

Housing Needs of Particular Groups

Housing Evidence Base Briefing Note 25 (BN25)

Summary

While the amount of housing is important so also is the type and mix of homes to meet the different needs of our community. The NPPG is clear that it is important that our housing market is appropriate to meet the needs of the differing characteristics and future needs of our community. These needs include not only those of affordability and the desire to build our own homes but also in meeting the challenges presented by our aging and changing population.

The following groups are identified in NPPG guidance as groups that should be considered:

- The private rented sector: provides an alternative to owner occupation and the social rented sector;
- People wishing to build their own homes: limited information is available on the demand from self and custom builders;
- Family housing: households with dependent children are predicted to increase by 21% between 2010 and 2030. One person households aged 65 or more were estimated to increase by 30%. Couple households including one or more other adults with all children non-dependent are predicted to increase by about 17% by 2030. 'Other' households are predicted to increase by around 35% by 2030. Couple only households aged 65 and under were predicted to decrease by 20% whereas couple only households aged 65 or more were estimated to increase by just over 66%.
- Specialist housing for older people: 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. There is also a need for some additional 2,550 places in communal establishments for those aged 75 or more in Cornwall by 2030.
- Households with specific needs; 38% of all households in 2011 in Cornwall contained at least one person with a limiting long term illness or disability. 42%, some 36,000 of these households were all aged 65 or more.
- Student housing: There are approximately 6,000 students in Falmouth and Penryn equating to some 16% of the total population of the two towns. Students are currently housed in purpose built accommodation and the private rented sector.

Key Outcomes

The private rented sector provides an alternative to owner occupation and the social rented sector.

The Council proposes a policy provision that 5% of sites of over 100 units should be offered to self and custom builders. A Self Build Register will be introduced and will enable monitoring of demand.

Schemes of 10 or more dwellings will be expected to include a 25% proportion of accessible homes (considered to be Requirement M4 (2)) as part of the overall housing mix.

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

In terms of student accommodation, the intention is to deliver good quality, managed accommodation in locations close to the university as this will help to reduce the reliance on existing housing stock.

Source: Cornwall Council

National Policy Context

National Planning Practice Guidance (NPPG) on the 'Housing and Economic Development Needs Assessment'ⁱ supports local planning authorities in objectively assessing and evidencing development needs for housing. This guidance states that '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 look at the household types, tenure and size in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs....' The following groups are identified in this guidance as groups that should be considered:

- The private rented sector;
- People wishing to build their own homes;
- Family housing;
- Housing for older people;
- Households with specific needs;
- Student housing.

Local Context

Information is available in other briefing notes that will set the context for exploring the current and future housing needs of particular groups, particularly:

- The proportion of the population of different age profiles is detailed in BN3 Population and Population Projectionsⁱⁱ. Looking at the current and future trends in ages it is likely that there will be a similar proportion of younger age people between 2010 and 2030 (consistently about 19% of the population), a lower proportion of the working age population (decreasing from about 58% to around 51%) and a higher proportion of older people (increasing from 22% to around 30%).
- The types of household (e.g. singles, couples, families by age group, numbers of children and dependents) is summarised in BN4 Households and Household Projectionsⁱⁱⁱ. Detail is available in briefing notes BN30 Households with Dependent Children^{iv}, BN31 Single Person Households^v, BN32 Other Households^{vi} and BN33 Couple Households^{vii}. The 2012 Household Projections indicate that over the Local Plan timeframe there is likely to be an increase in the majority of household types.
- The current housing stock size of dwellings (i.e. bedrooms) is summarised in BN13 Housing Mix Type and Tenure^{viii}. More detail is provided in briefing notes BN30 Households with Dependent Children, BN31 Single Person Households, BN32 Other Households and BN33 Couple Households. The 2012 Household Projections indicate that over the Local Plan timeframe there is likely to be a theoretical need for more one (3,750) bedroom properties, two bedroom properties (12,770), three bedroom properties (22,220), four bedroom properties (3,950) and five or more bedroom properties (1,500).
- The tenure composition of housing is summarised in BN13 Housing Mix Type and Tenure. More detail is provided in briefing notes BN10 Affordable Housing Need, BN16 Private Rented Sector, BN30 Households with Dependent Children, BN31 Single Person Households, BN32 Other Households and BN33 Couple Households. The 2012 Household Projections indicate that over the Local Plan timeframe there is likely to be a theoretical need for more:
 - Owner occupier (650 x 1 bed, 6,850 x 2 bed, 16,925 x 3 bed properties and 4,750 x 4 or more properties);
 - Social (1,700 x 1 bed, 2,800 x 2 bed, 1,550 x 3 bed and 100 x 4 or more bed properties); and

- o Private rented (1,500 x 1 bed, 3,700 x 2 bed, 3,100 x 3 bed and 575 x 4 bed or more bed properties) by 2030.

