

SIZE, TYPE AND TENURE OF NEW HOMES

Supplementary Planning Document

Adopted September 2015






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Introduction

Providing homes for the future is not simply about bricks and mortar. It is about building communities, responding to changing demographics and lifestyles and providing homes for our workforce. The current market and affordable housing offer for many Hambleton residents could be improved. The profile of Hambleton residents and their lifestyles has changed over the past decade but this has not translated in the housing that has been built. There is a mismatch between housing needs and current and future housing stock.

Our homes need to be of the right type and size to meet residents' aspirations and provide a range of housing choices which will enable both 'up' and 'down' sizing and allow families to change and grow. It is therefore important that the right type and size of homes are built across Hambleton to ensure that a wide range of local housing needs are met, the vibrancy of our communities sustained and economic growth supported.

The Council believes that market forces alone will not provide the homes that we need at prices that local people can afford. Households in Hambleton are getting smaller and the population is ageing but the private market is still delivering a high proportion of larger, family homes and only a handful of bungalows have been built since 2007.

The Council's aim in publishing this Supplementary Planning Document (SPD) is to encourage a change in house types and sizes and increase tenure choice, enabling all residents to have access to a decent home which they can afford and which suits their needs.

To achieve our ambitions we require:

- **more two and three bedroom market homes**
- **more choice for older people including two bedroom bungalows for sale**
- **a wider tenure mix including more affordable housing, intermediate tenures and private rented homes**

This SPD relates in the main to market housing as the Council's requirements in respect of affordable housing are included within a separate SPD. This is the first Size, Type and Tenure of New Homes SPD that has been produced by the Council. It has been informed by data from the 2001 and 2011 Census, the North Yorkshire Strategic Housing Market Assessment (NYSHMA) 2011, the Council's SHLAA Oct 2014, planning permissions and market data from Rightmove and local estate agents, an internal review of older people's housing needs, December 2013 and demographic analysis and forecast undertaken by Edge Analytics 2014.

Context

Type, Size and Tenure

The 2011 Census shows that the majority of homes in Hambleton are detached (42%). Across all house types the profile is almost identical to that in 2001, suggesting that development during the ten year period has replicated the existing profile.

As a result of the supply of larger properties, 17,407 households in Hambleton under occupy their properties, representing almost half of all households. Under occupation of a dwelling is when the number of bedrooms exceeds the number of residents within that household. In contrast, the NYSHMA 2011 found a 0.7% occurrence of overcrowding.

Table 1: Dwelling Type 2001 and 2011 Census

Hambleton District Council	Detached	Semi	Terraced	Flat	Caravan
2001	43%	30%	20%	5%	
2011	42%	30%	21%	5%	1%

Source: Office for National Statistics

Looking at the new homes added to the stock in Hambleton between 2013/14 and 2014/15:

- 29% were two bedroom, 32% were three bedroom and 26% four bedroom
- 40% of all homes were detached and of these the majority were either three or four bedroom (with the greatest being four bedroom)
- 4% of all homes were bungalows

- 22% of all homes were semi-detached almost all of which were three bedroom
- 20% of all homes were terraced of which most were two and three bedroom
- 15% of all homes were apartments with about two thirds of these two bedroom and one third, one bedroom

Source: Planning Completions Data 2015

Table 2: 2013/14 and 2014/15

House Type	Bedroom Size					Total
	One	Two	Three	Four	Five	
Detached	2	10	56	117	13	198
Bungalows	2	10	5	5	-	22
Flat	33	40	2	-	-	75
Semi-Detached	-	35	62	2	-	99
Terrace	10	50	32	6	-	98
Totals	47	145	157	130	13	492

Tenure

The 2011 Census breakdown of tenure for the existing housing stock shows a high proportion of owner occupiers and little change since 2001, but for a slight increase in the percentage of households in private rented accommodation and a corresponding small decrease in owner occupation.

The increase in private rented tenure has resulted from an under supply of housing stock and high house prices in the District.

Table 3: Tenure Type

Hambleton	Owner Occupied	Shared Ownership	Social Rented	Private Rented	Living Rent Free
2001	73%	0.2%	12.9%	11.3%	
2011	70%	0.41%	13%	15%	2%

Source: Office for National Statistics Census 2001 and 2011

Owner Occupation

Home ownership remains by far the dominant tenure across Hambleton and will continue to remain the preferred housing tenure choice of those who can afford it. Private developers will continue to build more new homes of this tenure throughout Hambleton in the future. However, affordability is a key challenge for Hambleton. House prices are well in excess of the regional and national averages,

although the gap is reducing. In 2013 house prices in Hambleton were £16,855 higher than the North Yorkshire average - see table 4 below. Whilst government initiatives such as Help to Buy have a role to play in helping homebuyers into the housing market, there have been only 74 homeowners helped with a loan in the District in 2013/14.

Table 4: Average house prices

Average House Price	England and Wales	North Yorkshire	Hambleton
2004 - Quarter 4	£184,121	£192,701	£217,584
2013 - Quarter 2	£242,389	£212,641	£229,496

Source 2013: DCLG - Table 581 Mean House Prices using Land Registry data

As well as the high prices, mortgages are still difficult to source and interest payments relatively high. Many lenders will only lend on 80% of the value of a property and have introduced more prudent lending following the recession. Consequently many mortgage offers have also returned to what was traditionally viewed as 'affordable', ie 3 to 3.5 times earnings. This coupled with requirements for high deposits (20%) means that home ownership is out of reach for many potential buyers in Hambleton.

