



## Section 2

# Meeting Camden's needs

## – Providing homes, jobs and facilities

- 6.1 Section 1 above sets out the Council's overall approach to the distribution and management of Camden's growth to 2025. Section 2 provides our approach to making sure we provide the homes, jobs, facilities and infrastructure needed to support the growth in the number of people living in, working in and visiting the borough. It focuses on:
- providing homes to meet housing need and targets, securing affordable homes, and encouraging mixed communities;
  - providing for new shop floorspace to meet predicted demand and promoting our town centres, including by setting out our specific objectives for each centre;
  - securing a strong economy in Camden that includes everyone;
  - supporting the unique role of Central London;
  - providing the community facilities and services needed by Camden's communities and people who work in and visit the borough;
  - ensuring the transport needed to support Camden's growth is provided and promoting more sustainable travel.



## CS6. Providing quality homes

- 6.2 One of the four themes of Camden’s Community Strategy is *A Sustainable Camden that adapts to a growing population*. Following from this, the Core Strategy aims to manage growth so it works positively for Camden. One element of this is securing sufficient housing of the right type and quality.
- 6.3 The Council shares the government’s goal of seeking to ensure that everyone has the opportunity to live in a decent home at a price they can afford in a community where they want to live. We will therefore seek to establish a plentiful supply and a broad range of homes. However, Camden is a relatively small area within a much larger housing market, and we cannot realistically expect to meet the needs of everyone that might wish to live in the borough. This part of the Core Strategy therefore sets out:
- the overall numbers of additional homes we expect to be built in the borough;
  - the proportion of affordable housing that the Council will seek;
  - our priorities in terms of mix of sizes and types of homes that are needed for particular groups of people; and
  - the flexible implementation tools we will use to support continued delivery if economic conditions threaten the supply of homes.
- 6.4 To provide well-designed homes, proposals will need to address all the policies in the Core Strategy. In addition, Building for Life criteria set a national standard for well-designed homes and neighbourhoods. These have been prepared by a partnership of agencies led by the Commission for Architecture and the Built Environment (CABE) and the Home Builders Federation.
- 6.5 Policy CS6 relates to a number of different forms of housing which are suitable for different individuals and households. These forms of housing include:
- self-contained houses and flats (Use Class C3) (the predominant form);
  - live/ work units, which are self-contained homes that include a dedicated work area (they are outside any planning use class, but we will treat them in the same way as Use Class C3 for the operation of our Local Development Framework policies);
  - bedsit rooms that share facilities such as toilets, bathrooms and kitchens often known as houses in multiple occupation or HMOs, some with 3 to 6 occupiers fall within Use Class C4, but most are outside any planning use class);
  - hostels where shared accommodation is managed for a particular group of people (e.g. students) and occupiers may stay for several months (also outside any planning use class);
  - those nursing homes, care homes and parts of hospitals where people live permanently, such as nurses’ accommodation (parts of Use Class C2); and
  - residential accommodation that is ancillary to another use, such as living areas for managers, caretakers and other staff.
- 6.6 Policy CS6 does not deal with:
- those hospitals and care facilities where patients and staff are only present on a temporary or working-hours basis;
  - hotels (Use Class C1); or
  - hostels aimed at tourists and backpackers.
- Camden’s health and well-being are considered in Policy CS16, which relates in part to hospitals and care facilities. Tourism is considered in Policy CS8, which relates in part to hotels and tourist hostels.
- 6.7 Policy CS6 is concerned with the quantity of housing that is needed and the types of homes that are needed. However, a wider range of considerations feed into housing quality, including sustainability and responsiveness to climate change; the standard of design, layout and construction; integration with the surrounding area; residential amenity; contribution to the character of the neighbourhood; community safety; and the availability of local facilities and public transport. These wider considerations are dealt with in other policies throughout the Core Strategy.

## CS6 – Providing quality homes

The Council will aim to make full use of Camden's capacity for housing by:

- a) maximising the supply of additional housing to meet or exceed Camden's target of 5,950 homes from 2007-2017, including 4,370 additional self-contained homes;
- b) maximising the supply of additional housing over the entire plan period to meet or exceed a target of 8,925 homes from 2010-2025, including 6,550 additional self-contained homes;
- c) supporting the supply of additional student housing, bedsits and other housing with shared facilities providing this does not prejudice the Council's ability to meet the target for the supply of additional self-contained homes, the balance of uses in the area; and the quality of residential amenity or the character of the surrounding area;
- d) minimising the net loss of existing homes;
- e) regarding housing as the priority land-use of Camden's Local Development Framework.

