Feasibility Overview

155 Windmill Lane, Cheshunt, Hertfordshire, EN8 9AR
Client: Dan Grant | Project reference: TH00214 | July 2026

1. Property and Location Overview

The property is a detached three bedroom house of approximately 89.5 sqm with a detached garage of approximately 5.0 by 2.5 metres, two garden outbuildings and a parking space to the front. The plot is irregular but generous, with the rear garden extending behind the neighbouring garage to the right. The site is approximately 250 metres from Cheshunt railway station and is well served by local shops and bus routes.

The planning context is favourable. Broxbourne has no Article 4 direction, so the change of use to a six person HMO is permitted development. The site is not in a conservation area, the building is not listed, and the borough has no HMO density rule and no family housing protection policy. The council can demonstrate only 2.81 years of housing land supply, which adds weight to housing proposals.

The defining site constraint is flood risk. The Environment Agency map places the majority of the site, including the garage, in Flood Zone 3, with the front of the site in Flood Zone 2. This does not prevent the scheme but shapes the design and adds cost, and is addressed in sections 3 and 4.

2. Proposed HMO Strategy

Target: a six bedroom, all en suite HMO for six occupants (Use Class C4).

- The change of use to C4 is permitted development as Broxbourne has no Article 4 direction.
- All six bedrooms exceed the 9 sqm Broxbourne single room standard. En suites of approximately 2 sqm are additional to the stated room areas.
- The kitchen and dining space is 26 sqm against a combined open plan requirement of 23.5 sqm.
- The loft is excluded. At approximately 1.8 metres to the ridge it cannot meet the 2.13 metre standard. It is repurposed as plant and storage space, freeing floor area elsewhere.

Application route

The scheme is delivered in two stages. First, a householder planning application while the property remains a C3 dwelling: demolition of the conservatory and small rear projection, a full width rear extension, and connection of the extension to the garage with the garage shown as a bedroom of the house. Second, once works are complete, a lawful development certificate confirms the change of use from C3 to a six bedroom C4 HMO. Connecting the garage takes the works outside permitted development, which is why a householder application is required; the change of use itself never needs planning permission.

Room schedule (from the feasibility sketch)

- Ground floor: Bed 1 at 11.7 sqm, Bed 2 at 9.5 sqm, Bed 3 (converted garage) at 11.7 sqm, all with en suites.
- First floor: Bed 4 at 12.5 sqm, Bed 5 at 9.5 sqm, Bed 6 at 10.6 sqm, all with en suites.
- Kitchen and dining space of 26 sqm in the new rear extension, opening onto the garden.

Areas are taken from the agent's drawings and are subject to measured survey.

3. Design Opportunities and Key Constraints

Ground floor

The conservatory and the small rear projection are demolished and replaced with a full width rear extension of approximately 3 metres. This holds the 26 sqm kitchen and dining space, which also provides the circulation route to Bed 3, avoiding a wasteful corridor. The space has a direct connection to the rear garden and can take a rooflight if wanted. Changes to the existing front rooms are minimal: en suites are added and the existing walls are otherwise retained.

Garage bedroom (Bed 3)

The garage is integrated into the house through the extension connection and becomes an 11.7 sqm en suite bedroom. It is upgraded to habitable standard with insulated wall linings and a roof upgrade, allowed for in the sketch wall thicknesses. A new rear window faces the garden and the en suite has an obscured window for ventilation. An external door provides the escape route, which resolves the room's inner room condition, and gives the room its own entrance. The ceiling height is presumed around 2.3 metres and must be confirmed by survey alongside the flood assessor's floor level recommendation.

First floor

The three existing bedrooms are retained with en suites added. No structural alteration is proposed at this level.

The four metre option

The extension is drawn at 3 metres because that satisfies the space standards. As a detached house, 4 metres is available as a permitted development fallback and up to 8 metres through prior approval. The extra metre would enlarge the kitchen and dining space and allow Bed 2 to grow closer to Bed 1, at marginal cost while the contractor is on site, with a modest uplift in achievable rents. A side window may need infilling to suit. The decision can wait for the measured survey.

Key constraints

- Flood Zone 3: a flood risk assessor is appointed before the application; recommendations may include raised floor levels and resilient construction.
- Existing dimensions are from the agent's drawings and are unverified; a measured survey is required before design freeze.
- Parking: the frontage space is retained as no side extension toward the frontage is proposed.
- Waste and cycles: the retained outbuilding provides screened bin and cycle storage; a large garden remains, and one outbuilding can be removed if more amenity space is wanted.

4. Planning Position and Risk

Principle of development

- No Article 4 direction, verified against the national planning dataset, the LandStack constraint layers and the council's own guidance on 27 July 2026.
- Garage to bedroom conversions are routinely approved in Broxbourne: around thirty householder consents since 2022 with none refused where the garage is integrated with the house.
- 07/25/0208/HF, Cavell Road, Cheshunt (April 2025): garage roof raised, garage converted to a bedroom with a link to the house. Granted with no objections.
- 07/22/0634/HF: rear extension, extension in front of the garage and garage conversion. Granted.
- Appeal 6001363, 92 Great Cambridge Road, Cheshunt (January 2026): a ten person HMO including two bedrooms in the converted garage was allowed by the Inspector, who also held that three HMOs within 500 metres is not an over concentration.