Based on 2013 Department of Communities and Local Government (DCLG) figures the average

house price in Hambleton is £229,496. To be affordable this would require a deposit of £46,000 and an income of between £52,500 and £61,200. The Annual Survey of Hours & Earnings (ASHE), for 2013 shows that for Hambleton the average income was £22,614 less than half that required. The ratio of house prices to earnings stood at 8.69 in the second quarter of 2013 - see table 5 below. There is a significant mismatch between the median household incomes required to access the market and the average household income levels across Hambleton.

Table 5: House price to income ratios

Affordability Ratio House Prices to Earnings	England and Wales	North Yorkshire	Hambleton
2013 - Quarter 2	6.72	7.38	8.69

Source: DCLG 2014 - Table 577 - Average Median House Prices to Average Median Income

The Private Rented Market

Agent consultation undertaken as part of the NYSHMA (2011) determined that the rental market in Hambleton is very strong, stock is let very quickly, and that there is a need to increase all types of rental stock, particularly two bedroom houses. Demand is particularly high in and around Northallerton and Thirsk and there is also a shortage of good quality shared housing in these areas.

Because demand is so strong, rent levels are relatively high (£325-£500pcm, for a one bed flat, £500-600 for a two bed house, £600-750 for a three bed house (Rightmove July 2014). Assuming affordable housing costs equate to 25% of income the average income level required for a one bedroom flat is £20,000, for a two bedroom house is £26,400 and for a three bedroom house £32,400 compared to a median income in 2013 of £22,614.

Affordable Housing

The NYSHMA identified a need for 320 affordable dwellings per annum in Hambleton from 2011-16 (1,600 total). In March 2014, there were 1,378 households registered on the Choice Based Lettings System for the Hambleton District, which is 3.5% of all households. The Council's Affordable Housing SPD details the Council's approach to addressing this need however, the size and tenure of these homes will also be discussed within this document.

The NYSHMA supports the delivery of affordable housing in line with the proportions set out in table 5 below to meet Hambleton's affordable housing needs, with a caveat that it would be preferable for the need/demand for one and two bed properties to be met by delivery of two bedroom properties to most effectively meet housing needs. It also adds that this demand does not necessarily translate into requirements solely for flats as described above.

Policy CP9 of the Local Development Framework (LDF) Core Strategy seeks affordable housing provision on sites of 15 or more dwellings

(or 0.5 ha or more) in the Service Centres and two or more dwellings (or 0.1 ha or more) elsewhere. It seeks to achieve 40% provision in the sub areas of Bedale, Northallerton and Thirsk and 50% in Easingwold and Stokesley. Elsewhere policy CP9A allows for the development of schemes for 100% affordable housing on sites on the edge of settlements where planning permission would not normally be permitted provided that the homes meet an identified housing need.

However, in the context of Policy CP9 the Council notes the recent changes to Planning Practice Guidance - Planning Obligations, which state that contributions should not be sought from developments of 10-units or less, and which have a maximum combined gross floorspace of no more than 1000sqm. The Council has adopted a lower five unit threshold in all its rural areas as these are designated rural areas under Section 157 of the Housing Act 1985. Therefore contributions towards affordable housing will be sought on sites of six or more dwellings.

Table 6: Housing need by number of bedrooms required

Households in Need	Number of Bedrooms required			
	One	Two	Three	Four+
Bedale	39%	38%	24%	0%
Bedale Hinterland	18%	63%	18%	0%
Easingwold	75%	16%	0%	8%
Easingwold Hinterland	31%	58%	9%	2%
Northallerton	42%	58%	0%	0%
Northallerton Hinterland	68%	32%	0%	0%
Stokesley	20%	34%	46%	0%
Stokesley Hinterland	45%	49%	0%	7%
Thirsk	67%	33%	0%	0%
Thirsk Hinterland	66%	10%	17%	8%
Hambleton	48%	41%	10%	1%

Source: NYSHMA 2011 Appendix 2 fig 7.11 p135

The profile of new affordable homes delivered between 2007 and 2013 is set out below:

- 28% of all homes completed within the period were affordable.
- 40% were two bedroom, 24% three bedroom and 15% one bedroom
- 34% were flats of which a similar number were one and two bedroom
- 20% were semi-detached comprising two and three bedroom houses
- 25% were terraced houses comprising predominantly two and three bedroom
- only eight affordable homes were bungalows (1.7%)

Source: HDC Monitoring data

The provision of predominantly two and three bedroom affordable homes shows that overall the Council is enabling the right type of homes through grant funded schemes and through planning obligations and responding to the needs identified in the NYSMA by delivering more two bedroom homes to meet demand.



Oaklands, Easingwold (developed by Redrow)

Planning Policy Context

This SPD sits within the national and local planning context, which encourages sustainable development and communities to meet a wide range of housing needs.

National Planning Policy Framework (NPPF March 2012)

The National Planning Policy Framework (NPPF) reinforces the planning system's role in contributing to the achievement of sustainable development and its 'social role' in "supporting strong, vibrant and healthy communities, by providing the supply of housing required to meet the needs of present and future generations; and by creating a high quality built environment, with accessible local services that reflect the community's needs and support health, social and economic well-being" (para 7).

