be addressed. ‘Once an overall housing figure has been identified, plan makers will need to break this down by tenure, household type (singles, couples and families) and household size. Plan makers should therefore examine current and future trends of:

- The proportion of the population of different age profile;
- The types of household (e.g. singles, couples, families by age group, numbers of children and dependents);
- The current housing stock size of dwellings (e.g. one, two+ bedrooms);
- The tenure composition of housing’.

This guidance goes onto identify specific types of housing and the needs of different groups such as the private rented sector, people wishing to build their own homes, family housing, housing for older people and households with specific needs.

Local Policy Context
Cornwall Council’s Housing Investment Plan has set a number of priorities which include two that directly relate to housing mix, types and tenures:

- Priority 2: Supporting older and disabled people - the needs of older people are changing. In line with national trends Cornwall’s population is getting older as average life expectancy continues to rise. By 2031 over one in four people will be over 65. Typically, people’s preference is to remain in their own homes and often this requires homes to be adapted. But in other cases, new forms of supported housing and specialist provision are needed. Cornwall needs to ensure that our housing offer is able to respond to these demographic challenges in a way which reflects people’s wishes and dignity as they grow older.
- Priority 3: Safe and secure homes - Cornwall has a burgeoning number of people living in temporary and insecure housing and in many cases this involves the most vulnerable people in chronic housing need. Homeless presentations and acceptances are rising; the use of temporary accommodation (including bed and breakfast) is rising; incidences of rough sleeping have increased from 12 in 2010 to 76 in 2011; and there is an under provision of Gypsies and Travellers sites which leads to illegal and unauthorised sites. The cost of doing nothing for these vulnerable groups is high, critically in terms of health and well-being but also for the economy and Cornwall’s reputation.

Definition
Dwelling - a dwelling is a unit of accommodation which may comprise one or more household spaces (a household space is the accommodation used or available for use by an individual household). A dwelling may be classified as shared or unshared.
Housing Tenure - Tenure provides information about whether a household rents or owns the accommodation that it occupies.

Housing Type - the main types of houses in England are detached, semi-detached, terraced and flats (apartments). Houses come in all shapes and sizes and vary from one part of the country to the next. Dwellings are classified, on the basis of the surveyor’s inspection, into the following categories:

- Small terraced house: a house with a total floor area of less than 70m² forming part of a block where at least one house is attached to two or more other houses.
- Medium/large terraced house: a house with a total floor area of 70m² or more forming part of a block where at least one house is attached to two or more other houses.
- End terraced house: a house attached to one other house only in a block where at least one house is attached to two or more other houses.
- Mid-terraced house: a house attached to two other houses in a block.
- Semi-detached house: a house that is attached to just one other in a block of two.
- Detached house: a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.).
- Bungalow: a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses.
- Converted flat: a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (such as corner shops).
- Purpose built flat, low rise: a flat in a purpose built block less than six storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes.

People wishing to build their own homes\textsuperscript{BN29} – the Government want to enable more people to build their own homes, and this is supported by industry evidence of significant demand for such housing.

Occupancy rating provides a measure of whether a household’s accommodation is overcrowded or under occupied. The one based on the number of bedrooms explains how the number of bedrooms required for a multi-person household is calculated:

1. One bedroom per couple.
2. One bedroom per person aged 21 or over not in a couple.
3. One bedroom for every two males aged 10-20, rounded down.
4. One bedroom for every pair of males of whom one is aged 10-20 and one is aged 0-9, if there are an odd number of males aged 10-20.
5. One bedroom for a remaining unpaired male aged 10-20 if there are no males aged 0-9 to pair him with.
6. Repeat steps 3-5 for females.
7. One bedroom for every two remaining children aged 0-9 (regardless of gender), rounded up.