Key planning risk

The flood risk assessment is the one item outside our control. The site is in Flood Zone 3 and Bed 3 is a ground floor bedroom, so the assessor's recommendations, most likely raised floor levels and flood resilient construction, will feed directly into the design and build cost. The interaction between a raised floor and the garage ceiling height cannot be tested until the survey. For context, flood risk has not caused a refusal on any application this practice has submitted; it is treated as a cost and programme item rather than a barrier to consent.

Secondary risks and mitigation

- Bedroom sizes are the only ground on which Broxbourne has refused an HMO scheme since 2023. Every room in this layout holds a margin above the 9 sqm standard.
- Garden retention: local refusals have turned on plots left with 44 to 46 sqm of garden. This scheme retains a large garden, with the option to remove an outbuilding for more.
- Parking: the frontage space is retained; officers accepted a 2.5 space shortfall at 109 Northfield Road in a comparable location.
- Self containment: Bed 3 has no kitchen facility, connects internally to the house and its external door is secondary. The refused schemes locally were freestanding annexe arrangements, which this is not.

Supportability

The scheme sits comfortably within the pattern of local consents and the appeal position. Pre application advice is not considered necessary.

5. Building Regulations and Technical Compliance

Conversion to a licensable six person HMO requires a full technical upgrade, not a light refurbishment. The principal areas are:

Part B (fire safety)

- Mains interlinked detection throughout, fire doors to bedrooms and the kitchen, and a protected escape route.
- Bed 3 gains its own external final exit, resolving its inner room condition.

Part E (acoustics)

- Acoustic upgrade to the wall between Bed 3 and the kitchen and dining space, and to floors between bedrooms.
- The local appeal consent at 92 Great Cambridge Road carried an Approved Document E sound insulation condition; the same standard is designed in here from the start.

Part L (thermal)

- The garage requires insulated floor, walls and roof to reach habitable standard; the new extension is built to current standards.
- Minimum EPC rating E applies for letting; the upgrade works will improve the rating.

Part F (ventilation)

- Mechanical extract to the kitchen and to every en suite; background ventilation to habitable rooms.

Flood resilient construction is integrated with the regulations package: raised electrical services, resilient floor build ups and a non return valve on the drainage.

6. Commercial Position

The strongest evidence base is the client's own completed HMO at 6 Oldfield Drive, Cheshunt (commercial valuation 25040024): six rooms let at £950 to £1,250 per month, a gross rent of £79,200 per annum, and a Market Value of £790,000 against a March 2025 purchase at £380,000. That property carries larger rooms (12 to 24.6 sqm) than this scheme, so its rents sit at the top of the local range.

Comparable room rates

- 6 Oldfield Drive, EN8: £950 to £1,250 per month per en suite room (client's own asset, valuation evidence).
- SpareRoom, Cheshunt EN8: en suite rooms advertised at £895 to £1,200 per month, typically bills inclusive.
- Valuation report lets: Byron Court £925, King Arthur Court £1,000, Endeavour Road £1,100, Grove House £1,150 per month.

Adopting £950 per room for this scheme's room sizes: gross rent of £5,700 per month, £68,400 per annum. Allowing 25 percent operating costs, net income is approximately £51,300 per annum, giving an indicative end value of around £600,000 at an 8.5 percent yield. On the deduction basis used in the Oldfield Drive valuation (15 percent), the same rent supports around £680,000. The four metre extension option and strong finishes would push the room rates toward the £1,000 to £1,050 band.

Build cost benchmark: £30,000 per bed suggests around £180,000 for the six bed conversion, plus a flood allowance (assessment, raised floor levels, garage roof and resilient construction) and contingency, indicating a budget of approximately £200,000. The asking price is circa £400,000 with a competing offer of £390,000 reported on 30 July 2026.

All figures are indicative and subject to measured survey, the flood risk assessment and broker validation. An insurance quote should be obtained before exchange given the flood zone.

7. Key Next Steps

- Decision on the purchase; the planning strategy in this report supports proceeding.
- Measured survey: room dimensions, ceiling heights, garage slab and wall construction, and the original rear wall line behind the conservatory.
- Flood workstream: Environment Agency flood data and a flood risk assessor appointment; the assessor's recommendations fix the floor levels before design freeze.
- Extension depth decision, 3 or 4 metres, once the survey dimensions are known.
- Householder planning application: drawings, a short design statement and the Flood Risk Assessment.
- Lawful development certificate for the C4 use on completion of works, followed by the HMO licence.

8. Conclusion

155 Windmill Lane is a sound feasibility candidate. Six en suite bedrooms are achieved with modest structural intervention: one rear extension, the garage integrated as a bedroom, and en suites added within the existing rooms. The planning strategy carries direct local precedent at every step, from the garage conversion consents to the appeal decision a kilometre away, and the change of use itself requires no permission.

The defining constraint is Flood Zone 3. It adds a specialist assessment, raised floor levels and resilient construction to the budget and programme, and it is the one input that cannot be predicted before the assessor reports. It has not, in this practice's experience, been a reason for refusal.

The recommendation is to proceed at six bedrooms in Use Class C4. A seventh bedroom would make the use sui generis, require full planning permission for the use and engage the locational tests of Policy H5; the value of this scheme lies in holding it at six, where the planning position is strongest.