

- 3.5 This section of the Plan relates to all forms of housing where people live long-term, including:
- self-contained houses and flats (as defined in paragraph 3.6 on page 41);
 - live/ work units (homes with a dedicated work area) – we will treat them as self-contained homes for the purposes of Local Plan policy;
 - houses, flats, hostels and student halls shared by multiple occupiers who do not live as a family but are long-term residents sharing some rooms and/ or facilities;
 - nursing homes, care homes and parts of hospitals where people live long-term, such as nurses' accommodation;
 - plots provided to people wishing to build their own homes;
 - accommodation for Camden's established traveller community; and
 - residential accommodation that is ancillary to another use, such as a living area attached to a business and used by caretakers or other staff.
- 3.6 Self-contained houses and flats are defined as homes where all the rooms, including the kitchen, bathroom and toilet, are behind a door that only one household can use (2011 Census Glossary of Terms). In most cases these homes fall in Use Class C3, however the Council will also regard the following as self-contained homes when applying Local Plan policies and monitoring housing delivery:
- self-contained homes provided in conjunction with another use, notably live/ work units (homes with a dedicated work area), which are usually considered to be sui generis (in a class of their own); and
 - small houses in multiple occupation (Use Class C4), which can change to Use Class C3 without a planning application under the freedom provided in legislation. Where the freedom to change to Use Class C3 has been removed (e.g. by a planning condition), the Council will regard small houses in multiple occupation as non self-contained housing.
- 3.7 Accommodation where people stay for short periods is covered elsewhere in the Plan. Specifically:
- hospitals and care facilities where patients and staff are only present on a temporary or working-hours basis are covered by "Policy C2 Community facilities"; and
 - hotels, serviced apartments and hostels aimed at tourists and backpackers are covered by "Policy E3 Tourism".

Policy H1 Maximising housing supply

The Council will aim to secure a sufficient supply of homes to meet the needs of existing and future households by maximising the supply of housing and exceeding a target of 16,800 additional homes from 2016/17 - 2030/31, including 11,130 additional self-contained homes.

We will seek to exceed the target for additional homes, particularly self-contained homes by:

- a. regarding self-contained housing as the priority land-use of the Local Plan;

- b. working to return vacant homes to use and ensure that new homes are occupied;
- c. resisting alternative development of sites identified for housing or self-contained housing through a current planning permission or a development plan document unless it is shown that the site is no longer developable for housing; and
- d. where sites are underused or vacant, expecting the maximum reasonable provision of housing that is compatible with any other uses needed on the site.

We will monitor the delivery of additional housing against the housing target, and will seek to maintain supply at the rate necessary to 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.

Camden's housing needs and targets

- 3.8 The National Planning Policy Framework (NPPF) requires the Council to plan to meet the full objectively assessed needs for housing in the area. The London Boroughs of Camden and Islington have been identified as a lower tier housing market area for the purposes of satisfying the NPPF requirements, and the two authorities have jointly commissioned an assessment of housing needs (Strategic Housing Market Assessment or SHMA). The assessment shows that Camden's full objectively assessed housing need for 2016-2031 is 16,800 additional homes, or 1,120 homes per year. This overall need includes the homes needed to meet the needs of different groups within the community, including families with children and people with disabilities.
- 3.9 The Council produces an Authority Monitoring Report (AMR) each year which separately monitors the overall delivery of additional homes and different types of homes each year (self-contained homes, student housing, other non-self-contained homes and long-term vacant homes returned to use). The AMR also contains a housing trajectory which shows how we will continue to deliver self-contained homes and non-self-contained homes and measures Camden's anticipated performance against targets. The Council has produced a new housing trajectory to show how the Plan will meet the full objectively assessed housing need, and this is included in the Local Plan as Appendix 2. In accordance with the NPPF, the trajectory adds a 5% buffer to housing targets during the first five years, which is moved forward from later years. The trajectory therefore adopts an annual target of 1,176 additional homes for the period 2016/17 to 2020/21, and an annual target of 1,092 for the period 2021/22 to 2030/31.
- 3.10 The housing trajectory indicates that there are sufficient identified sites in place to provide just over 17,100 additional homes from 2016/17 to 2030/31 and exceed our housing targets throughout the Plan period. Deliverable sites are in place to provide more than 7,100 homes from 2016/17 to 2020/21, approximately 1,420 additional homes per year, comfortably exceeding the target of 1,176 per year (deliverable sites are sites that are suitably located, viable and available to develop now, and that have a realistic prospect of