Context
The type of house that a household wants may not be the same as what they need. For example a single person householder will ‘need’ a one bedroom property but they ‘want’ a three bedroom property and they can access a three bedroom property if they have the necessary income. The graph below shows that generally the majority of households tend to under-occupy homes, i.e. they have more rooms than they officially ‘need’\textsuperscript{iv}.
Past Trends in Households

Household types are described as comprising couples (with or without children), lone parent families, single, and multi person households and the census has provided some information on these types of households. Changes to household types over time have not been consistently reported in Census data and it is not therefore possible to compare all types of households. The following graph gives an indication of the main changes experienced for some groups (not all households types are included) such as an increase in 1 person households in the under pension age group and in lone parents with dependent children. 1 Person pensioner households have risen over time but have been fairly constant between 2001 and 2011, whereas married families with dependent children are on the decline which is linked to a certain extent to the rise in one parent families with dependent children.
Past Trends in House Size

The number of rooms that were available to households has also changed over time. The number of households with access to just one room has decreased, the number of households with access to two rooms has remained fairly stable and the numbers of households with access to three or more rooms has consistently increased.
Note 1: Information is not available on the number of bedrooms per household in previous Census releases, and the number of rooms has been used to show some changes over time. The number of rooms available to a household is not as useful as the number of bedrooms in determining the mix of housing types that are required.

Past Trends in Housing Tenures
Analysis of the Census over time has produced the following changes in tenure for Cornwall compared to the South West and England. Cornwall has tended to have slightly more owner occupied properties than the average for the South West and significantly more than the average for England. The converse applies in terms of social rented properties.

Past Trends in Housing Types
There have generally been a higher proportion of detached dwellings in Cornwall when compared to the South West - and this reflects the nature of the area i.e. large numbers of detached farmhouses to meet agricultural need and the predominance of dispersed rural settlements. There have generally been a lower proportion of semi-detached and flats/bedsits in Cornwall when compared to the average for the South West, although the number of flats and bedsits has risen considerably in the last decade. The proportion of households living in temporary and mobile accommodation has been consistently double that of the South West average.
Current House Size

The following graph provides information on the number of bedrooms there are in each household space in Cornwall compared to the average for the South West and England in 2011. There was a slightly lower proportion of one bedroom properties in Cornwall and a slightly higher proportion of two and three bedrooms properties on average. This is likely to be as a result of the rural nature of Cornwall in comparison to the South West and England and a consequence of there being fewer high density urban areas.
In terms of the number of bedrooms across Cornwall there were in 2011:

<table>
<thead>
<tr>
<th>One Bedroom</th>
<th>Two Bedrooms</th>
<th>Three Bedrooms</th>
<th>Four+ Bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>21,103 (9.2%)</td>
<td>67,553 (29.3%)</td>
<td>95,823 (41.6%)</td>
<td>45,910 (19.9%)</td>
</tr>
</tbody>
</table>

In terms of the number of bedrooms by household type, the following graph indicates that in 2011, as would be expected, one person households tended to live in smaller houses and one family household were more likely to live in larger houses.

**Current Housing Tenure**

In terms of the number of bedrooms by tenure, the following graph indicates that 2 and 3 bedroom properties made up nearly three quarters of household spaces in Cornwall and that the majority of these were owned. Almost all 4 and 5 bedroom properties were owned in Cornwall, whereas there was a more even split between owned, social and private rented in terms of one bedroom properties.
Current Housing Types

The SHMNA\textsuperscript{BN2} provides information on understanding the market for different types of housing. Developers suggested that market demand is driven from a range of market types including households currently residing within and from outside Cornwall and these different market types will vary across Cornwall in terms of demand for housing.

In terms of the types of housing identified by National Planning Practice Guidance\textsuperscript{vi}:

- **Housing for older people**: developers consider that people aged 55 and over have a strong presence in the buyers’ market and as a result bungalows are often in high demand.
- **Family housing**: developers consider that houses containing between 3 and 4 bedrooms were also in high demand with many areas perceived as having good quality services and infrastructure to bring up families.

Developers also identified that there were a number of issues surrounding the development of affordable housing in Cornwall, mainly related to a lack of funding and uncertainty about the types of property that should be delivered and the issue of under-occupation and changes to the Housing Benefit system.