It argues that pursuing sustainable development involves seeking positive improvements in the quality of the built environment, as well as in people's quality of life including widening the choice of high quality homes (para 9) and that "Plans and decisions need to take local circumstances into account, so that they respond to the different opportunities for achieving sustainable development in different areas".

The NPPF advises that every effort should be made to objectively identify and then meet the housing needs of an area and planning should "Always seek to secure high quality design and a good standard of amenity for all existing and future occupants of land and buildings" (para 17).

Para 50 states "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 and tenure and range of housing that is required in particular locations, reflecting demand
- where they have identified that affordable housing is needed, set policies for meeting this need on site, unless off-site provision or a financial contribution of broadly equivalent value can be robustly justified (for example to improve or make more effective use of the existing housing stock) and the agreed approach contributes to the objective of creating mixed and balanced communities. Such policies should be sufficiently flexible to take account of changing market conditions over time"

Planning Practice Guidance (PPG) (March 2014)

Paragraph 21:- Housing for older people - recognises the importance of meeting the needs of the ageing population when addressing housing needs. It states:

“The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over accounts for over half of the new households (Department for Communities and Local Government Household Projections 2013). Plan makers will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to move. This could free up houses that are under occupied. The age profile of the population can be drawn from Census data. Projections of population and households by age group should also be used. The future need for older persons housing broken down by tenure and type (eg sheltered, enhanced sheltered, extra care, registered care) should be assessed and can be obtained from a number of online tool kits provided by the sector. The assessment should set out the level of need for residential institutions (Use Class C2). But identifying the need for particular types of general housing, such as bungalows, is equally important”.

Local Planning Policy

Achieving the right mix of housing is a key principle in the Core Strategy. In preparing the LDF, the Council received comments expressed through Community Plan consultations at District and local level raising the nature of the housing that is available as a major concern. A good mix of housing in terms of size, type and tenure should help create more sustainable communities.

Para 4.2.11 of the Core Strategy states that “Comments received in preparing the LDF, and expressed through Community Plan consultations in the District and local levels have raised the nature of housing that is available as a major concern... Views have been expressed that there is a need to provide a range of house types in terms of size of dwellings, dwellings to rent and to buy and lifetime housing which is designed to be flexible in use and capable of meeting differing household needs over time, reflecting the differing requirements of households, income levels and individual mobility...The general consensus in the LDF and Community Plan consultations is that the greatest need is for affordable housing, dwellings for smaller households, in particular for single people and elderly people and housing for ‘key worker’ particularly those in the care sector”.

The provision of housing throughout the District is guided in terms of its size, type and tenure by the inclusion of detailed guidance within the LDF policies.

Policy CP8 Type, Size and Tenure of Housing

CP8 Proposals for housing must take appropriate account of local housing needs in terms of size, type and tenure of dwellings. These needs will include appropriate provision for all sectors of the community for example including the needs of elderly people and also for the particular needs of gypsies and travellers.

DP13 Achieving and maintaining the right mix of housing

DP13 Housing proposals, and the allocation of sites in the Allocations Development Plan Document (DPD), must provide for a mix of dwellings, in terms of size, type and tenure, which meet the needs of all sections of the local community, promotes sustainable communities and social cohesion, and supports the local economy.

House builders will be required to work collaboratively with the Council, taking account of the views of other relevant housing partners, in determining the appropriate mix and type of housing on each site allocated in the Allocations DPD, and in developing proposals on unallocated sites (windfall sites). The main considerations in determining the appropriate mix is whether the development creates or contributes to the creation of a sustainable and inclusive community, taking into account:

- the Council's Housing Needs Study, which will be kept under review
- any other local housing needs information eg relating to elderly people or special needs

- the location and particular physical and environmental characteristics of the site, including its accessibility to local services and transport
- the characteristics of the existing stock in the locality including housing age, condition, occupancy and demand
- any site specific guidance contained on the Allocations DPD
- current housing market conditions
- the context and proposal of the Community Plan and Housing Strategy

Developers will be required to assess and demonstrate the sustainability of the proposed mix on any particular site against this information.

Specific guidance will, where appropriate be given in relation to the major development proposals within the Allocations DPD.