The Council will aim to secure high quality affordable housing available for Camden households that are unable to access market housing by:

- f) seeking to ensure that 50% of the borough-wide target for additional self-contained homes is provided as affordable housing;
- g) seeking to negotiate a contribution from specific proposals on the basis of:
  - the maximum reasonable amount of affordable housing under the specific circumstances of the site, including the financial viability of the development,
  - an affordable housing target of 50% of the total addition to housing floorspace, and
  - guidelines of 60% social rented housing and 40% intermediate affordable housing;

- h) minimising the net loss of affordable housing;
- l) regenerating Camden's housing estates and seeking to bring Council stock up to the Decent Homes standard by 2012.

The Council will aim to minimise social polarisation and create mixed and inclusive communities across Camden by:

- j) seeking a diverse range of housing products in the market and affordable sectors to provide a range of homes accessible across the spectrum of household incomes;
- k) seeking a range of self-contained homes of different sizes to meet the Council's identified dwelling-size priorities;
- l) seeking a variety of housing types suitable for different groups, including families, people with mobility difficulties, older people, homeless people and vulnerable people; and
- m) giving priority to development that provides affordable housing and housing for vulnerable people.

The Council will monitor the delivery of additional housing against the target for housing supply, and will seek to maintain supply at the rate necessary to meet or exceed the target. In seeking to maintain the housing supply, the Council will adjust the type and mix of housing sought, having regard to the financial viability of development, the sales or capital value of different house types and tenures, and the needs of different groups.



## Making full use of Camden’s capacity for housing

- 6.8 The Council has a target of 8,925 additional homes for the plan period of 2010-2025 (595 homes per year), including 6,550 additional self-contained homes (437 homes per year). This is based on the London Plan, related regional guidance, and our assessment of the supply of developable housing land. The London Plan gives a London-wide target of 305,000 additional homes from 2007 to 2017, and a Camden target of 5,950 additional dwellings (an annual monitoring target of 595 additional homes), which is consistent with the Council's 15 year target. As an advance indication for housing trajectories covering the period 2017 to 2027, annex 10 to the London Plan gives an annual range for Camden of 480 to 1,030 additional homes. The Government Office for London and the GLA produced a guidance statement in March 2008 which proposes that boroughs should roll forward the target for 2007 to 2017 as an ‘indicative figure’ prior to the adoption of new targets based on the London Strategic Housing Land Availability Assessment and Housing Capacity Study 2009 (SHLAA). The Council accepts this approach, and considers that an indicative figure of 595 additional homes per year is a reasonable interim assessment for the period 2017-2025.
- 6.9 Our annual figure of 595 additional homes per year (just under 9,000 homes over 15 years) is made up of three elements. These elements are set out in Annex 10 of the London Plan, and based on the 2004 London Housing Capacity Study:
- 437 additional self-contained homes each year (or just over 6,500 over 15 years). This covers flats and houses (in Use Class C3) that have been newly built, converted from another use, or formed from a net increase in homes in an existing building;
  - 100 additional homes per year that are not self-contained (or 1,500 over 15 years). These are homes that share common facilities or services, such as hostels, residential care homes and grouped bedsit rooms;
  - 59 homes per year for returning vacant stock into housing use (just under 900 homes over 15 years). This count is based on homes that have been unused for at least 6 months.
- 6.10 The Council produces and updates a housing trajectory as part of its Annual Monitoring Report (AMR). The housing trajectory shows how we are bringing forward sites to deliver self-contained homes over the next 15 years, and measures Camden’s anticipated performance against our monitoring target for additional self-contained homes. The AMR also monitors the number of vacant dwellings returned to use and the net gain in non-self contained homes each year. For the entire plan period from 2010/11 to 2024/25, on the basis of the Annual Monitoring Report 2008/09, delivery of additional homes is expected to total 12,250 or around 815 per year. This is significantly above Camden’s target of 8,925 additional homes over the entire 15 year plan period.
- 6.11 The housing trajectory shows how we are planning to meet our target for 6,550 additional self-contained homes over the entire plan period. Our starting point is sites that have already been allocated in the UDP 2006 development plan, and sites that are emerging in the LDF Site Allocations document. For the first five years of the trajectory, the target for additional self-contained homes can be met from an identified supply of deliverable land in the form of allocated sites, emerging sites and other sites where planning permission has already been granted. For the subsequent ten years, the target can be met from an identified supply of developable land in the form of allocated sites and emerging sites.
- 6.12 The final 10 years of the housing trajectory also includes a figure for ‘windfall’ sites, which are sites that do not yet have planning permission, and have not been individually identified in a development plan document. We do not rely on these windfalls to meet our target for delivery of self-contained homes, but windfall sites will make a significant contribution to our overall housing delivery, and we consider that they should be included in the trajectory to enable proper planning for infrastructure. This contribution from windfall reflects Camden’s circumstances as an inner London Borough with a high turnover in the use of land and high proportion of small sites. The numbers included reflect Camden’s history over the period since 2003/04 of completed developments on small-sites delivering fewer than 10 additional homes, and ongoing monitoring suggests that this trend is likely to continue.