Wheelchair users are a distinct group because they face particular design and accessibility barriers, both in and around the home and in the wider environment. These barriers are not, however, unique to wheelchair users and there are many other people, including parents with small children, frail older people, large families and people with short or longer term illness, who would benefit from features such as wider doorways, level thresholds and a downstairs toilet. The ‘Mind the Step’\textsuperscript{vii} report has identified that the ‘majority of homes in England (84%) do not allow someone using a wheelchair to get to and through the front door without difficulty and only 0.5% of homes are reported to be accessible and adaptable’. This report offers a methodology for identifying the number of wheelchair users whose housing needs are not being met. For Cornwall this would suggest, given an estimated household
population of 239,700 for 2015, that there are likely to be 7,191 wheelchair user households of which 575 households are not having their housing needs met.

**Future Requirements for Housing Mix, Type and Tenure**

In terms of determining what size housing stock we need in the future there is some information available to assist. A crude analysis of current stock and future household types would suggest that there is a need to build more small properties. Currently one and two bedroom properties comprise 38% of stock and these types of properties are suitable for smaller households. In 2011\(^{ix}\) 50% of households were single person and couple households and by 2030\(^{ix}\) they will comprise 59% of all households. In order to accommodate the increasing number of smaller households, ‘free up’ under-utilised larger household spaces for family households and reduce under-occupancy rates it could be considered appropriate to start to re-balance general stock sizes by emphasising and increasing the development of smaller properties.

**Note 2:** The size of property that people need as opposed to what they want is not a straight forward comparison as people tend to want more space than they require, and this is reflected in the fact that about 80% of properties are currently defined as under-occupied.

**Future House Size**

Some analysis has been undertaken of the minimum number of bedrooms hypothetically likely to be required by different household types in 2030: single person households\(^{BN31}\), households with Dependent Children\(^{BN30}\), Couple Only Households\(^{BN33}\) and other households\(^{BN32}\). This has resulted in the following number of houses required by bedroom - this table recognises and accounts for, to a certain extent, the fact that households will choose to under-occupy their home when they can afford to do so:

**Note 2:** The categories of family types used in household projections will not be exactly the same as those used in Census analysis, particularly in terms of households with dependent children and the ‘other’ household categories and a degree of caution should be used with any analysis based on these figures. However, this is the best available data we have at this time.

In terms of existing stock compared to what is hypothetically likely to be required, the following table identifies a potential shortfall in all sizes of housing but particularly for 2 and 3 bedroomed houses.

<table>
<thead>
<tr>
<th>Bedroom Size</th>
<th>Single Person Housing</th>
<th>Couple Only Housing</th>
<th>Households with Dependent Children</th>
<th>Other Households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Bedroom</td>
<td>2,596</td>
<td>854</td>
<td>1,514</td>
<td>144</td>
<td>3,745</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>4,426</td>
<td>4,274</td>
<td>2,394</td>
<td>1,675</td>
<td>12,769</td>
</tr>
<tr>
<td>3 Bedrooms</td>
<td>4,309</td>
<td>8,990</td>
<td>5,232</td>
<td>3,688</td>
<td>22,219</td>
</tr>
<tr>
<td>4 Bedrooms</td>
<td>n/a</td>
<td>n/a</td>
<td>2,332</td>
<td>1,615</td>
<td>3,947</td>
</tr>
<tr>
<td>5 Bedrooms</td>
<td>n/a</td>
<td>n/a</td>
<td>807</td>
<td>688</td>
<td>1,495</td>
</tr>
</tbody>
</table>

**Future Housing Tenure**

In terms of tenure, we can use the analysis undertaken for single person households\(^{BN31}\), households with dependent children\(^{BN30}\), couple only households and other households\(^{BN32}\) to provide us with some information on the type of tenures that could hypothetically be required in 2030 by bedroom size:

**Note 4:** This analysis is based on the proportions of households by current bedroom size and current tenure – there are many factors at play that could change both the number of bedrooms and the types of tenures that households will want or require in the future – these figures should be used as a hypothetical indication only.

\[^{ix}\] Source: Census 2011
### Note 5:
Please note that this analysis will not exactly add to the above figure due to the assumptions that had to be made in terms of households with dependent children and other household bedroom requirements.