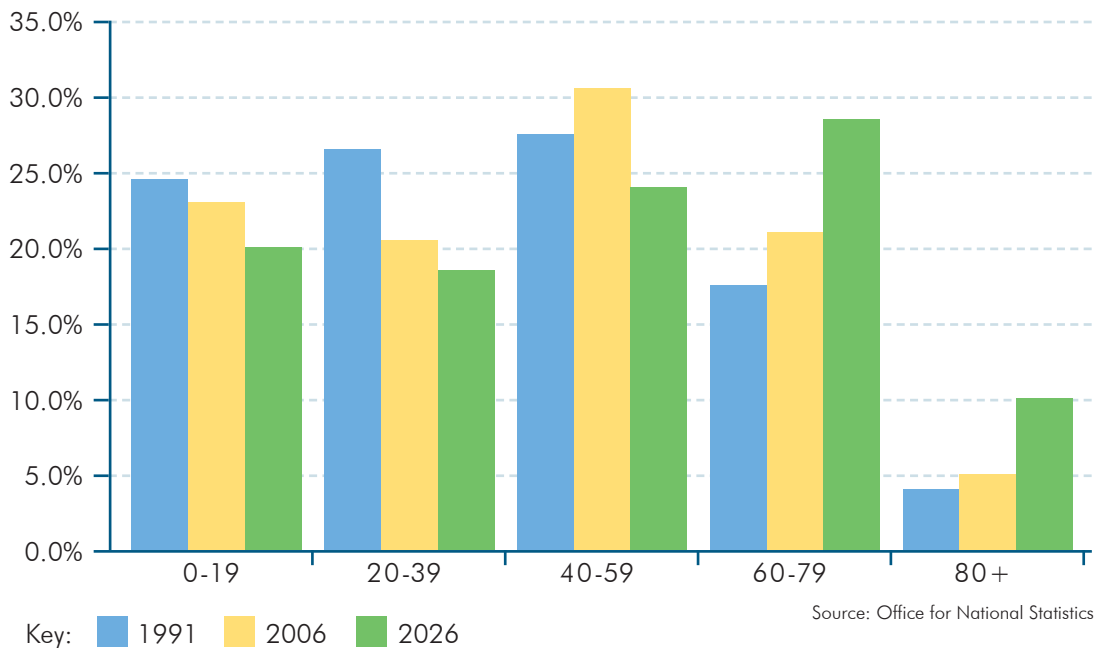
The Council's requirements for affordable housing are set out in Core Strategy Policies CP9 and CP9A and Development Policy DP13 and articulated in the Affordable Housing SPD (2015).

Type, Size and Tenure Challenges

Younger Households

Hambleton is projected to see a decrease in the number of households where the head of household is aged between 35 and 54. These are more likely to be family households and therefore this will impact on the use of the existing stock which in Hambleton has a high proportion of detached and larger properties.

Graph 1: Age profile trends and forecast 1991-2026 (Hambleton District)



Healthy growth is also projected in the number of 25-34 year olds. This is a particularly dynamic age band in terms of the housing market - heads of households within this age band are likely to be active in a range of tenures as their circumstances change and they are likely to find accessing the owner-occupier/mortgage market difficult in the current economic climate. Many in this age band will be on relatively low incomes and have few

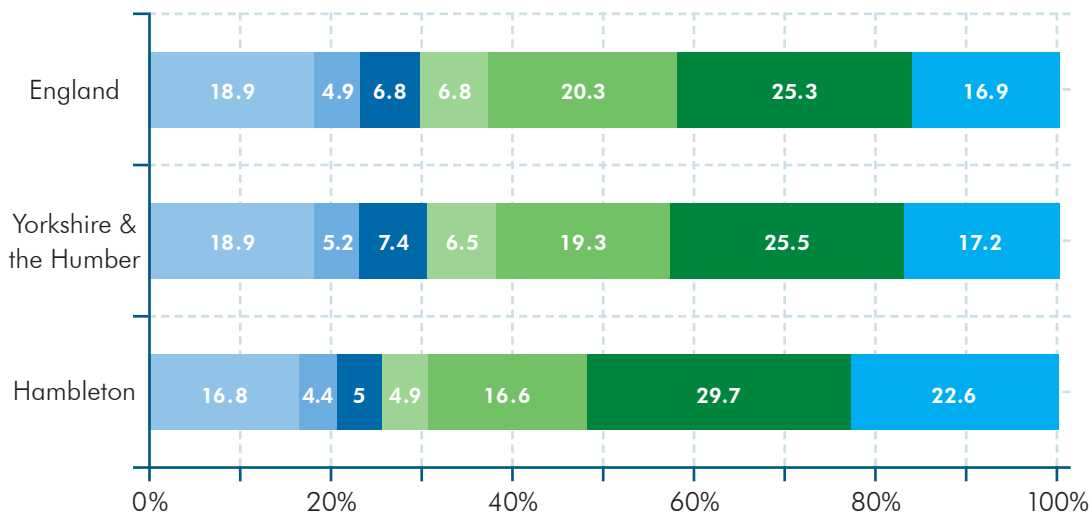
savings, being at early stages in their careers. This is a very important group in terms of contributing towards the economic future of the District. It is from this group that we will find many of our future managers and business leaders. Because of their employment opportunities, good services and transport links, Thirsk and Northallerton are likely to be the most attractive places for younger households to live.

Older Households

The demographic profile of Hambleton has changed markedly in the past decade. Census data shows that Hambleton has a considerably higher percentage of older people (aged over 65 years) than other areas of the country and region at 23% compared with 17% for England and this is increasing year on year - see graph 2 below. Within this, Stokesley, Great Ayton and Easingwold have particularly high percentages of older people. We are seeing an increase in the number of older couples as the life expectancy for men increases.

The District's housing also needs to meet the needs of the ageing population and to offer wider choice. Hambleton's population is ageing and the Council needs to consider how it can increase older person's housing options in the future to make 'downsizing' or moving to specialist housing simpler and more attractive. Currently there is a high level of under-occupation but this is not translating into an increased level of downsizing and 49% of older person households suggested they want to move home as they need a smaller property (SHMA fig 9.11).