- 6.13 Over the period 2010-25, we anticipate that student housing will make up most of Camden's supply of homes that are not self-contained. Our 15-year target is 1,500 non-self contained homes. From 2004 to 2008, the Council granted permission for additional accommodation to house over 1,200 students in blocks designated as student housing, most of which were either complete or under construction by mid 2009. Although many of these include studio flats with en suite bathroom and cooking facilities, each block generally has a common management regime, and some common areas for facilities such as recreation and laundry rooms. Student housing is therefore considered against the monitoring target for homes that are not self-contained. We will seek to manage the development of sites for student housing to ensure that it does not prejudice the availability of sites to meet other housing needs, and particularly the supply of self-contained housing.
- 6.14 The London Strategic Housing Land Availability Assessment and Housing Capacity Study (SHLAA) has been prepared by the GLA with the London boroughs. This will provide a new London-wide housing target and new borough targets through a review of the London Plan. The SHLAA was published in October 2009, and proposes an annual monitoring target for Camden of 665 additional homes per year, including 500 self-contained homes. The sites and housing delivery figures that have been identified in Camden's housing trajectory are consistent with the figures proposed by the SHLAA, and indicate sufficient housing sites are available in Camden to meet future London Plan targets based on the SHLAA.
- 6.15 Of the 12,250 homes anticipated in the housing trajectory, we expect just over 60% to be provided in Camden's growth areas, split primarily between King's Cross, Euston, Tottenham Court Road, West Hampstead Interchange, with limited additional provision at Holborn. Please see policy CS1 – *Distribution of growth* and paragraph 1.7 for more details of how new homes will be distributed around the borough and policy CS2 for our approach to growth areas.
- 6.16 There is potential for some housing development as part of the Council's estate regeneration programme, depending on separate consultation with residents of each estate, a number of these may provide additional homes alongside improved homes for existing occupiers. However, most of the remaining housing target is likely to be provided in small developments, widely spread across the borough, each adding fewer than 10 homes – the 15-year housing trajectory anticipates that around 2,600 homes will be provided from this source.
- 6.17 The London Plan housing targets and Camden's trajectory are based on an assessment of the capacity of the borough in terms of sites that are available for housing. However, we expect the demand for additional homes to vastly exceed the anticipated supply. Household projections predict over 1,000 additional households in Camden each year from 2006 to 2026. This compares with a target for additional homes of only 595 per year, and the trajectory's estimated supply of 815 per year. Furthermore, almost 12,000 households in Camden currently live in unsuitable housing, and almost 6,000 will need to move to more suitable homes (Camden Housing Needs Survey Update 2008). Homes are assessed as unsuitable if households suffer from problems such as overcrowding, major disrepair, mobility difficulties and harassment. Homes that are lost through redevelopment or conversions further widen the gap between supply and demand (the London Plan target is monitored on the basis of net additions). In each year from April 2003 to March 2008, permission was granted in Camden for the loss of 80 or more dwellings.





6.18 The Council aims to close the gap between housing demand and supply by minimising the net loss of existing homes, and by regarding housing as the top priority when considering the future of unused and underused land and buildings. We recognise that there are situations where the loss of homes can be justified (such as where two homes are combined to resolve an overcrowding problem), and will take account of the specific circumstances of existing homes and proposed developments. Similarly, we recognise the need for jobs and services and facilities, acknowledge Camden's wider role within London, and respect the value of Camden's built and natural environments. The priority the Council gives to housing will not override, but will be considered alongside:

- the need to protect some non-residential uses, such as industry, warehousing, community uses and shops across the borough;
- the need to promote Central London as a national and international focus of business, shopping, culture, education, healthcare and research; and
- the characteristics of specific areas, sites and properties.