<table>
<thead>
<tr>
<th>Additional Number of Dwellings Required by 2030 by Tenure</th>
<th>Owned/Shared Ownership</th>
<th>Social Rented</th>
<th>Private Rented/Living Rent Free</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Bedroom</td>
<td>645</td>
<td>1,695</td>
<td>1,484</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>6,837</td>
<td>2,786</td>
<td>3,678</td>
</tr>
<tr>
<td>3 Bedrooms</td>
<td>16,924</td>
<td>1,556</td>
<td>3,094</td>
</tr>
<tr>
<td>4+ Bedrooms</td>
<td>4,765</td>
<td>102</td>
<td>575</td>
</tr>
</tbody>
</table>

In the future the SHMNA considered that there is a predominant requirement for smaller properties to be sized at least 1 bedroom or 2 bedrooms over the next 5 years in order to meet the majority of affordable housing needs. There is also some requirement for new affordable housing to be sized 3 or 4+ bedrooms to meet the needs of larger, family households. It was also considered that changes to housing benefit (i.e. welfare reform BN22) will also impact on current tenants within affordable housing as the Government has proposed measures from April 2013 to reduce housing benefit to households in affordable housing under-occupying their home. It is anticipated that there will be substantial greater pressure applied to the availability of studio/bedsit and other smaller 1 bedroom and 2 bedroom affordable dwellings than are currently available.

Younger Persons – the affordability issues facing younger person households (i.e. first-time buyers and low income households) have been well documented. Both the SHMNA focus group research and engagement with local agents and landlords has highlighted that the obstacles facing younger households to purchase property has led to many either not forming a household (living with family/friends) or moving into private rented BN16 or social stock BN10, with this placing increasing pressure on this tenure.

### Future Housing Types
The SHMNA considered the housing requirements of groups within the community that have specific housing requirements, particularly older persons and those with other support needs. The SHMNA has clearly highlighted that the demographic and economic profile of Cornwall is likely to change during the next twenty years, and different parts of the housing market will be affected by these changes in different ways. Part of the analysis focused on the housing requirements of groups within the community that have specific housing requirements such as:

**Older Persons:** it is necessary to provide housing for older people BN3 to enable them to live independently at home for as long as possible, as well as providing a choice of more specialist older persons’ accommodation and residential care options. This particular group (aged 65+ years) is projected to grow strongly locally and will increase by some 43% over the twenty year period.

The Housing our Ageing Population: Panel for Innovation (HAPPI) was tasked with understanding what further reform is needed to ensure that new build specialist housing is required to meet the needs and aspirations of the older people of the future. According to HAPPI there are 3 main groups of housing that is available for older people:
- Mainstream Housing BN23 which is not designated for any particular group but will include general needs housing, lifetime homes and adapted homes. The majority of
older and less able people move within the mainstream housing market and it is therefore difficult to demonstrate what sort of mainstream housing is available for these types of households. Evidence suggests that we may wish to consider that 25% of new housing should be ‘accessible’ to varying degrees, the remainder being more general housing.

- **Specialised Housing**: BN27 is housing specifically for older people with access to support and care. This will include sheltered/retirement housing, very sheltered or assisted living, extra care, close care and retirement villages. Evidence suggests that in Cornwall by 2030 there is a requirement for an additional 500 conventional sheltered units for rent, just over 10,000 conventional sheltered homes for sale, 1,900 enhanced sheltered housing units, 2,200 extra care housing units and nearly 500 dementia care homes.

- **Residential Care or Care Homes**: BN36 which is institutional accommodation with care services and facilities, and can include residential homes, nursing homes and specialised care homes. Evidence at this time indicates that there is a need for some additional 2,550 places in communal establishments for those aged 75 or more in Cornwall by 2030. This type of accommodation is in addition to the housing requirement.

**Households with support needs**: The type of housing that may be suitable for these households includes sheltered accommodation, accessible housing and supported housing and can be the same type of housing that is suitable for older people. Evidence suggests that people with a learning disability, and persons with moderate, and serious, physical disabilities will increase to 2030. On this basis it is likely that the overall capacity of suitable stock will need to continue to grow in Cornwall in order to meet needs and this will require careful consideration at a strategic level. Changes to the Benefits system were cited as likely to represent a considerable challenge for people with physical and/or learning disabilities, particularly the occupancy tests, which was expected to have a punitive impact on people with physical and/or learning disabilities with a spare bedroom, who would be required to downsize or make up the shortfall in housing benefit to continue to pay their rent.

