7.4.13A Self-contained flats or houses in multiple-occupation can help to address the needs of those wanting to purchase or rent small units of accommodation, as well as providing a relatively affordable housing option for those wishing to purchase their first property. In addition, converting vacant / under used buildings or subdividing existing dwellings to flats or HMOs could be one of the options to contribute towards meeting part of the need for temporary construction workers' accommodation Proposals for new build Flats /HMOs will be dealt with under policies TAI3 and TAI14 to TAI18 [allocations and windfall policies] with consideration given to the potential impact upon the character and amenity of the locality including cumulative impact under Policy PCYFF1.