Details of our approach to preventing the loss of existing homes and treating housing as our priority land-use are included in Camden Development Policies (see policies DP2 – *Making full use of Camden's capacity for housing*, and DP1 – *Mixed use development*).



## Securing high quality affordable housing

- 6.19 Camden has a particularly large requirement for additional affordable homes. The Camden Housing Needs Survey Update 2008 indicated that an additional 4,800 affordable homes would be needed in the borough every year to provide for existing households (spread over 5 years) and provide for new households coming forward each year. The Survey Update also indicates that of the households in unsuitable homes, over 7,300 are in affordable housing, and the Update estimates that over 4,500 will need to move to more suitable homes. On the basis of all households in housing need and the supply of homes anticipated by the London Plan target, the Survey Update recommends a balance should be achieved by seeking 50% of additional self-contained homes in the form of affordable housing. The Council will therefore apply 50% of the target for additional self-contained homes as a borough-wide target for the proportion of additional homes that should be affordable, which is broadly consistent with the London Plan's strategic target of 50% across London.
- 6.20 The government defines two types of affordable homes, **social rented** housing and **intermediate affordable** housing. Social rented housing includes housing rented from the Council and other registered affordable housing providers such as Housing Associations and Housing Cooperatives. The government sets targets for social rents ensuring that they remain very much lower than market rents. Intermediate affordable housing costs more than social rented housing, but substantially less than market housing. It caters for occupiers who are unable to afford market housing, such as key-workers and first-time buyers. In Camden, most of the intermediate affordable housing developed up to 2009 has been provided by Housing Associations.
- 6.21 The Housing Needs Survey Update found that almost three-quarters of the Camden households needing affordable housing could afford costs that were higher than social rents. In some circumstances, those households would be able to benefit from intermediate affordable housing, however many of these households would be unlikely to choose intermediate housing in Camden. Some Camden households who can afford significantly more than social rents are likely to opt for cheaper market housing outside the borough (although a wider choice of intermediate housing might lead them to stay). Also, Camden households who can only afford to pay slightly more than social rents are unlikely to be able to afford the intermediate housing within the borough, which is relatively expensive due to high house prices and land costs. To balance these concerns, the Council has set guideline percentages for the split of affordable housing at 60% social rented and 40% intermediate affordable housing. We also support a range of different intermediate housing types to make this category more attractive to Camden households, as set out in paragraph 6.33 of this section.
- 6.22 Given the scale of affordable housing need in the borough, the Council will seek the maximum reasonable amount of affordable housing on development sites in accordance with the London Plan. For development proposals, Development Policy DP3 sets out site-specific considerations for assessing whether an affordable housing contribution is appropriate, and what form it should take. The financial viability of the development is a key consideration.
- 6.23 In Camden, a high proportion of homes are developed in small schemes which cannot practically contribute to the supply of affordable housing, and a small proportion are developed in schemes designated wholly as affordable housing (LB Camden Development Monitoring). The Camden Housing Needs Survey Update indicates that the greatest need for additional affordable homes (particularly social rented homes) is for homes with three bedrooms or more, and the greatest need for additional market housing is for homes with two bedrooms (although there is often a market demand for very large homes). Where negotiations for affordable housing take place on the basis of the number of homes to be provided, developers are reluctant to offer large affordable homes. Taking these factors into account, alongside the Camden Affordable Housing Viability Study 2009, the Council will also seek to negotiate an affordable housing contribution from specific development proposals of 50% of the total addition to housing *floor space*, subject to site-specific considerations. Camden Development Policies give more guidance on how the 50% target will apply, and includes a sliding scale from 10% to 50% for the affordable housing percentage in developments with capacity for fewer than 50 dwellings, together with information regarding the 60% and 40% guideline percentages (see policy DP3). Further details of our approach are set out in our Camden Planning Guidance supplementary document.