In terms of housing to meet the needs of older households and those with limited mobility some analysis has been undertaken in the briefing note on ‘Accessible Housing: Age and Health Impacts on Housing Mix’ BN23. In summary, the evidence suggests the following proportion of housing mix be proposed:

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<th>General Housing</th>
<th>General Accessible Housing M4(2)</th>
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<tr>
<td>75%</td>
<td>25%</td>
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In this context general accessible housing built to M4 (2) building regulations requirements would meet the needs of people with some health or mobility issues and would include bungalows and purpose built flats. This would make it easier to get into and out of homes by, for example, widening doors, ensuring level access or in some cases installing ramps and improving the access and movement around the home to enable a person with a disability or mobility issue to be able to get around easily. This can be achieved by providing wider, level, and in some cases, lowered access to the bedroom, kitchen, toilet, hand-basin and bath or shower facilities. It could also include providing low cost and fuel efficient heating systems in homes to meet the needs of people with a disability or mobility issues.

In addition, a good proportion of existing housing can be adapted and improved to make it more accessible to older and less mobile people.
Risk Assessment

This analysis of the requirement for different housing types and tenures does not fully take into account the impact of the Government's programme of Welfare Reforms as the figures used are from 2011. In terms of those claiming benefits for housing, welfare reform changes that came into effect in April 2013 now penalise those that have more bedrooms than they require and a cap has been set on the level of employment related benefits that can be received which may have a knock on effect on the ability to access housing. It is likely to be some time before we know what the overall impact will be of welfare reform but one likely outcome is an increased demand for smaller bedroom properties and less likelihood of those in social and private rented accommodation having spare rooms.

Examination Findings

No examination findings specifically relating to housing mix have been identified to date.

Use in Cornwall Local Plan

Housing mix is part of the context for housing and as such is included in general housing papers including:


Accompanying Briefing Notes

BN2 – The Housing Market & Strategic Housing Market Needs Assessments
BN3 – Population & Population Growth Projections
BN4 – Households & Household Growth Projections
BN5 – Jobs, Housing & Economic Growth Projections
BN10 – Affordable Housing Need
BN16 – Private Rented Sector
BN22 – Welfare Reform
BN23 – Accessible Housing: Age & Health Impacts on Housing Mix
BN27 – Specialist Housing for Older People
BN30 – Households with Dependent Children
BN31 – Single Person Households
BN32 – Other Households
BN33 – Couple Only Households
BN36 – Communal Establishments for Older Persons
Further Information

1. A Strategic Housing Market Needs Assessment (SHMNA) is used to assess an area's full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The SHMNA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period.

2. Projecting Older People Population Information (POPPI) is a programme designed to help explore the possible impact that demography and certain conditions may have on populations aged 65 and over. [http://www.poppi.org.uk/](http://www.poppi.org.uk/)

3. Projecting Adult Needs and Service Information (PANSI) is a programme designed to help explore the possible impact that demography and certain conditions may have on populations aged 18 to 64. [http://www.pansi.org.uk/](http://www.pansi.org.uk/)

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ii DCLG (2014) Housing and Economic Development Needs Assessment


iv The Occupancy Rating provides a measure of under-occupancy and over-crowding. For example a value of - 1 implies that there is one room too few and that there is overcrowding in the household. It relates the actual number of rooms to the number of rooms ‘required’ by the members of the household (based on an assessment of the relationship between household members, their ages and gender). The room requirement is calculated as follows: where there are two or more residents it is assumed that they require a minimum of two common rooms plus one bedroom for: i. each couple (as determined by the relationship question); ii. each lone parent; iii. any other person aged 16 or over; iv. each pair aged 10 to 15 of the same sex; v. each pair formed from a remaining person aged 10 to 15 with a child aged under 10 of the same sex; vi. each pair of children aged under 10 remaining; and vii. each remaining person (either aged 10 to 15 or under 10).


vi DCLG (2014) Housing and Economic Development Needs Assessment