Graph 2: % Resident population by age band (Hambleton District)



Source: Office for National Statistics

Key: 0-15 16-19 20-24 25-29 30-44 45-64 65+

The increasing older population and their aspirations and requirements will have far reaching implications for our housing markets. Many of these households are currently remaining in their existing homes because alternative housing choices are limited, however others choose to stay in

their own homes with support where needed. The growth in older person households will need to be accommodated through a more appropriate offer in the private market to ensure older people have choice in the size and type of accommodation they require.

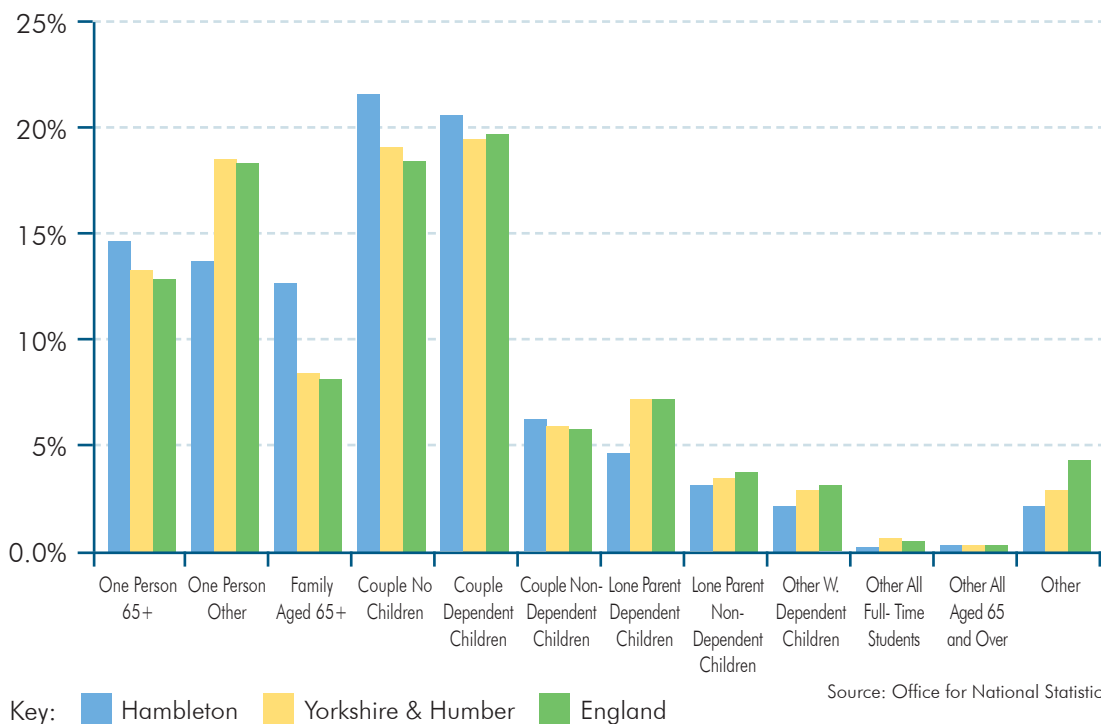
Household Formation

Census data also shows how household composition is changing. Lifestyle choices and relationship breakdown are impacting on household composition and the economy is impacting on household formation patterns. Like many other parts of the country, the number of one person households and couples without children in Hambleton is increasing whilst the number of larger families is decreasing



Meadowfield Extra Care at Thirsk (Housing 21)

Graph 3: Household composition



Households are getting smaller and the projected increase in single persons and couples translates into a high demand for smaller properties - these properties account for 60% of the requirements

but the housing options for smaller households are limited, as developers continue to build larger homes.

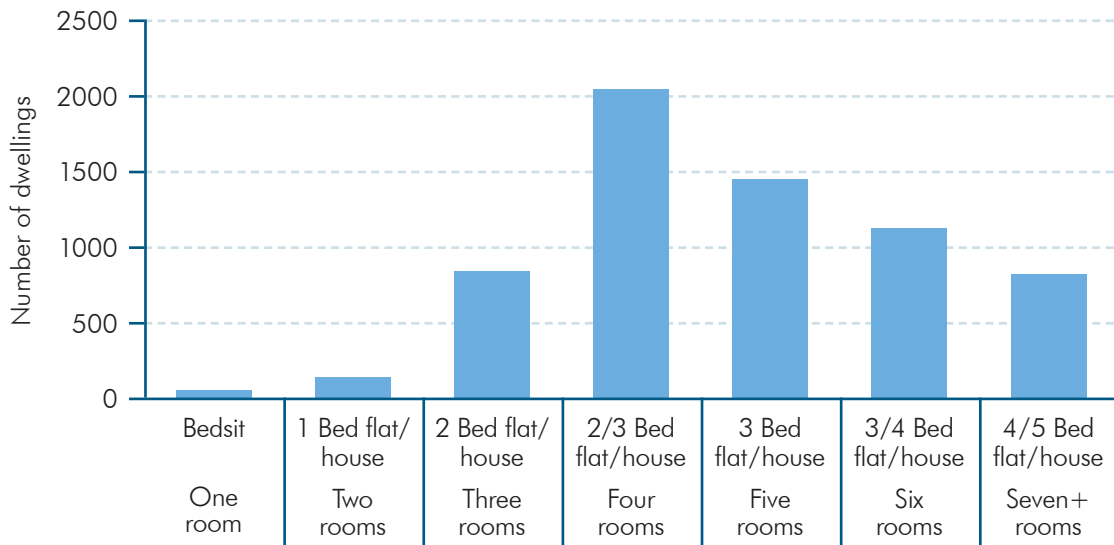
Future Housing Demand

Nationally DCLG forecasts a need for significantly more two and three bedroom homes. It suggests that Councils need to enable the provision of more homes of which the split should be roughly 65% two and three bed and 35% four or more bedrooms. This requirement for smaller market homes accords with DCLG projections that the average household size for the Hambleton District is likely to fall from 2.33 persons to 2.17 persons and the estimated dwelling mix required for Hambleton - see graph 4 below.