delivery within five years). Over the first 10 years of the Plan period, the trajectory indicates that developable sites have been identified to deliver an average of around 1,150 additional homes per year, and over the entire plan period identified sites should deliver just under 1,140 additional homes per year (developable sites are sites that are suitably located and have a reasonable prospect of being viable and available to develop at the time envisaged).

- 3.11 We will update the housing trajectory regularly to take into account new sources of supply and maintain a five-year supply of deliverable sites together with a 5% buffer, and will publish the updated trajectory in future Authority Monitoring Reports.

Conformity with the London Plan

- 3.12 The London Plan 2015 estimates the need for additional homes across London as at least 49,000 per year, calculated on the basis of household projections from 2011 to 2035 together with existing housing needs and further needs arising from undersupply of housing from 2011 to 2015. Based on the supply of land across London and its capacity to deliver additional homes, the London Plan also sets out a minimum target of 42,000 additional homes per year across London up to 2025, and minimum monitoring targets for each borough.
- 3.13 The minimum London Plan monitoring target for Camden is 8,892 additional homes from 2015-2025, or 889 per annum. Boroughs are advised that they should seek to achieve and exceed the minimum target, and set higher Local Plan targets to close the gap between London's housing need and capacity in line with the NPPF. Camden's target of 1,120 additional homes per year is therefore in conformity with the London Plan requirements for housing targets.
- 3.14 The London Plan disaggregates the overall monitoring target into housing supply arising from development ('conventional supply') and increases in housing supply arising from vacant homes returning to use. Targets for vacant homes returning to use are based on the number that would need to return to use each year over a 10-year period to reduce the proportion of the long-term vacant homes to 0.75% of total stock. For Camden the target is 32 homes per year, or 480 homes in total extended across the Local Plan period, and the Council will use this 15-year target for the purposes of monitoring the Local Plan.

Maximising housing supply

- 3.15 As noted in paragraph 3.12, the London Plan 2015 indicates that the number of additional homes needed across London exceeds the identified capacity for additional homes by at least 7,000 per year. The London Plan also indicates that on the basis of short-term trends, the capital's need for housing could be as high as 62,000 homes per year, 20,000 more than the identified capacity. Consequently, there is a need for all London boroughs to maximise housing delivery.
- 3.16 Similarly, the London Plan sets a minimum monitoring target for Camden of 889 additional homes per annum based on capacity, over 200 homes short of Camden's full objectively assessed need. As indicated in paragraphs 3.10 and 3.11, the Council considers that additional capacity is available in the borough to meet the assessed need. However, meeting needs in Camden will still be

challenging. Analysing short-term trends rather than long-term trends, the GLA has projected a potential increase in the number of Camden households by as many as 1,270 each year, compared with our target of 1,120 additional homes per year. To meet Camden's housing needs as far as possible the Council will therefore seek to ensure that all available sites deliver as much additional housing as possible.