- 6.24 On the basis of the annual affordable housing need figure taken from the Camden Housing Needs Survey Update, the annual target for 595 additional homes in the London Plan, and the 50% borough-wide affordable housing target, there is a gap of over 4,000 between the number of new affordable homes needed each year and the target for new supply. The loss of existing affordable housing would serve to widen that gap even further. However, Camden currently has a mismatch between the types and sizes of affordable housing that are most in need and the types of affordable housing that become available from the existing stock. The Council will support proposals that help to adjust the affordable housing stock to fit contemporary and future needs, through redevelopment and conversion (either combining homes to resolve overcrowding, or dividing homes to resolve under-occupation). To balance these factors, the Council will seek to minimise the net loss of affordable housing floorspace, but will not necessarily resist the loss of individual affordable homes. Our Development Policies document gives further guidance on the loss of affordable housing (see policy DP4).
- 6.25 The government defines Decent Homes as homes that are warm, weatherproof and have reasonably modern facilities. It aims to ensure that all social rented housing reaches its Decent Homes standard by 2010. The Council has an ongoing programme of works in place to improve its housing stock, and aims to bring the majority of homes up to the Decent Homes standard by 2012.
- 6.26 To transform all Council housing into Decent Homes, we will need to generate significant funds for investment, including £100 million from an estate regeneration programme. Regeneration is a possibility for estates that have a substantial investment need, have development opportunities that could generate investment capital, and have the potential to create more sustainable communities. In many cases proposals are likely to be based on refurbishment, with redevelopment and infill in some cases. Where estates are identified for possible regeneration initiatives, we will apply 'place-shaping' principles, working with residents and communities to develop a vision for the area. The proposals will aim to address local housing needs directly, achieve high standards of sustainability and energy efficiency, and deliver wider social benefits such as helping people get into work and improving health.
- 6.27 The first group of estates identified are:
- Chester – Balmore;
  - Holly Lodge Estate;
  - Alexandra and Ainsworth/Abbey Area; and
  - Maiden Lane Estate.
- Consultation on the first two of these is relatively advanced, and it is likely that firm proposals will be in place by 2010. The Chester – Balmore regeneration is expected to involve redevelopment and a small increase in the number of homes (there are 25 existing homes). The Holly Lodge Estate regeneration is expected to involve refurbishment, replacing un-modernised bedsit rooms (over 70% vacant) with modern self-contained flats, providing for existing residents and also returning 80 additional homes to use. Consultation with residents on regeneration options for the other two identified estates is continuing.
- 6.28 There are several other residential areas with a large number of social rented homes and housing estates, for example, Gospel Oak. Some of these areas are also expected to benefit from estate regeneration over the period of our Core Strategy, subject to consultation with residents and community support for the initiative.

## Tackling social polarisation and creating mixed and inclusive communities

- 6.29 One of the objectives of the government's strategic housing policy is to create mixed and inclusive communities. The Council aims to achieve mixed communities by seeking a range of housing types suitable for households and individuals with different needs. The range of housing sought will include:
- homes affordable for individuals and households across a range of incomes;
  - a mix of homes of different sizes to suit single people, couples, small families and large families;
  - homes suitable for people with mobility difficulties;
  - homes for older people;
  - provision for homeless people and vulnerable people;
  - homes for young adults and students in higher education; and
  - sites suitable for gypsies and travellers and travelling showpeople.
- 6.30 The needs of gypsies and travellers and travelling showpeople are considered in detail in policy CS12. The other listed needs are considered below.
- 6.31 It will not be feasible to include a full range of homes wide enough to meet all needs within every development. On individual sites, we will seek a mix that addresses needs identified at the borough-wide level and local needs, taking into account the characteristics and constraints of the site and area. To achieve inclusive communities, when considering the potential of each site, the Council will give priority to the provision of affordable housing and homes for vulnerable people. Paragraphs 6.46 to 6.48 identify the groups of vulnerable people that most commonly need some form of housing support in the borough.

### Affordability across a range of incomes

- 6.32 The split between affordable housing and market housing will not necessarily secure housing suitable for households across the full range of incomes. The Camden Housing Needs Survey Update 2008 show a large gap between the cost of owner-occupation and market rents and a further large gap between the cost of market rents and the cost of social rents. These gaps are present for all sizes of home, but are particularly significant for homes with 4-or-more bedrooms. This could lead to middle-income households being excluded from Camden, creating social polarisation between low income households in social rented accommodation and high income households in owner-occupation.