Aurhitts development Shipton by Beningbrough (Broadacres)

Graph 4: Dwelling mix for homes required in Hambleton 1991-2026



Source: Office for National Statistics 2001

The NYSHMA concludes that the projected increase in couple and single person households (many of which include older persons) translates into a projected high level of future demand for smaller properties ie one or two bedrooms and that these property sizes account for 60% of the future requirement. However, this demand does not translate into requirements solely for flatted properties but for smaller family housing and properties suitable for older people. It also concludes that this growth would point to high demand for smaller properties located in close proximity to key services and transport networks such as in Northallerton and Thirsk.



Dale View development at Morton on Swale (Yorvik Homes)

Table 7: Households wanting to move in next two years by property size (NYSHMA 2011)

Authority: Hambleton District Council	Households wanting to move in the next two years - expectations by property size				
	Studio/One bedroom	Two bedrooms	Three bedrooms	Four+ bedrooms	Total
Single person household	11.7%	59.8%	19.2%	9.4%	100%
Single parent families	0%	29.8%	52.3%	17.9%	100%
Couple only households	1.6%	29.1%	55.7%	13.5%	100%
Couple households with no dependent children but other occupants	0%	28.6%	42.9%	28.5%	100%
Families (couples with dependent children)	0%	0%	46.2%	53.8%	100%
Other households	12.9%	24%	56.6%	6.5%	100%
Total	5.9%	31.5%	44.3%	18.3%	100%

Source: NYSHMA 2011

The NYSHMA recorded the housing expectations of households looking to move in the next two years which showed a strong expectation for three bedroom properties from all household types except singles who showed a preference for two bedroom homes. 53.8% of family households aspire to four bed homes accounting for about 20% of households (NYSHMA fig 6.13, p98). The NYSHMA also identifies demand for moderate three bedroom, family properties reflecting the aspirations of households to live in larger properties ie with a spare bedroom. This demand is predominantly driven by couple households rather than family households, noting the projected decline in this household type in Hambleton.

The NYSHMA found that of those Hambleton residents expecting to move in the next two years, 62% aspired to be owner occupiers, 50.2% expected to move into social rented accommodation and 29.1% into private rented (NYSHMA fig 5.14 p69). Those who had moved in the two years prior had predominantly remained within the same tenure. Private renting accounts for 9.2% of moves from owner occupation (NYSHMA, fig 5.15, p71).

The growth in households where the head of household is in the 25-34 age band is likely to result in a requirement for smaller properties and for these to be mainly in the private rented market or in intermediate tenures. The decline in households where the head of household is aged between 35 and 54 is likely to have implications for the levels of demand for larger properties, particularly with the prevalence of this type of housing in the existing stock.



York Vale House development in Northallerton (Broadacres)

Improving our 'Housing Offer'

In response to the context and issues set out previously, the Council wishes to improve the new housing offer by enabling the provision of:

- **more smaller homes**
- **homes to meet the needs of older people**
- **some shared housing**
- **specialist housing**
- **self build**
- **a wider tenure choice**

The ways in which we will do this are set out below.

Enabling the provision of more smaller homes

The Council needs to ensure that its housing offer can both meet housing needs and demand and support economic growth ambitions to deliver its Economic Strategy. For local businesses to grow and new ones to set up there is a need to assure investors that there is a range of good quality housing for their workforce. Whilst undoubtedly there will be a need for some large executive homes a more fundamental need will be for a supply of housing that is affordable to those on more modest incomes.

To meet the needs of the changing population the Council seeks to increase the number of two and three bedroom market homes. In accordance with the recommendations of the DCLG and evidence from the NYSHMA it will seek to achieve 60-65% two and three bedroom homes on market housing sites of 25+ dwellings across the District. This will increase housing options for smaller families and couples for whom four and five bedroom houses are too large and unaffordable.

To meet the needs of young singles and couples the Council will encourage the provision of some smaller one bedroom market homes. In broad terms depending on local circumstances it will aim to achieve 10% one bedroom properties on all new housing sites across the District and seek to increase this percentage on smaller sites that lend themselves to this type of development, particularly in the service centres of Northallerton and Thirsk.