The target and priority for self-contained homes

- 3.17 The 2011 Census indicated that Camden has over 220,000 usual residents. Of these, almost 8,000 live in communal establishments, and just under 5,400 live as separate households in shared dwellings. Over 90% of Camden's usual residents live in self-contained homes as part of a household or as single person households (self-contained houses and flats are defined in paragraph 3.6 of the Local Plan). Usual residents of self-contained homes include 40,000 people living in multi-adult households such as groups of friends and flat-shares (18% of all usual residents). In many cases these residents are not related to the other occupiers of their home, so although they currently live in self-contained homes they could potentially live in non self-contained housing in the future.
- 3.18 Self-contained homes have the greatest potential to provide for a variety of household types with a reasonable standard of privacy and amenity. They generally have the space and flexibility to provide for people whether they are young or old, single people (often sharing), couples or families, and disabled people or people who need a carer for certain activities or overnight. Non self-contained housing with shared facilities is generally aimed at a particular group or household type (e.g. students or single people). This accommodation can be the best way of tailoring facilities or support to suit the characteristics of a particular group, but provide less flexibility for alternative occupiers and can create a greater risk of conflict between people with different cultures and lifestyles.
- 3.19 The London Plan does not disaggregate housing monitoring targets into self-contained homes and non self-contained housing. However, the targets were based on the London Strategic Housing Land Availability Assessment (SHLAA) 2013, which derived borough targets from separate assessments of capacity for the two housing types. Capacity for self-contained homes was based on the assessed capacity of potential sites across London measuring 0.25 ha or more along with local plan allocations, the pipeline of developments of self-contained housing with planning permission, and past rate of delivery from sites of under 0.25 ha.
- 3.20 The London SHLAA assessed Camden's capacity for additional self-contained homes from 2015-2025 as 3,935 homes from sites of 0.25 ha or over and 3,489 from smaller sites, or 7,424 in total. We have converted this assessment of capacity into a specific target for self-contained homes in Camden, which will be used for the purposes of monitoring the Local Plan. Camden's annualised target for additional self-contained homes is 742 homes per year, extrapolated to 11,130 homes over the 15-year Local Plan period.
- 3.21 Camden and other parts of Central London have experienced large growth in student numbers in recent years, accompanied by pressure for substantial increases in the amount of purpose-built student housing. The 2011 Census

indicated that over 25,000 full-time students aged 18 or over were resident in Camden during term- time, or 11.4% of the usual resident population, compared with approximately 17,400 in 2001 (or 8.8% of residents). On the basis of development from 1999-2012, the London Plan states that 57% of additional student housing has been concentrated in the four Central London boroughs of Islington, Tower Hamlets, Southwark and Camden.

3.22 Student housing has become an increasingly popular development option as an alternative to self-contained housing because student housing has benefited from increasing rents, low vacancy rates and the absence of any conventional affordable housing requirements. Given these concerns we have specifically identified self-contained housing and the Plan's priority land-use (self-contained houses and flats are defined in paragraph 3.6 on page 41). In Camden, 1,200 additional student bedrooms were completed in 2013/14 alone (compared with close to 400 additional self-contained homes). Concerns have emerged across Central London that development of self-contained homes could be severely squeezed by proposals for new student housing. The London Plan therefore advises that Local Plans should address student housing requirements without compromising capacity for conventional homes, and encourages a more dispersed distribution of future provision.

3.23 Given these concerns we have specifically identified self-contained housing as the Plan's priority land-use. We have set out a minimum target for student housing in "Policy H9 Student housing", but we will also seek to ensure that there is sufficient land available to meet Camden's need for additional self-contained homes. The existing stock of self-contained homes in Camden includes many different types of homes in several tenures, and similarly the Plan's priority land-use encompasses self-contained homes from the affordable, owner-occupied and private rented sectors.

Ensuring homes are occupied

3.24 In October 2013, almost 1,300 homes in Camden had been vacant for 6-months or more, approximately 1.3% of the borough's housing stock, compared with 0.6% across London. An element of vacancy in the housing stock is inevitable, reflecting homes in the process of renovation or changing hands. The 2013 London Strategic Housing Land Availability Assessment has derived The London Plan targets on the basis that the long-term vacancy rate should not exceed 0.75% of the housing stock.

3.25 The London Plan sets a monitoring target for 32 long-term vacant homes in Camden to return to use each year. Given the pressure on the housing stock, returning vacant homes to use is a high priority, and the Council will seek to exceed the London Plan monitoring target. The Council currently discourages long-term vacancies by charging the maximum rate of 150% Council Tax on homes vacant for 2 years or more. We also employ empty property officers to work with owners, ensuring homes are in a suitable condition for occupation and matching them up with tenants. The Council will seek to apply Local Plan policies flexibly where this is appropriate to enable refurbishment of a property that would otherwise remain vacant.