- 6.33 Intermediate affordable housing is intended to bridge the gap between social rented housing and market housing. For intermediate housing to tackle social polarisation effectively, it needs to be attractive to a range of household types across a range of incomes, including those that aspire to own their own home and those that can only afford to rent. We will therefore support a variety of different types of intermediate housing, including rent, shared-ownership and models where occupiers can switch from rent to shared-ownership. Further guidance on how the Council will seek a variety of intermediate housing types is given our Camden Planning Guidance supplementary planning document.
- 6.34 The number of market rented homes in London grew by 25% from 2001 to 2006 (Greater London Strategic Housing Market Assessment 2008). The private rented sector is the largest source of housing for people who are not eligible for social rented housing and cannot afford to buy. Future growth may be constrained by the availability of buy-to-let mortgages and falling property values, but demand in Camden is expected to remain high. The turnover of occupiers of market rented housing tends to be rapid (particularly given its popularity amongst young adults and students), so localised concentrations of private renting can harm the stability of a community. However, private renting is thought to play a significant role in limiting the social polarisation in the borough, and the Council will seek to actively foster the sector and support private tenancies for people in housing need.
- 6.35 There is limited potential for the Council to mitigate the impact of high cost home ownership in the borough, but there are measures that can assist access to cheaper housing:
- we will positively consider proposals to provide low-cost market housing through innovative funding arrangements, designs and methods of construction;
  - we seek a mix of homes of different sizes, which should include small homes as well as large ones;
  - we will resist development densities that are below the appropriate range given in the London Plan density matrix or below the density of the surrounding area, which will help to prevent a focus on very large luxury homes; and
  - the government offers low interest equity loans to help some households into owner occupation.





## Homes of Different Sizes

- 6.36 In 2008, we estimate that there were 99,000 dwellings in Camden (Housing Strategy Statistical Appendix 2008). The dwellings are predominantly self-contained flats and houses, meeting the general needs of households of all ages and sizes. Existing homes, especially those rented from the Council, are generally smaller dwellings – over 40% of Council homes have 1-bedroom or are studio flats, and almost 30% of the remaining stock has only 1 or 2 habitable rooms (Investing in Camden’s Homes – Executive Report 23-05-07). Camden Housing Needs Survey Update 2008 indicates that overcrowding is the biggest factor making households’ existing homes unsuitable, affecting over 5,000 families in the borough (5.9% of all households).
- 6.37 The range of house sizes sought in Camden should reflect the household sizes we expect to live here. Based on the 2001 Census, we estimate that at least 38% of households need homes with 2-bedrooms or more, although one-person households were the most common type (46% of households). GLA population projections predict that the proportion of one-person households will rise to 51% by 2026, although they give limited information on future household composition. The Camden Housing Needs Survey Update 2008 is the main source of data available on the size of homes needed in Camden.
- 6.38 The Housing Needs Survey Update 2008 uses two models to predict future needs for homes of different sizes on the basis of past migration, past household changes, projected trends, existing overcrowding and households’ stated intentions. We have taken into account these models, alongside other factors (such as the reluctance of ‘downsizing’ households to take-up 1-bedroom accommodation and the limited stock of existing affordable housing with 4-or-more bedrooms), to identify dwelling size priorities.
- 6.39 The Council’s dwelling size priorities are as follows:
- for social rented housing – homes with 4-bedroom or more are the highest priority, 3-bedroom homes have a high priority, 2-bedroom homes have a medium priority;
  - for intermediate affordable housing – homes with 3-bedrooms or more are a high priority, but homes of all sizes are required;
  - for market housing – homes with 2-bedrooms are the highest priority, homes with 3-bedrooms and 4-bedrooms or more each have a medium priority.

The dwelling size priorities will guide the mix of housing sought across the borough overall, but do not provide a prescriptive basis for determining the mix of homes on individual sites. Details of how the priorities will be used to guide development proposals are set out in Camden Development Policies (see policy DP5).

## People with mobility difficulties

- 6.40 Accessibility issues affect most households at some point (for example, illness, injury, age, using pushchairs). Lifetime Homes are dwellings specifically designed to address a wide-range of mobility difficulties without being tailored to the specific circumstances of a household. The Council expects all dwellings developed in the borough to meet Lifetime Homes standards. Guidance on application of the standards is included in Camden Development Policies (see policy DP6) and our Camden Planning Guidance supplementary document.
- 6.41 Many family households will include someone who needs to use a wheelchair in the home, and will require a home that meets more demanding design standards. The Camden Housing Needs Study Update 2008 estimates that 6.4% of Camden’s households include one or more people with a physical disability and that 3.4% of Camden’s households include one or more frail elderly people. The Council therefore expects that 10% of homes developed in the borough should either be designed to be wheelchair accessible, or easily adaptable for residents who are wheelchair users, in accordance with the London Plan. Guidance on the 10% policy is set out in Camden Development Policies (see policy DP6) and our Camden Planning Guidance supplementary document.