In summary the Council will seek to achieve the following targets of appropriate mix on open market sites of 25 or more dwellings across the District:

Table 8: Targets for new dwelling size

Type	Target Percentage
One Bedroom	10
Two Bedroom	35
Three Bedroom	25
Four Bedroom	10-15
Two Bedroom Bungalow	10

Smaller homes can also be achieved through bringing back into use flats over shops and perhaps the conversion of larger houses into Houses of Multiple Occupation (HMOs). In terms of affordable housing recent discussions with Registered Provider partners indicate that they are looking to the long term sustainability of communities and tenancies. As such, despite the welfare changes, Registered Providers do still support the delivery of one bedroom homes however they are not keen to manage these where they are provided within blocks of two or more storeys. They continue to support the caveat within the NYSHMA that need is better met by two bedroom homes and are also supportive of flexible accommodation such as larger one bedroom homes which could be converted to two beds.

Historically maintaining size standards has been relatively straight forward on schemes that rely on public subsidy since Registered Providers are required to build to a minimum standard, known as the Housing Quality Indicators (HQI) standard, in order to claim grant funding.

However, a considerable amount of affordable housing is delivered through S106, without public funding and the requirements associated with it.

Whilst the Council has delivered many homes through this mechanism, over the past year or so housing officers and Registered Provider partners have started to become concerned about the size of these homes, particularly in the light of Welfare Reform changes.

Proposed National Housing Standards

In March 2015 DCLG issued Nationally Described Space Standards. The Council will use these standards to guide the provision of new homes. It is the intention to embed the standards within the forthcoming Local Plan.

Table 9: Nationally Described Space Standards
Minimum gross internal floor areas and storage (m²)

Number of Bedrooms	Number of bed spaces (persons)	One storey dwellings	Two storey dwellings	Three storey dwellings	Built-in storage
One bed	1p	39 (37) ²	-	-	1.0
	2p	50	58	-	1.5
Two bed	3p	61	70	-	2.0
	4p	70	79	-	
Three bed	4p	74	84	90	2.5
	5p	86	93	99	
	6p	95	102	108	
Four bed	5p	90	97	103	3.0
	6p	99	106	112	
	7p	108	115	121	
	8p	117	124	130	
Five bed	6p	103	110	116	3.5
	7p	112	119	125	
	8p	121	128	134	
Six bed	7p	116	123	129	4.0
	8p	125	132	138	

Source: DCLG March 2015

Shared Accommodation

The Council is also aware of the need to provide some housing for younger people, very early in their careers, who are likely to be more transient and be on lower incomes and for whom sharing may be the only affordable option if they want to live independently.

Welfare Reform changes and the introduction of the Social Size Criteria (bedroom tax) are causing issues for single under 35s in or out of work who are now only entitled to the single person room rate and to whom a one bedroom flat would therefore not be affordable. Therefore the Council will view favourably applications for Houses in Multiple Occupation to allow young people to share, where these are of good quality and meet other regulatory requirements.

Meeting the Housing Needs of Older People

Social housing is not an option for most older people in Hambleton because the £60k ceiling (total income and/or assets) for North Yorkshire Homechoice excludes them from registering. The private rented sector is not a popular tenure with older people because of the insecurity - many older people find moving very stressful. Owner occupation is by far the most popular tenure for Hambleton's older people and in 2011 76% of our older people were owner occupiers.

There is limited accommodation choice in the market for older people wanting to downsize and therefore many are living in properties that are too large for their needs and that are costly to run and maintain.

One size does not fit all and the Council is keen to ensure that there is a range of housing options for older people including bungalows, flats, assisted living and extra care.

Extra Care

Extra Care schemes provide housing with support for older people and to meet more specialist needs such as providing care for people with dementia.

The Council supports a Hub and Spoke model of Extra Care which encourages the provision of some bungalows. This model increases choice by allowing older people to opt for more independent living accommodation, separate from the main block but with the opportunity to use care and support packages and the facilities that Extra Care schemes provide.

In considering planning applications for this type of housing developers are encouraged to enter into early discussions with the Officers from the Council and colleagues from North Yorkshire County Council Extra Care Team who can offer advice and expertise on key aspects such as what facilities should be provided eg café, sensory garden; where they are best located within the development; their detailed design and also care and support packages.

Sheltered Housing Schemes

The Council also understands the role that sheltered housing schemes provided by the private sector can play in improving housing choice and meeting the housing aspirations of some older people. Such developments can prove particularly popular with older women living alone who seek a secure home where they can live independently within a community environment, befriend neighbours and take part in scheme activities. Providers of such accommodation as well as marketing outright sale properties also often offer other tenure options such as equity release, life lease and market rent. Subject to meeting other planning policy criteria the Council will support sheltered schemes that provide different tenure offers to increase choice for older people from all walks of life. Where on-site delivery is not achievable, commuted sums generated from developments of this type could be used to subsidise delivery of affordable housing for older person's accommodation.

Schemes should be located within easy walking distance of town or local District centres and benefit from good transport links.

Bungalows

Hambleton has very few bungalows within its existing stock and there is a shortage of two bedroom bungalows on the market for older people to downsize to, particularly in the service centres of Stokesley, Easingwold and Great Ayton.

The Council is aware that over recent years many larger private developers have ceased to include two bedroom bungalows within their portfolios of house types and been reluctant to design schemes which include bungalows because of the perception that they are 'land hungry' however, there is need for a new approach. Therefore the Council is keen for developers to include more two bedroom bungalows in their schemes and for these to be

developed to engender a sense of community and security for older people. The NYSHMA shows that 28% of older people wanted to move to a bungalow. This was highest for Hambleton compared to the whole of North Yorkshire.