3.26 There is some evidence that an increasing proportion of homes in and around Central London are bought by investors who do not live in them or rent them

out. The Mayor is seeking to address this by encouraging developers to sign up to his New Homes for Londoners Concordat which commits them to making homes in their developments available for sale to Londoners before, or at the same time as they are available to buyers from other countries. The Council will explore using legal agreements to ensure that homes are marketed and available for sale in Camden for at least two months before they are marketed more widely. The Council will also explore further ways to ensure that investment homes are made available for occupation, for example by encouraging new owners to use our pilot local letting agency Camden Homes. More details of measures to encourage occupation and discourage vacancy will be included in supplementary planning document Camden Planning Guidance on Housing where appropriate.

Resisting alternative development of identified housing sites

- 3.27 Where possible, we have identified underused sites that are suitable for additional self-contained housing or another form of housing in our development plan, and will resist an alternative use of allocated sites. However, a high proportion of the housing developments that come forward in Camden are not identified in advance because they are small sites, or were in use when sites were assessed for allocation. Given the high proportion of potential housing sites in the borough that cannot be identified in a development plan document, the Council may also resist alternative development of other sites that have an existing consent for self-contained housing or another form of housing (an existing consent is one that has not expired, or remains effective because development has been started).
- 3.28 If alternative development is proposed on a site identified for self-contained housing, we will consider whether there a reasonable prospect of a viable development for self-contained housing coming forward within the Plan period, and any other relevant material considerations such as whether the alternative development will free up a replacement site in Camden for self-contained housing, or provide an essential community facility or infrastructure that cannot be accommodated elsewhere.
- 3.29 The Council will generally treat live / work units in the same way as housing for the operation of development policies. Such premises contribute to the range of homes and the range of business premises in the borough, and the Council will not resist the development of live - work premises on sites that are considered suitable for housing provided that they include an appropriate mix of dwelling-sizes and types in accordance with other policies including H4 and H7. Further information on our approach to live-work premises is provided in the section of the Plan dealing with the economy and jobs.

Making the best use of sites to deliver housing

- 3.30 Where vacant or underused sites are suitable for housing in terms of accessibility and amenity, and free of physical and environmental constraints that would prevent residential use, we will expect them to be redeveloped for

housing unless:

- the Plan seeks to protect existing uses on site, such as business premises, community uses and shops;
- the site is needed to meet other plan priorities for the area, particularly in the Hatton Garden area and other parts of Central London;
- the site is identified for another use in our development plan documents; or
- it is demonstrated to the satisfaction of the Council that a housing development would not be financially viable.

- 3.31 Where non-residential uses are required on the site, the Council will seek mixed- use schemes including the maximum appropriate provision of housing. More details of our approach to the inclusion of housing in mixed-use developments are set out in “Policy H2 Maximising the supply of self-contained housing from mixed-use schemes”.
- 3.32 The London Plan’s Sustainable Residential Quality density matrix has been developed as a tool to help boroughs seek the maximum appropriate provision of housing on each site while maintaining residential quality, taking account of public transport accessibility, respecting local context and ensuring an appropriate mix of homes of different sizes. To ensure we make the best use of sites for housing, we use the London Plan’s density matrix (London Plan Table 3.2) to seek the maximum housing density appropriate to the site (i.e. the most homes or rooms that can appropriately be delivered in a given site area).
- 3.33 Given that the majority of the borough has relatively high public transport accessibility and is suitable for development of flats, densities should be towards the higher end of the appropriate density range, and should generally fall within the cells towards the right and bottom of the matrix, i.e. 45 to 405 dwellings per hectare. This broad range is designed to encompass areas with widely different characters, including low rise terraces, mansion blocks and mixed commercial areas with building heights of four-storeys or more. Where the top end of the range applies a plot can provide nine times as many homes as an equivalent plot where the bottom end of the range applies.
- 3.34 The density matrix should be seen as a guide rather than a prescriptive tool, and will be applied flexibly taking into account all aspects of local character including heritage assets, protected views and open spaces, whilst also having regard to the borough’s acute housing needs. To respect local character we will expect developers to explore whether increased density can best be achieved through the use of medium rise development and traditional urban forms rather than focussing only on high rise options. We will also recognise that it may be appropriate to exceed or fall below the relevant density range on certain sites where this is justified by context and form of the development.
- 3.35 When using the London Plan density matrix, the Council will refer primarily to dwelling densities, measured in units per hectare. The London Plan density matrix assumes that the number of habitable rooms per dwelling will average between 2.7 and 4.6. However, there is a significant market in Camden for very large homes that have many more rooms than occupiers. Developments including dwellings with significantly more than 5 habitable rooms may give inconsistent results against the density matrix, showing an appropriate density in terms of habitable rooms, but an inappropriately low density in terms of dwellings. Assessing density in terms of units per hectare will help the Council

to seek a range of dwelling sizes that supports mixed and inclusive communities and help us to avoid concentrations of very large homes.