### **Older people**

- 6.42 Camden currently has a stock of just under 1,800 sheltered homes, around half of which are Council owned. The Council also has slightly fewer than 200 places in residential care homes, and supports care for over 400 other people, split between residential and nursing homes. Approximately half of all care places are outside the borough. People of pensionable age represented around 12.5% of Camden's population in 2001. The number of elderly people is expected to increase up to 2026, although the proportion is only expected to increase marginally.
- 6.43 The Council's strategy for serving older people is aimed at enhancing the support available for people to remain in their own homes or to live as independently as possible in sheltered housing and care homes. We do not anticipate that more people will need to move into sheltered or care homes, but we do anticipate a need to change the character of care homes in the borough. New provision will seek to combine independent living and care on the same sites where possible. Some provision is expected to come from new developments and some from the redevelopment of existing homes for older people. We also expect some care homes to be decommissioned. More details of the changes that the Council expects to take place are set out in Camden Development Policies (see policy DP7). Core Strategy Appendix 1 – *Key infrastructure programmes and projects* sets out the new and improved adult care facilities that will be delivered in Camden within the plan period (see items 21-24).

### **Homeless people and vulnerable people**

- 6.44 The Council works to prevent homelessness, guide households into more settled accommodation, and operates a 'pathway' approach that gradually prepares single homeless people for independent living. Since 2005, this work has achieved a reduction of over 50% in the number of homeless households in temporary accommodation.
- 6.45 We anticipate a continued reduction in the need for temporary accommodation, accompanied by a need for fewer hostel places, and a change in the type of places and support that are needed.



- 6.46 The Council provides care for people with serious mental illnesses in partnership with the Camden and Islington Foundation Trust. In mid-2008, around 2,000 people were receiving support, including around 350 in residential or nursing care, or supported housing. During the period of the Core Strategy, we anticipate an increase of around 10% in the number of people with serious mental illnesses, the need remodel some existing residential accommodation to provide intensive supported housing, and the need to provide some additional intensive support places.
- 6.47 In 2007, the Council supported approximately 100 individual tenancies for people with learning disabilities, although some are in clusters and group living accommodation. We anticipate that most future needs for people with learning disabilities will be met by commissioning support rather than providing designated accommodation. However, during the period of the Core Strategy, there is likely a need for remodel or replace some accommodation and to provide cluster flats with high intensity support for people with complex physical and learning disabilities.
- 6.48 Other groups of vulnerable people who commonly need housing support in Camden include looked-after children/young people leaving care; people at risk of domestic violence; people with alcohol or drug dependencies; and ex-offenders. More details of the Council's approach to providing housing support for vulnerable people are set out in Camden Development Policies (see policy DP8).

### **Young adults and students in higher education**

- 6.49 The young adult age group (16-24 year olds) represented around 14% of Camden's population at the 2001 Census, with almost half (8% of the population) being full-time students aged 19 and over. From 2006 to 2026, this age group is projected to grow much more slowly than the total population, to give an overall reduction in the proportion of young adults.
- 6.50 In 2001 over 15,000 full-time students aged 19 and over were normally resident in Camden during term-time. Many more living outside the borough were registered at higher education institutions with a Camden base. The Camden Housing Needs Survey Update 2008 indicated that almost 28,000 full-time students were registered in Camden based institutions in 2006/07, and continued growth is expected.
- 6.51 The Camden Housing Needs Survey Update 2008 indicates that flats and houses in the private rented sector accommodate over 26,000 Camden households. On the basis of the Camden Private Sector House Conditions Survey 2004, we estimate that almost 9,000 of these households either shared a house or flat, or rented a bedsit room in subdivided premises. Almost 4,000 additional households rented private accommodation in hostels, homes that take lodgers, B&Bs and care homes. The 2001 Census showed that the private rented sector housed a third of Camden's full-time students resident in term time. We consider that the private rented sector is the largest source of housing for young adults with a limited income.