It favours scheme designs that intersperse clusters of two bedroom bungalows with other housing and also modern terraces of 'almshouse style' bungalows which overlook shared gardens, allotments or green space.

To assist older people to downsize and improve the offer of smaller accommodation the Council will seek 10% bungalow provision on all housing sites of 10 or more dwellings. Bungalows should normally be two bedroom and predominantly for market sale. However, some modest three bedroom bungalows will also be supported where they meet an identified need.

Provided that there are no site constraints, there is an expectation that the bungalows will be distributed throughout schemes and interspersed with two-storey properties to embed a spirit of community where old and young residents live side by side.



Pitfield Corner development at Scruton (Chevin HA)

Specialist Housing

Housing for Younger People with Physical and/or learning disabilities

Across Hambleton there is a need for some housing for younger people with physical and/or learning disabilities to enable them to live independently in a safe environment.

This housing needs to be affordable and is likely to require either grant funding or some flexibility around affordable housing delivery because of the cost associated with this specialist nature of provision. The Council supports the provision of more new housing for people with more complex needs which are likely to be affordable housing supported with public subsidy. Such schemes should be small scale built to Lifetime Homes standards and capable of accommodating large pieces of equipment such as hoists and be wheelchair accessible.

The Council will therefore work closely with North Yorkshire County Council, Social Services, Registered Providers, the Homes and Communities Agency and support agencies to facilitate. Such schemes which should be of small scale ie no more than twelve units. This could form part of the Hub and Spoke model, making use of the facilities and staffing in Extra Care developments will be encouraged.

It will also seek to maximise funding available through sub regional partnership working, more specifically funding streams identified through the Local Economic Partnership Growth Deal.

The Council will work with North Yorkshire County Council to deliver an element of specialist housing on larger housing sites as and when there is evidence of need.



Oxmoor Place development at Easingwold (Yorkshire Housing)

Self Build

The Council recognises that self build homes may provide a more affordable housing option for some local people, either as individuals or as part of a group of residents. Subject to meeting other planning policy requirements, the Council will support applications from individuals that will meet their own housing need and are of high quality and blend into the existing street scene.

The Council will also consider proposals on larger sites for plots to be sold as serviced plots brought forward by an individual, developer or a Community Land Trust. A Community Land Trust is a group of like-minded people living in a community wanting to develop some houses for local people but wishing to have an influence on design, number and who is to live in them. Proposals brought forward in this way should be in a recognised named settlement and the future value of properties controlled so that they remain affordable in perpetuity to local people.




Tenure Choice

Providing different tenure options will be an important factor in meeting housing needs and improving customer choice in the future particularly since mortgage finance and the credit crunch is still impacting on people's ability to obtain mortgages, save for deposits and become owner occupiers. Whilst private developers have traditionally focussed on delivering homes for outright sale and will continue to do so when negotiating planning applications in the future, the Council will encourage the delivery of a wider tenure mix. The NYSHMA found that intermediate housing products such as shared ownership will play an important role in helping to bridge the gap between social renting and owner-occupation, and should offer an attractive option for younger working people on low income who are otherwise unable to access the housing market, either in lending terms or because of challenges in saving for a deposit.

2011 Census data for Hambleton evidenced a growth (4%) in the private rented sector linked to a corresponding decline in owner occupation suggesting that this tenure is offering an increasing alternative to owner occupation. In an environment where mortgages remain difficult to access and house prices are unaffordable to many, this sector has an important role to play in meeting Hambleton's housing needs. This tenure offers more flexibility and is a common choice for young single people and couples who are at the early stages of their careers and within the 25-34 age group. Many of these will be on low incomes and seeking good quality shared accommodation.

We need to deliver more affordable homes to meet housing needs if Hambleton is to remain a vibrant place to live and work. Many young people and couples cannot access the housing market and many of these are the most economically active.

The Council will continue to enable more housing to be provided for those on the lowest incomes through supporting Registered Provider led housing schemes developed using grant and through planning obligations. It recognises that for some residents in greatest housing need, social rented housing is the only affordable option.

As a starting point, the Council identified, through its LDF Policy DP15 (adopted in 2008), a tenure split of 50% social rented and 50% intermediate tenures. However, since 2013, affordable housing has been delivered with a typical tenure split of 70% social rent and 30% intermediate tenure, following consultation with Registered Provider partners and the NYSHMA recommendations. Registered Provider partners were reconsulted on this split in October 2014, as part of the review of the Affordable Housing SPD, and confirmed that these proportions are still appropriate.

On planning gain schemes developers will therefore will be required to provide a mix of social rent and intermediate tenure. This split will be 70% rent and 30% intermediate tenure unless otherwise agreed by the Housing Manager.

On grant aided schemes however, the Council recognises that any homes for rent need to be made available as an 'affordable rent'. In such circumstances the Council will work closely with Registered Provider partners and the Homes and Communities Agency to achieve a tenure mix that meets local needs, is sustainable and accords with government funding requirements.

Further information...

If you have any housing comments or questions you would like to ask
please email housing@hambleton.gov.uk

**You can call Customer Services on 01609 779977
to speak to a customer adviser and you can write to us:**

**Hambleton District Council - Housing Service
Civic Centre, Stone Cross, Northallerton, North Yorkshire DL6 2UU**

This information is available in alternative formats and languages