Flexible implementation

- 3.36 Despite the financial crisis of 2007-08, house prices in Camden had recovered to 2007 levels by mid-2010 and have continued to rise. The Council is currently receiving applications for a high level of residential development, with permission granted in 2013-14 for over 850 additional self-contained homes. This suggests that developers expect continued increases in Camden's house prices.
- 3.37 However, the viability of housing development has not fully recovered from the financial crisis. Some sites are constrained by acquisition prices that could not now be supported, lending to developers and to purchasers is more restricted than previously, lenders are less willing to take risks and both lenders and developers expect financial viability assessments to indicate higher profit levels than previously. There is also uncertainty about the future, with expectations that interest rates will rise, concerns about the impact of a rate rise on borrowers, and concerns that current economic growth is fuelled by unsustainable debt.
- 3.38 Given these uncertainties, there is a need to monitor the supply of housing very closely, and make adjustments to the way we implement our Local Plan policies to ensure that our targets for additional homes are met. If overall housing supply appears to be threatened by economic conditions, there are a number of areas of flexibility in the Council's policy 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-affordable 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 Section 106 requirements sought to maintain viability.
- 3.39 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 overall housing target, the financial viability of the development, the contribution the development makes to the creation of mixed communities, and the Council's other Local Plan objectives.
- 3.40 In seeking to secure the future supply of additional housing, we will work in partnership with many other organisations and agencies involved in the development and funding of housing and affordable housing. These will include our developers, landowners and private landlords, Housing Associations and other affordable housing providers, the Mayor and the GLA and other local authorities – particularly councils in Central and North London, government departments and government agencies.

Maximising the supply of self-contained housing from mixed use schemes

- 3.41 Policy H2 applies to all proposals for new build non-residential development and extensions involving a significant floorspace increase. Policy H2 also applies to all non-residential uses, including hotels and other visitor accommodation and non-residential institutions. However, a mix of uses may not be sought in all circumstances, and criteria are included in the policy to guide whether a mix should be sought.
- 3.42 Policy H2 specifically seeks provision of self-contained houses and flats (Use Class C3), rather than other forms of housing, in line with the priority land-use of the Plan as set out in “Policy H1 Maximising housing supply”.

Policy H2 Maximising the supply of self-contained housing from mixed-use schemes

To support the aims of Policy H1, where non-residential development is proposed the Council will promote the inclusion of self-contained homes as part of a mix of uses.

- In all parts of the borough the Council will encourage the inclusion of self-contained homes in non-residential development.
- In the Central London Area and the town centres of Camden Town, Finchley Road/ Swiss Cottage and Kilburn High Road, where development involves additional floorspace of more than 200sqm (GIA), we will require 50% of all additional floorspace to be self-contained housing, subject to the following considerations.

In the specified areas, the Council will consider whether self-contained housing is required as part of a mix of uses taking into account:

- a. the character of the development, the site and the area;
- b. site size, and any constraints on developing the site for a mix of uses;
- c. the priority the Local Plan gives to the jewellery sector in the Hatton Garden area;
- d. whether self-contained housing would be compatible with the character and operational requirements of the proposed non-residential use and other nearby uses; and
- e. whether the development is publicly funded or serves a public purpose.

Where housing is required as part of a mix of uses, we will require self-contained housing to be provided on site, particularly where 1,000sqm (GIA) of additional floorspace or more is proposed. Where the Council is satisfied that providing on-site housing is not practical or housing would more appropriately be provided off-site, we will seek provision of housing on an alternative site nearby, or exceptionally a payment-in-lieu.