It is important that when exploring the future need for different types of housing to consider whether Cornwall wants to attract a different age profile. Cornwall's population continues to grow because of high levels of migration^{BN3} to the area and the majority of these migrants are of working age with their families and this growth should continue to help meet the economic ambitions of the area.

The Private Rented Sector

Briefing Note BN16 on the private rented sector^{ix} explores this topic in more detail. In summary, the proportion of households privately renting their home had increased from 10% in 1981 to 17% in 2011. Private renting provides an alternative to owner occupation and the social rented sector, and will be considered an attractive option to some home seekers such as students and younger households who tend to be more mobile. However, it can also be seen as the only option for some households due to the lack of social housing and the difficulties in raising a deposit to access owner occupation in Cornwall whilst renting. Generally, a higher proportion of a household's income is required to access private rented housing than both owner occupation and social rented housing. The quality of some private rented accommodation can be an issue, and a concentration in any one area can sometimes lead to there being a high concentration of Houses in Multiple Occupation (HMOs) which can lead to other associated problems.

Active private rental markets in Cornwall are considered to be Falmouth, Penryn, Truro, Launceston and Saltash. Newquay, Launceston and Penryn are the towns with the highest proportions of private rented housing in Cornwall. The parishes of St Michael Penkivell, Boconnoc and Broadoak are the rural parishes in Cornwall with the highest proportions of private rented housing, and these are likely to be associated with large local landowners.

In terms of meeting the particular needs of this group, new developments can offer opportunities to enhance the provision of good quality, affordable private rented accommodation of a size, tenure and price that will appeal to all residents of the local community and help rebalance housing stock.

People wishing to Build their own Homes

The Government wants to enable more people to build their own home and wants to make this form of housing a mainstream housing option. There is strong industry evidence of significant demand for such housing as supported by successive surveys. Such schemes can be an effective way to increase the mix of housing types and tenures and have the potential to increase the delivery of innovative and highly sustainable developments in an affordable manner. These schemes can deliver housing to meet other specific housing needs and can contribute positively to the local economy with both materials and labour drawn from the local area.

Briefing Note BN29 on self and custom build^x provides some data on the demand for this particular group although information is limited for the local area and is mainly based on national statistics and evidence from plot finder websites. Nationally, figures would suggest that 10% of all developments each year are likely to be self or custom

build. Locally, the limited evidence that is available would suggest that demand for this type of build in Cornwall is not significant at this point in time.

In terms of meeting the needs of this group, all developments, and particularly larger developments, should consider opportunities to set aside a proportion of the sites net developable area for self or custom build housing where there is evidence of the need for such development in the local area. To meet the need for self and custom build sites, the Council proposes a policy provision that 5% of sites of over 100 units should be offered to self and custom builders. Cornwall Council will maintain a register of individuals and groups that have expressed an interest in self and custom build housing. The development of this register will be used to develop and monitor demand for self and custom build into the future.

Family Housing

Plan makers can identify current numbers of families, including those with children, by using the local household projections. The SHMNA is clear that in order to maintain an appropriate level of working age population in Cornwall to match employment opportunities there is a sustained need for family housing. Housing older people is explored in the section below and this section will be used to explore all other types of family households.

Briefing Note BN30 on Households with Dependent Children^{xi} explore this topic in more detail. In summary in terms of how one family and other households with dependent children are predicted to change during the Local Plan period, the latest household projection figures indicate that households with dependent children are predicted to increase by 21% between 2010 and 2030 as follows:

- Households with 1 dependent child are predicted to increase in numbers by 27%;
- Households with 2 dependent children are predicted to increase in numbers by 21%; and
- Households with 3 or more dependent children are predicted to increase in numbers by just 4%.

Briefing Note BN31 on Single Person Households^{xii} explore this topic in more detail. In summary in terms of how single person households are predicted to change during the Local Plan period, the latest household projection figures indicate that one person households aged 65 and under were predicted to remain at a fairly stable number whereas one person households aged 65 or more were estimated to increase by 30%.

Briefing Note BN32 on Other Household Types^{xiii} explores this topic in more detail. In summary in terms of how other household types are predicted to change during the Local Plan period, the latest household projection figures indicate that:

- There were 17,471 couple household including one or more other adults with all children non dependent in 2010 and this type of household was predicted to increase by about 17% to 20,476 households by 2030;
- There were about 12,979 'other' households in 2010 and these were predicted to increase by around 35% to 17,827 households by 2030.