- 6.52 Provided that the existing stock of cheap housing such as bedsit rooms can be protected, we anticipate that the private rented sector will be able to support the modest projected increase in young adults. However, it is apparent that the growth of student numbers could place severe strain on the stock of private rented housing. The Council acknowledges that purpose-built student housing has potential to mitigate pressure on the stock of private rented homes in Camden. Therefore, the Council anticipates that most of the figure for non self-contained homes (1,500 homes from 2010/15 to 2024/25) will be met by developments involving designated student accommodation – although many of these may include studio flats with en suite bathroom and cooking facilities, see paragraph 6.13 of this section.
- 6.53 Although the housing trajectory indicates that there is sufficient housing land to enable Camden to exceed the target for self-contained housing, there is a high demand for student housing and for development sites. We are concerned that provision of student housing and other housing with bedsit rooms and shared facilities could prejudice the availability of sites to meet other housing needs, and particularly the supply of self-contained housing. Therefore, we will seek to manage the development of sites for these forms of housing with shared facilities to ensure that they do not prevent us from meeting other housing needs. When considering the appropriateness of particular proposals for student housing, bedsit rooms, or other housing with shared facilities, the Council will consider:
- the supply of self-contained housing, and whether this is falling short of the Council’s target of 437 additional dwellings per year;
  - the effect of the proposal on the supply of land for self-contained housing;
  - whether the site is particularly suitable for affordable housing, housing for older people or housing for vulnerable people (more details of the protection of sites particularly suitable for these groups are set out in Camden Development Policies – see policy DP2); and
  - whether the proposal contributes to creating a mixed and inclusive community.

The Council’s approach to student housing, bedsit rooms, and other housing with shared facilities is set out in detail in Camden Development Policies (see policy DP9).

## Flexible implementation

- 6.54 London house prices peaked in January 2008, and Camden house prices peaked in May 2008 (Land Registry 2009 data). Between the start of 2008 and mid-2009, there was a reduction in the availability of credit available to land purchasers, developers and home buyers. This has caused large reductions in house prices, transactions, new mortgages, and the number of new developments starting on-site. These changes raise uncertainty over whether the rates of housing and affordable housing delivery achieved up to 2008 can be continued in the future.
- 6.55 There are other uncertainties that arise from these credit conditions. New mortgages for shared ownership and buy-to-let have been particularly affected, which potentially damages delivery of intermediate housing and market rented housing. In contrast, buyers of premium properties have continued to have access to capital, which has pushed market interest towards a small number of very large homes. These changes raise uncertainty about the ability to deliver a range of homes of different sizes that are available across a range of incomes.
- 6.56 Camden’s 15-year housing trajectory suggests that the supply of housing will not fall short of the annual target of 595 additional homes (including 437 additional self-contained dwellings) unless completion rates drop significantly below expectations. Nevertheless, given current credit limitations and falling prices in 2009, there is a need to monitor the supply of housing very closely.



- 6.57 If overall housing supply appears to be threatened by economic conditions, there are a number of areas of flexibility in the Council’s approach that will enable us to tailor our objectives to the particular circumstances of each proposal with a view to maximising delivery. These include:
- varying the proportion of market and affordable housing;
  - varying the split between social rented housing and intermediate affordable housing;
  - positively considering different forms of intermediate affordable housing to take advantage of the funding and credit that is available;
  - varying the range of home sizes sought, particularly amongst market housing; and
  - reviewing the range of S106 requirements sought to maintain viability.

In negotiating the range of housing types and sizes on individual sites, including the proportion and range of affordable housing, the Council will have regard to the characteristics and constraints of the site and the area, progress towards meeting Camden’s housing supply target, the financial viability of the development, the contribution the development makes to the creation of mixed communities, and the Council’s other planning objectives.

- 6.58 In seeking to secure the future supply of additional housing, we will seek to work in partnership with many other organisations and agencies involved in the development and funding of housing and affordable housing. These will include our Local Strategic Partners, developers, landowners and private landlords, Housing Associations and other affordable housing providers, the Homes and Communities Agency, government departments and other government agencies, the Mayor/GLA and other local authorities – particularly councils in Central and North London.

#### **Key evidence and references**

- Camden Together – Camden’s Sustainable Community Strategy; 2007 – 2012
- Camden Private Sector House Condition Survey 2004
- Camden Housing Strategy 2005-2010 (updated 2007)
- Camden Housing Needs Study Update 2008
- Greater London Strategic Housing Market Assessment 2008
- Camden Affordable Housing Viability Study 2009
- Camden Annual Monitoring Report 2007/08
- GLA Round 2006 Demographic Projections
- The London Plan (consolidated with Alterations since 2004); Mayor of London; 2008
- Planning Policy Statement (PPS) 3 – Housing