Briefing Note BN33 on Couple Only Households^{xiv} explores this topic in more detail. In summary in terms of how other household types are predicted to change during the Local Plan period, the latest household projection figures indicate that couple only

households aged 65 and under were predicted to decrease by 20% whereas couple only households aged 65 or more were estimated to increase by just over 66%.

New developments should therefore consider an appropriate mix of house sizes that will help re-balance the local housing market, and a good proportion of these should be smaller homes.

Housing for Older People

The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over (or households where the head of the household is aged 65 or more) accounts for about two-thirds of the increase in households^{xv} in Cornwall between 2010 and 2030. This significant increase in older people means that the Council needs to consider how it will tackle the strategic challenge of ensuring there is a range of appropriate housing provision for this particular group in the future.

The total population of frail patients in Cornwall including patients in care homes is in the region of 16,500 which is about 14% of the over 65 population. The proportion of persons aged 65 or more with dementia is predicted to increase by 69% between 2014 and 2030. Cornwall Council's corporate strategy^{xvi} for meeting the needs of older people is to provide housing based solutions across all tenures. This enables the majority of older people to remain in their own home as they wish to do so and can also often be the most cost effective solution. It is therefore necessary to provide housing for older people to enable them to live independently at home for as long as possible.

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 which is not designated for any particular group but will include general needs housing, lifetime homes and adapted homes;
- Specialised Housing 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;
- Residential Care or Care Homes which is institutional accommodation with care services and facilities, and can include residential homes, nursing homes and specialised care homes.

In terms of HAPPI's mainstream Housing, Briefing Note BN23 on Accessible Housing: Age and Health Impacts on Housing Mix^{xvii} explores the need for housing to meet the needs of those households that have a health or age related condition that limits their activities to some extent. 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. 38% of all households in 2011 in Cornwall contained at least one person with a limiting long term illness or disability. 42%, some 36,000 of these households were all aged 65 or more. In terms of housing needed to meet the needs of this proportion of the population we may wish to consider that 40% of new housing should be 'accessible' to varying degrees, the remainder being more general housing.

In terms of HAPPI's specialised housing, Briefing Note BN27 on Specialist Housing for Older People^{xviii} explores the topic of 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. The evidence available suggests that at this moment in time in Cornwall there are:

- Just over 2,000 too many conventional sheltered homes for rent;
- There is a requirement for an additional 6,000 conventional sheltered homes for sale, over a 1,000 enhanced sheltered housing units, over 1,100 extra care housing units and over 250 dementia care homes.

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.

In terms of HAPPI's residential care or care homes, Briefing Note BN36 on Communal Establishments for Older People^{xix}. In terms of existing provision, the evidence available suggests that there is an over-provision of general residential care institutions but an under-provision of dementia care, nursing care and extra care settings. 2012 based projections indicate that the number of men in communal establishments aged 75 or more is predicted to increase by 113% from 860 residents to 1,834 by 2030. The number of women in communal establishments aged 75 or more is predicted to increase by 54% from 2,940 residents to 4,518. This would indicate that there was a need for some additional 2,550 places in communal establishments for those aged 75 or more in Cornwall by 2030. However, the number of residents of communal establishments in Cornwall has been decreasing for all those aged less than 85 in recent years and this decrease could continue into the future as life expectancy and healthy life expectancy continues to improve. Additional delivery of specialist housing for older people in Cornwall and better support in the home could contribute to a decrease in the need for residential care in these age groups.

Specialist accommodation needs to be attractive, well designed and allow integration into an existing community and will need to appeal to a range of ages and needs, including a variety of care needs. The accommodation should not feel clinical; it should be bespoke, flexible and offer choice where possible.

Over the plan period it is therefore necessary to provide housing for older people to enable this group to live independently at home for as long as possible as well as other specialist and supported accommodation. All developments should therefore consider ways of meeting these different needs in developing their proposals that are relevant to the size of the scheme. Schemes of 10 or more dwellings will be expected to include a 25% proportion of accessible homes (considered to be Requirement M4(2)) as part of the overall housing mix. Evidence also suggests a need for single storey dwellings to meet the needs of older sections of the community. To address this requirement the Local Plan policies will support the provision of a proportion of sites to be developed as bungalows or accessible flats as part of meeting this wider need, unless this is not practical in terms of the design and character of the area. In these instances, alternative ways of addressing the needs of older groups should be considered.

Households with specific needs

The Council's SHMNA and housing evidence base identifies the need for specialist

housing to meet community needs including those with physical disabilities, learning difficulties or a mental health problem. 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. Understanding the broad number of households with support, special and/or specific needs, and the breadth of their individual challenges, is crucial to determining where and how much purpose-built or adapted housing is required.

Briefing Note 23^{xx} on the age and health impacts on housing explores the need for housing to meet the needs of those households that have a health or age related condition that limits their activities. 38% of all households in 2011 in Cornwall contained at least one person with a limiting long term illness or disability. 42%, some 36,000 of these households were all aged 65 or more.

Student housing

NPPG is clear that 'encouraging more dedicated student accommodation may provide low cost housing that takes pressure off the private rented sector and increases the overall housing stock. Plan makers are encouraged to consider options which would support both the needs of the student population as well as local residents before imposing caps or restrictions on students living outside of university-provided accommodation'.

The Local Plan recognises the importance of supporting the growth of further and higher education in Cornwall as a significant contributor to the local economy and labour market. This has led to some tension between the needs of the student population and those of local households in certain areas. In order to help redress this imbalance and provide for existing and future need, the provision of specialised student accommodation in appropriate and sustainable locations in addition to meeting the needs of the local resident population will be supported. The issue of student accommodation is at its most severe in Falmouth and Penryn - the hub of the combined university in Cornwall. There are approximately 6,000 students in Falmouth and Penryn equating to some 16% of the total population of the two towns. Students are currently housed in purpose built accommodation and the private rented sector.

The Local Plan through the Allocations Development Plan Document will need to identify sites for further student accommodation in Falmouth and Penryn to provide for any future growth the universities generate. The Local Plan will require any proposals to increase the university to provide additional purpose built student accommodation on site and in the town.

Risk Assessment

The impact of welfare reform on people in receipt of benefits is not as yet fully known and will need to be monitored for potential impacts on the type of housing people will need and be able to access. One analysis^{xxi} of the impact of welfare reforms identifies that the available evidence suggests that disabled households in particular are likely to face significant impacts as a result of cumulative reforms. 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.

Use in Cornwall Local Plan

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

- Housing Topic Paper (February 2011) accompanied the [Core Strategy Options Report](#)
- Housing Topic Paper (January 2012) accompanied 'Our Preferred Approach for a [Core Strategy](#)', Cornwall Local Plan: Strategic Policies Pre Submission version and Cornwall Local Plan: Strategic Policies Proposed Submission version -

Examination Findings

No examination findings specifically relating to housing mix and long term illness or disability have been identified to date.

Associated Briefing Notes

BN3 – Population & Population Projections
BN4 – Households & Household Projections
BN13 – Housing Mix, Type & Tenure
BN16 – Private Rented Sector
BN29 – Self & Custom Build
BN30 – Households with Dependent Children
BN31 – Single Person Households
BN32 – Other Households
BN33 – Couple Only Households

ⁱ DCLG (2014) Housing and Economic Development Needs Assessments

ⁱⁱ [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 3 \(BN3\): Population and Population Projections V2](#)

ⁱⁱⁱ [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 4 \(BN4\) Households and Household Projections V2](#)

^{iv} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 30 \(BN30\) Households with Dependent Children](#)

^v [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 31 \(BN31\) Single Person Households](#)

^{vi} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 32 \(BN32\) Other Households](#)

^{vii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 33 \(BN33\) Couple Households](#)

^{viii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 13 \(BN13\) Housing Mix Type and Tenure V2](#)

^{ix} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 16 \(BN16\) Private Rented Sector V2](#)

^x [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 29 \(BN29\) Self or Custom Build](#)

- ^{xi} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 30 \(BN30\) Households with Dependent Children](#)
- ^{xii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 31 \(BN31\) Single Person Households](#)
- ^{xiii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 32 \(BN32\) Other Households](#)
- ^{xiv} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 33 \(BN33\) Couple Only Households](#)
- ^{xv} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 4 \(BN4\) Households and Household Projections v2](#)
- ^{xvi} [Cornwall Council \(2015\) Long Term Accommodation Strategy for People with Eligible Care and Support Needs 2015-2018](#)
- ^{xvii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 23 \(BN23\) Accessible Housing: Age and Health Impacts on Housing Mix](#)
- ^{xviii} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 27 \(BN27\) Specialist Housing for Older People](#)
- ^{xix} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 36 \(BN36\) Communal Establishments for Older People](#)
- ^{xx} [Cornwall Council \(2015\) Housing Evidence Base Briefing Note 23 \(BN23\) Accessible Housing: Age and Health Impacts on Housing Mix](#)
- ^{xxi} Tony Wilson, Gareth Morgan, Afzal Rahman and Lovedeep Vaid (2013)